



PUBLIC DISCLOSURE

November 24, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Landmark National Bank
Charter Number: 23038

701 Poyntz Avenue
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.

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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 Outstanding rating in Kansas.
- The Community Development (CD) Test rating is based on an Outstanding rating in Kansas.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment areas (AAs), the bank's loan-to-deposit (LTD) ratio was reasonable.

Landmark National Bank's (Landmark) quarterly LTD ratio averaged 73.7 percent over the 13-quarter period spanning from September 30, 2022, to September 30, 2025. Examiners compared Landmark to 12 similarly situated institutions in the bank's AAs. The comparable banks' LTD ratios averaged 77.3 percent, ranging from a low average ratio of 36.1 percent to a high average of 110.6 percent. The LTD ratio does not include \$289.2 million in loans that Landmark originated and sold into the secondary market during the evaluation period.

Lending in Assessment Area

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

The bank originated and purchased 76.5 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.

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	2,098	76.24	654	23.76	2,752	442,830	73.98	155,780	26.02	598,610
Small Business	1,059	72.58	400	27.42	1,459	252,452	68.55	115,813	31.45	368,265
Small Farm	682	84.41	126	15.59	808	63,164	74.41	21,720	25.59	84,884
Total	3,839	76.49	1,180	23.51	5,019	758,446	72.11	293,313	27.89	1,051,759

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

Description of Institution

Landmark is a single-state financial institution headquartered in Manhattan, Kansas. As of September 30, 2025, Landmark has total assets of \$1.6 billion and tier 1 capital of \$149.4 million. The bank is a wholly owned subsidiary of Landmark Bancorp, Inc., also located in Manhattan, Kansas. As of September 30, 2025, the holding company had \$1.6 billion in total assets. Landmark Bancorp is listed on

the NASDAQ Global Market under the symbol “LARK”. The bank has no affiliates requiring consideration for CRA activities.

Landmark’s AAs consist of:

- portions of the following Metropolitan Statistical Areas (MSA): Kansas City, MO-KS MSA #28140 and Topeka, KS MSA #45820,
- the entire Manhattan, KS MSA #31740 and Lawrence, KS MSA #29940, and
- a non-MSA AA (that includes the following Kansas counties: Allen, Anderson, Barton, Bourbon, Crawford, Finney, Ford, Franklin, and Rush).

The bank’s AAs comprise only whole counties.

Landmark offers a broad range of traditional commercial, real estate, and consumer loan products, as well as a variety of deposit products. Landmark operates 29 full-service branch locations across Kansas, with drive-thru facilities available at 26 locations. Landmark operates 29 automated teller machines (ATM), in addition to participating in the MoneyPass ATM network. The MoneyPass network allows Landmark cardholders to use their ATMs with no charge.

During the evaluation period Landmark operated 31 branch locations and 31 ATMs; however, the bank closed an Overland Park branch on April 12, 2024 and the Kincaid branch on December 31, 2024. The closures occurred towards the end of the evaluation period and does not reduce or change the bank’s AAs moving forward.

As of September 30, 2025, the loan portfolio totaled \$1.1 billion, representing 68.8 percent of total assets. The portfolio composition included commercial loans (50 percent), one- to four- family mortgages (35.8 percent), farmland and agricultural loans (8.9 percent), loans funding multifamily residential properties (3.3 percent), and loans to individuals and other loans (2 percent).

The bank is not subject to any pending litigation or other factors impeding its ability to meet the credit needs in its AAs. The OCC rated the bank “Outstanding” at the last CRA examination on October 3, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated Landmark using the Community Reinvestment Act Intermediate Small Bank examination procedures.

Examiners evaluated home mortgage loans, small loans to businesses, small loans to farms, CD loans, CD services, and qualified donations and investments between January 1, 2022, and December 31, 2024.

Examiners assessed Landmark’s home mortgage lending performance by evaluating the bank’s Home Mortgage Disclosure Act (HMDA) loan data for 2022-2024. Examiners assessed the bank’s small business lending performance and small farm lending performance using the bank’s CRA loan data for 2022-2024.

