PUBLIC DISCLOSURE

June 12, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community First National Bank
Charter Number 24080

215 S. Seth Child Road
Manhattan, KS 66502

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.

Contents

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:

- The Lending Test rating is based on Satisfactory performance in the State of Kansas.
- The bank exhibited an excellent geographic distribution of loans in its assessment area (AA).
- The bank exhibited a reasonable distribution of loans among individuals of different income levels.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio was more than reasonable. As of March 31, 2025, Community First National Bank's (CFNB) average quarterly LTD ratio was 88.5 percent over the 13-quarter period ending March 31, 2025. Quarterly LTD ratios for the bank ranged from 83.4 percent to 92.5 percent. Examiners compared CFNB to nine similarly situated institutions within the bank's AA. The average LTD of the comparative banks during the same period was 70.5 percent, ranging from 40.5 percent to 93.7 percent.

Lending in Assessment Area

A majority of the bank's loans were outside its AA.

The bank originated and purchased 30.3 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. CFNB's record of lending within its AA based on loan data reflects a Needs to Improve rating; however, performance for lending in the AA is determined to be Satisfactory. CFNB's Loan Production Office (LPO) operations generate a significant level of residential real estate loan originations to borrowers outside of the bank's delineated AA. CFNB's level of lending in the AA did not adversely affect the bank's rating under the Lending Test.

Table 1: Lending Inside and Outside of the Assessment Area										**2022-2024**
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage	348	30.3	801	69.7	1,149	89,651	26.4	249,673	73.6	339,324
Total	**348**	**30.3**	**801**	**69.7**	**1,149**	**89,651**	**26.4**	**249,673**	**73.6**	**339,324**
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

CFNB is a $341.1 million financial institution headquartered in Manhattan, KS. The bank is a wholly owned subsidiary of TTAC Corp. of Manhattan, KS, a single-bank holding company. The holding company had $37.3 million in assets as of December 31, 2024. There were no affiliates requiring consideration for CRA activities.

CFNB is a full-service banking institution offering a broad range of commercial, real estate, and consumer credit products. The bank's primary lending activities focus on residential real estate loan products, commercial operating and commercial real estate loans, and agricultural operating and real estate loan products.

CFNB has identified one AA covering a portion of the Manhattan, KS Metropolitan Statistical Area (MSA), including contiguous portions of Riley and Pottawatomie Counties. In addition to the main bank, CFNB also has a branch location in Manhattan, KS. While both locations are in Manhattan, the main bank is situated in Riley County with the branch facility in Pottawatomie County. Each full-service location also has a deposit-taking automated teller machine.

The competitive environment among financial institutions in the AA is strong. Based on the FDIC Deposit Market Share report as of June 30, 2024, CFNB ranks third in deposit market share with $295.5 million or 8.5 percent of deposits in the AA. The market share report considers all 20 institutions with a presence in the market, with the top competitor securing 34.1 percent of deposits in the AA.

As of December 31, 2024, net loans and leases represented 79.6 percent of the bank's total assets. CFNB's $276.3 million loan portfolio consisted of 43.1 percent commercial loans, 23 percent lease financing receivables, 18.2 percent residential real estate loans, 3.2 percent agricultural loans, 1.7 percent consumer loans, and 1.1 percent of other loans. Tier 1 capital totaled $37.5 million.

CFNB operates one LPO in Lenexa, KS. Since the prior examination, the bank closed an LPO in Gladstone, MO.

CFNB's business plan includes the sale of residential real estate loans to investors. During the evaluation period, the bank sold 85.9 percent of residential loans originated by number. The volume of mortgage originations at the LPOs is a key factor in residential real estate loans being the bank's primary loan product.

There are no legal, financial, or other factors impeding CFNB's ability to help meet the credit needs of its AA. The Office of the Comptroller of Currency (OCC) last evaluated the bank's CRA performance on March 30, 2022, with the bank receiving a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation assessed the bank's performance using the small bank CRA examination procedures. The review included a lending test, which evaluated CFNB's record of meeting the credit needs of the AA through lending activities. Examiners evaluated lending performance based on the bank's primary lending product. Home mortgage loans were the primary lending product by both the number and dollar volume of originations since the 2022 CRA examination. Examiners assessed CFNB's home mortgage lending performance by evaluating the bank's Home Mortgage Disclosure Act (HMDA) loan data from January 1, 2022, through December 31, 2024.

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 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 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 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[1]: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited an excellent geographic distribution of loans in its AA.
- The bank exhibited a reasonable distribution of loans among individuals of different income levels.

Description of Institution's Operations in Kansas

CFNB's AA comprises a portion of the Manhattan, KS MSA, and includes 18 census tracts (CTs) in Riley and Pottawatomie Counties. During the review period, CFNB revised the bank's AA as follows:

From January 1, 2022, through September 23, 2024, the AA consisted of 18 CTs. The AA included all of Riley County, with the exception of CT 9800 (which comprises Fort Riley Army Installation), and CTs 1.01 and 1.02 in Pottawatomie County. This AA was effective for the majority of the evaluation period. Examiners completed analysis of the bank's lending distribution based on these CTs.

On September 24, 2024, the AA was modified to remove CT 10.02 from Riley County and add CT 4.0 from Pottawatomie County.