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.

Examiners fully relied on the state of Kansas in arriving at our overall conclusions as it is the only state and there are no MMSAs.

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 Kansas¹: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibited excellent geographic distribution of loans in the state.
- The bank exhibited excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.
- The bank exhibited excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.

Description of Institution's Operations in Kansas

Landmark is a full-service bank offering a broad range of commercial and consumer loan products, as well as a variety of deposit products within the bank's markets. The bank's lending focus varies by geography and includes one- to four-family residential real estate, commercial operating and real estate, and agricultural operating and real estate loans.

During the evaluation period, the bank originated 1,685 loans, or \$289.2 million, sold on the secondary market. Per year, loans sold totaled 788, or \$140.4 million, in 2022; 473, or \$76.2 million, in 2023; and 424, or \$72.5 million, in 2024. Home mortgage originations slowed during the evaluation period, as interest rates increased significantly in 2022 and 2023. For mortgage loans, the bank uses programs through the Federal Home Loan Bank of Topeka, Freddie Mac, Fannie Mae, the Kansas Housing Assistance Program, Veterans Affairs (VA), Federal Housing Administration (FHA), Farmers Home Administration (FmHA, managed by USDA Rural Development), and State of Kansas First Time Homebuyers.

Competition among financial institutions in the AAs is high. Each AA contains a significant number of financial institutions in the market. The following table summarizes the results from the June 30, 2024, FDIC Deposit Market Share Reports for each AA.

Competition Among Financial Institutions			
AA	Rank	# of Institutions	Market Share %
Manhattan MSA	5	22	5.88
Topeka MSA	14	26	1.81
Lawrence MSA	15	22	1.29
Kansas City MSA	21	67	1.17
Non-MSA AA	1	46	9.19

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

Manhattan MSA AA

Assessment Area(s) - Manhattan MSA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	9.09	18.18	39.39	27.27	6.06
Population by Geography	134,046	6.76	22.74	36.70	31.60	2.20
Housing Units by Geography	56,330	6.53	19.76	39.51	33.17	1.03
Owner-Occupied Housing by Geography	23,860	2.86	12.39	39.09	45.47	0.19
Occupied Rental Units by Geography	24,767	8.45	27.61	39.26	22.74	1.94
Vacant Units by Geography	7,703	11.71	17.40	41.63	28.56	0.70
Businesses by Geography	3,596	7.81	10.09	44.35	37.12	0.61
Farms by Geography	286	1.40	13.29	47.55	37.41	0.35
Family Distribution by Income Level	29,779	21.36	17.06	21.39	40.19	0.00
Household Distribution by Income Level	48,627	22.75	16.70	19.61	40.94	0.00
Unemployment rate (%)	3.69	7.81	4.15	3.16	2.70	8.83
Households Below Poverty Level (%)	16.79	35.87	21.63	16.24	10.29	49.72
Median Family Income (31740 - Manhattan, KS MSA)		\$70,357		Median Housing Value		\$158,000
Median Family Income (31740 - Manhattan, KS MSA) for 2024		\$85,700		Median Gross Rent		\$921
				Families Below Poverty Level		10.99
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						

The Manhattan MSA AA comprises the entirety of Riley, Pottawatomie, and Geary Counties in central Kansas. During the evaluation period, the Manhattan MSA AA contained three low-income tracts, six moderate-income tracts, 13 middle-income tracts, and nine upper-income tracts. Two census tracts in the AA were designated N/A. The MSA includes the cities of Manhattan, which includes Kansas State University (KSU), Wamego, and Junction City. The AA also includes the Fort Riley Military Base, which is adjacent to Junction City. The bank has four branch locations in the AA.

The June 2025 Moody's Analytics economic report for Manhattan, KS shows the business cycle in a recovery status. Defense funding and the presence of KSU provides the economic cornerstones for the area economy, as Fort Riley and KSU remain the MSA's top employers. The report notes that Fort Riley and a growing number of defense contractors offer a reliable source of jobs and income for the area. The report outlines strengths for the area, including the stabilizing presence of Fort Riley and KSU, an abundance of skilled and educated labor, and the low costs of living and doing business. The analysis communicates that Manhattan will see marginal growth in the short-term, but structural advantages and regionally competitive demographics will keep Manhattan growing ahead of its state and regional peers.

Examiners utilized existing community contacts to assess the credit needs of the area, as well as the available opportunities for financial institutions in the AA to address those needs. Information shared from two community contacts outline the need for additional affordable housing in the AA. One contact noted that Landmark underwrites and manages a program for down payment assistance and helps with funding for event sponsorships.

Kansas City MSA AA

Assessment Area(s) - Kansas City MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	165	1.21	9.70	36.97	49.09	3.03
Population by Geography	653,645	0.94	8.21	37.72	53.13	0.00
Housing Units by Geography	264,299	1.17	8.78	40.34	49.70	0.00
Owner-Occupied Housing by Geography	175,081	0.30	6.52	36.77	56.41	0.00
Occupied Rental Units by Geography	76,027	3.27	12.62	48.51	35.60	0.00
Vacant Units by Geography	13,191	0.74	16.61	40.62	41.95	0.09
Businesses by Geography	28,944	0.59	5.99	32.45	57.71	3.25
Farms by Geography	1,051	0.57	7.33	39.96	51.57	0.57
Family Distribution by Income Level	170,971	12.26	13.41	20.75	53.57	0.00
Household Distribution by Income Level	251,108	15.17	13.25	17.49	54.10	0.00
Unemployment rate (%)	3.10	3.91	4.50	3.52	2.54	0.00
Households Below Poverty Level (%)	5.56	13.80	13.77	6.37	3.33	0.00
Median Family Income (28140 - Kansas City, MO-KS MSA)		\$86,562			Median Housing Value	\$256,200
Median Family Income (28140 - Kansas City, MO-KS MSA) for 2024		\$103,000			Median Gross Rent	\$1,125
					Families Below Poverty Level	3.52
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						

The Kansas City MSA AA includes all of Johnson, Linn, and Miami Counties. During the evaluation period, the Kansas City MSA AA contained two low-income tracts, 16 moderate-income tracts, 61 middle-income tracts, and 81 upper-income tracts. Five census tracts in the AA were designated N/A. The bank has seven branch locations in the AA.

The June 2025 Moody’s Analytics economic report for the Kansas City MSA shows the area’s business cycle in mid-expansion. The MSA has seen investment in electronic vehicle and battery manufacturing in recent years, which sets Kansas City’s economy up to be a solid performer as large-scale production of electronic vehicles and batteries will spark factory jobs over the near term. Longer term forecasts state that the area’s highly educated workforce and diverse industrial base will allow the area economy to outperform the greater Midwest. Other strengths for the area include a well-developed transportation and distribution network, and a below-average cost of doing business. The top employers in the MSA include The University of Kansas Health System and HCA Midwest Health.

Examiners utilized existing community contacts to assess the credit needs of the area, as well as the available opportunities for financial institutions in the AA to address those needs. Information shared by three community contacts identified the need for affordable housing and for small business lending. Contacts noted that opportunities exist for banks to provide additional financial education to first-time home buyers, and to help low- and moderate-income (LMI) individuals within the community with financial literacy. Contacts noted that area banks generally do a good job of meeting the needs of the communities they serve. The AA has a competitive lending environment.

Scope of Evaluation in Kansas

Examiners completed full-scope reviews of the Manhattan MSA AA and the Kansas City MSA AA. The Manhattan MSA AA and the Kansas City MSA AA represent the second and third largest deposit concentrations for Landmark in the state of Kansas, at 25.9 percent and 19.4 percent, respectively as of

June 30, 2024. Examiners also selected the Kansas City MSA AA for a full-scope review as we had not evaluated it in either of the previous two CRA examinations.

Examiners also completed limited-scope reviews of the Topeka MSA AA, Lawrence MSA AA, and the Non-MSA AA. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, 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.