Manhattan AA

The following table provides a summary of the demographic profile of the Manhattan AA by categorizing the AA characteristics into their respective census tracts based on income level for the evaluation period.

Assessment Area - Manhattan						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	18	5.56	22.22	27.78	38.89	5.56
Population by Geography	82,428	5.18	26.77	22.35	42.12	3.58
Housing Units by Geography	34,780	3.18	24.06	27.15	43.93	1.67
Owner-Occupied Housing by Geography	14,291	0.00	16.54	22.24	60.90	0.32
Occupied Rental Units by Geography	15,832	4.62	31.66	31.26	29.42	3.04
Vacant Units by Geography	4,657	8.05	21.30	28.28	41.21	1.16
Businesses by Geography	2,308	5.11	12.35	34.49	47.10	0.95
Farms by Geography	166	1.81	9.64	34.34	53.61	0.60

[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.

Assessment Area - Manhattan						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Family Distribution by Income Level	16,865	18.60	16.58	20.33	44.49	0.00
Household Distribution by Income Level	30,123	24.04	16.31	18.71	40.95	0.00
Unemployment rate (%)	4.15	8.18	4.23	4.91	2.70	8.83
Households Below Poverty Level (%)	19.29	35.02	23.98	26.87	10.02	49.72
Median Family Income (31740 - Manhattan, KS MSA)		$70,357			Median Housing Value	$203,850
Median Family Income (31740 - Manhattan, KS MSA) for 2024		$85,700			Median Gross Rent	$935
					Families Below Poverty Level	9.80

FFIEC File - 2020 Census
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

During the evaluation period, the AA had one low-income tract comprising 5.6 percent of the AA, and four moderate-income tracts accounting for 22.2 percent of the AA. No CTs are designated as distressed or underserved middle-income nonmetropolitan tracts.

The October 2024 Moody's Analytics economic report for Manhattan, KS shows the business cycle status is currently at risk due to job losses and cooling house prices. The analysis notes the stabilizing presence of Fort Riley and KSU, an abundance of skilled and educated labor, and the low costs of living and doing business remain strengths for the area. The new National Bio and Agro-Defense Facility, located at KSU and operated by the Department of Agriculture, provides additional new and higher paying jobs to the area. The facility's presence will help improve investment prospects as Manhattan's growing biodefense cluster continues to capitalize on the low business costs and ready supply of educated labor.

Examiners utilized four existing community contacts to assess the credit needs of the area and opportunities for financial institutions in the AA to address those needs. The contacts shared that the lending needs of the AA present opportunities for affordable and low-income housing, and early-stage small farm financing. The contacts noted that the local financial institutions are engaged with the local communities and are responsive to the credit needs of the area.

Scope of Evaluation in Kansas

The Manhattan AA in Kansas received a full-scope review. Limited scope reviews were not applicable as the bank only has one AA in Kansas.

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 Manhattan AA was good.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of home mortgage loans was excellent.

There is no data available for the percentage of owner-occupied housing units inside the low-income tract or for the percentage of bank loans made in the low-income tract during the evaluation period.

During the analysis period the bank's percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of owner-occupied homes in moderate-income geographies and the aggregate distribution of home mortgage loans in moderate-income geographies by all lenders.

Lending Gap Analysis

Examiners analyzed CFNB's lending patterns during the evaluation period throughout the AA to identify gaps in the geographic distribution of loans. Examiners did not identify any unexplained or conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

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

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of home mortgage loans was reasonable.

During the analysis period, the bank's percentage of home mortgage loans to low-income borrowers was well below the percentage of low-income families and was below the aggregate distribution of home mortgage loans to low-income families by all lenders. The bank's percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of moderate-income families and exceeded the aggregate distribution of home mortgage loans to moderate-income families by all lenders.

Responses to Complaints

CFNB did not receive any CRA related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage lending	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Kansas		
Manhattan AA	Full-Scope	Portions of Riley and Pottawatomie Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Community First National Bank	Satisfactory
State:	
Kansas	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/AA.

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

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

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

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

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

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

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

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

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

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

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

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

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

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

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

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

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

Table 9. **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 AA.

Table 10. **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 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.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																		2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Manhattan MSA	348	89,651	100.00	3,738	--	--	0.05	16.54	22.70	20.97	22.24	20.11	21.96	60.90	56.90	56.21	0.32	0.29	0.80
Total	**348**	**89,651**	**100.00**	**3,738**	**--**	**--**	**0.05**	**16.54**	**22.70**	**20.97**	**22.24**	**20.11**	**21.96**	**60.90**	**56.90**	**56.21**	**0.32**	**0.29**	**0.80**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																		2022 - 2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Manhattan MSA	348	89,651	100.00	3,738	18.60	3.45	5.27	16.58	17.24	15.73	20.33	14.94	20.33	44.49	47.41	36.38	--	16.95	22.28
Total	**348**	**89,651**	**100.00**	**3,738**	**18.60**	**3.45**	**5.27**	**16.58**	**17.24**	**15.73**	**20.33**	**14.94**	**20.33**	**44.49**	**47.41**	**36.38**	**--**	**16.95**	**22.28**

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%