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 data reflected in the table, the overall geographic distribution of home mortgage loans is excellent.

Manhattan MSA AA

During the evaluation period, Landmark's percentage of home mortgage loans in low-income geographies exceeded the percentage of owner-occupied homes in low-income geographies and exceeded the aggregate distribution of home mortgage loans in low-income geographies by all lenders. The bank's percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied homes in moderate-income geographies and was below the aggregate distribution of home mortgage loans in moderate-income geographies by all lenders.

Kansas City MSA AA

The bank's percentages of home mortgage loans in LMI geographies exceeded both the percentages of owner-occupied homes in LMI geographies and the aggregate distributions of home mortgage loans by all lenders.

Small Loans to Businesses

Refer to Table 9 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 businesses.

Based on the data in the table, the overall geographic distribution of small loans to businesses is excellent.

Manhattan MSA AA

Data depicting the bank's percentage of small loans to businesses in low-income geographies during the evaluation period is not available. The bank's percentage of small loans to businesses in moderate-income geographies was near to the percentage of businesses in moderate-income geographies and was near to the aggregate distribution of small loans to businesses in moderate-income geographies by all lenders.

Kansas City MSA AA

The bank's percentages of small loans to businesses in LMI geographies exceeded both the percentages of businesses in LMI geographies, and the aggregate distribution of small loans to businesses by all lenders.

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.

Based on the data in the table, the overall geographic distribution of small loans to farms is generally excellent.

Manhattan MSA AA

Data depicting the bank's percentage of small loans to farms and the aggregate lending distribution of small loans to farms in low-income geographies during the evaluation period is not available. The bank's percentage of small loans to farms in moderate-income geographies exceeded the percentage of farms in moderate-income geographies and was near to the aggregate distribution of small loans to farms in moderate-income geographies by all lenders.

Kansas City MSA AA

Data depicting the bank's percentage of small loans to farms in low-income geographies during the evaluation period is not available. Landmark's percentage of small loans to farms in moderate-income geographies far exceeded the percentage of farms and the aggregate distribution of small loans by all lenders in moderate-income geographies.

Lending Gap Analysis

Examiners analyzed Landmark's lending patterns during the evaluation period throughout the various AAs 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 an excellent 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 table, the overall borrower distribution of home mortgage loans is generally excellent.

Manhattan MSA AA

During the evaluation period, the bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded 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. Demographic data shows that 16.8 percent of the population in the AA is below the poverty level, indicating fewer opportunities to lend to LMI borrowers.

Kansas City MSA AA

During the evaluation period, the bank's percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families but exceeded 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. Demographic data shows that 5.6 percent of the population in the AA is below the poverty level, indicating fewer opportunities to lend to LMI borrowers.

Small Loans to Businesses

Refer to Table 10 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 businesses.

Based on the data in the table, the overall borrower distribution of small loans to businesses is reasonable.

Manhattan MSA AA

During the evaluation period, the bank did not collect or consider the gross annual revenues in the underwriting of approximately 0.7 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with gross annual revenues of \$1 million or less was below the percentage of businesses in the AA with gross annual revenues of \$1 million or less but exceeded the aggregate distribution of small loans to businesses with gross annual revenues of \$1 million or less by all lenders.

Kansas City MSA AA

During the evaluation period, the bank did not collect or consider the gross annual revenues in the underwriting of approximately 1.6 percent of its small loans to businesses. Based on those businesses with known revenues, the bank’s percentage of small loans to businesses with gross annual revenues of \$1 million or less was well below the percentage of businesses in the AA with gross annual revenues of \$1 million or less but exceeded the aggregate distribution of small loans to businesses with gross annual revenues of \$1 million or less by all lenders.

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.

Based on the data in the table, the overall borrower distribution of small loans to farms is reasonable.

Manhattan MSA AA

During the evaluation period, the bank’s percentage of small loans to farms with gross annual revenues of \$1 million or less exceeded the percentage of farms in the AA with gross annual revenues of \$1 million or less and far exceeded the aggregate distribution of small loans to businesses with gross annual revenues of \$1 million or less by all lenders. The bank’s loans were all to farms with gross annual revenues of \$1 million or less.

Kansas City MSA AA

During the evaluation period, the bank’s percentage of small loans to farms with gross annual revenues of \$1 million or less was near to the percentage of farms in the AA with gross annual revenues of \$1 million or less and far exceeded the aggregate distribution of small loans to businesses with gross annual revenues of \$1 million or less by all lenders.

Responses to Complaints

There were no CRA related complaints received during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Lending Test in the Topeka MSA AA, Lawrence MSA AA, and the Non-MSA AA was consistent with the bank’s overall performance under the Lending Test in the full-scope areas.

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope and limited-scope reviews, 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 AAs.

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.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
<i>Full-Scope Reviews:</i>				
Manhattan MSA	9	16.36	5,036	8.83
Kansas City MSA	14	25.46	12,814	22.46
<i>Limited-Scope Reviews:</i>				
Non-MSA AA	15	27.27	15,237	26.71
Topeka MSA	9	16.36	9,613	16.85
Lawrence MSA	8	14.55	14,345	25.15

Manhattan MSA AA

Landmark demonstrated an excellent level of responsiveness to CD needs and opportunities in the AA. The bank originated nine CD loans totaling \$5 million and representing 17.4 percent of the bank's allocated tier 1 capital. The following are examples of CD loans the bank originated or purchased in the AA:

- Financing to a non-profit community mental health center serving LMI individuals.
- Funding the development of a property to provide affordable housing for LMI individuals.

Kansas City MSA AA

Landmark demonstrated an excellent level of responsiveness to CD needs and opportunities in the AA. The bank originated 14 CD loans, totaling \$12.8 million and representing 33.1 percent of the bank's allocated tier 1 capital. The following are examples of CD loans the bank originated or purchased in the AA:

- Financing to a non-profit outpatient clinic providing medical services targeted to LMI individuals.
- Financing the development of affordable housing for LMI individuals.

Landmark also demonstrated excellent responsiveness to CD lending opportunities for the AAs where examiners completed limited-scope reviews, as well as for loans for CD purposes that benefited the state of Kansas statewide.

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)
<i>Full-Scope Reviews</i>										
Manhattan MSA	0	0	55	2,015	55	43.65	2,015	12.46	0	0
Kansas City MSA	1	395	23	6,023	24	19.05	6,418	39.69	0	0
<i>Limited-Scope Reviews</i>										
Non-MSA AA	2	931	10	2	12	9.52	933	5.77		0
Topeka MSA	0	0	14	521	14	11.11	521	3.22	0	0
Lawrence MSA	0	0	6	505	6	4.76	505	3.12	0	0
Kansas Statewide	11	4,794	4	984	15	11.90	5,778	35.73	0	0
Total	14	6,120	112	10,050	126	100.00	16,170	100.00	0	0

Manhattan MSA AA

Landmark's level of qualified investments and grants demonstrated excellent responsiveness to CD needs and opportunities in the AA. The bank purchased one qualifying investment totaling \$2 million during the evaluation period in a regional syndicator of federal low-income housing tax credits. Grants include 54 donations made in the AA totaling \$15,200 during the evaluation period. The dollar volume of investments and grants represented 6.9 percent of allocated tier 1 capital.

Kansas City MSA AA

Landmark's level of qualified investments and grants demonstrated excellent responsiveness to CD needs and opportunities in the AA. The bank made six qualifying investments totaling \$6 million during the evaluation period and carried over one investment totaling \$395,175 from the prior period. Grants include 17 donations made in the AA totaling \$11,351 during the evaluation period. The dollar volume of investments and grants represented 16.5 percent of allocated tier 1 capital. Examples of qualified investments made in the AA include:

- Funding a local municipal bond for street improvements in a moderate-income tract
- Investment in a local municipal bond to fund sanitary sewer system improvements in a moderate-income tract.
- Investment in a regional syndicator of federal low-income housing tax credits.

Statewide or regional CD investments that could impact each of the bank's AAs totaled \$984,351 for the current evaluation period. Statewide investments include a municipal bond to fund watershed and river flow system renovations as part of a revitalization plan in a moderate-income tract, and for bridge repairs in the same moderate-income tract. Prior period statewide investments had outstanding balances totaling \$5 million as of December 31, 2024. These investments are primarily held in low-income housing tax credits, municipal bonds to fund city-wide water and wastewater system improvements as part of a city government revitalization plan, and school bonds that support the rehabilitation of schools with student populations greater than 50 percent eligible for free and reduced lunch programs.

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

Extent to Which the Bank Provides Community Development Services

Manhattan MSA AA

Landmark demonstrated excellent responsiveness in providing CD services in the AA. Nine employees and one branch location employee group provided service through 17 qualified organizations or programs during the evaluation period. The bank does not track hours of employee service. Bank employees provided financial services through several area organizations, which offer affordable housing and community services to LMI individuals. Examples of CD services provided by bank staff include:

- Serving as an advisory board member for an organization that provides housing, employment, and developmental services to LMI individuals.
- Providing financial education on the topic of affordable housing to LMI persons.

Kansas City MSA AA

Landmark demonstrated excellent responsiveness in providing CD services in the AA. Six employees and one branch location employee group provided services through seven qualified organizations or programs during the evaluation period. The bank does not track hours of employee service. Bank employees provided financial services through several area organizations, which offer affordable housing and community services to LMI individuals. Examples of CD services provided by bank staff include:

- Delivering a presentation on affordable housing and financial education to LMI individuals.
- Serving as a board member of an organization that provides housing, employment, and developmental services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the CD Test in the Non-MSA AA, Topeka MSA AA, and the Lawrence MSA AA was consistent with the bank's overall performance under the CD Test in the full-scope areas.

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 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”.

Time Period Reviewed:	January 1, 2022, to December 31, 2024	
Bank Products Reviewed:	Home mortgage, small business, and small farm Community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Kansas		
Manhattan MSA	Full-scope	Full MSA (Geary, Pottawatomie, and Riley counties)
Kansas City MSA	Full-scope	Partial MSA (Linn, Miami, and Johnson counties)
Lawrence MSA	Limited-scope	Full MSA (Douglas county)
Non-MSA AA	Limited-scope	Allen, Anderson, Barton, Bourbon, Crawford, Finney, Ford, Franklin, and Rush counties
Topeka MSA	Limited-scope	Partial MSA (Osage, Shawnee, and Wabaunsee counties)

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Landmark National Bank	Outstanding	Outstanding	Outstanding
MMSA or State:			
KANSAS	Outstanding	Outstanding	Outstanding

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

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 the 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 low- and moderate-income 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): 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

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** - Compares 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 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** - Compares 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 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		
Kansas City MSA	225	76,595	10.72	54,073	0.30	0.44	0.17	6.52	11.11	6.34	36.77	42.67	36.46	56.41	45.78	57.03	--	--	--		
Non-MSA	600	100,080	28.60	9,433	--	--	--	13.00	10.67	15.22	75.72	76.00	73.82	11.28	13.33	10.95	--	--	--		
Lawrence MSA	99	29,455	4.72	7,030	--	--	--	17.93	24.24	21.00	53.99	47.47	51.61	27.93	27.27	25.97	0.14	1.01	1.42		
Manhattan MSA	485	101,555	23.12	9,530	2.86	5.98	4.41	12.39	11.13	14.48	39.09	35.67	41.06	45.47	46.60	39.58	0.19	0.62	0.47		
Topeka MSA	689	135,145	32.84	14,197	3.57	3.63	2.96	15.35	20.46	16.50	53.03	50.36	52.20	28.06	25.54	28.34	--	--	--		
Total	2,098	442,830	100.00	94,263	0.97	2.62	0.99	10.27	14.68	10.67	46.92	53.34	44.16	41.81	29.17	44.02	0.02	0.19	0.15		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 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		
Kansas City MSA	225	76,595	10.72	54,073	12.26	6.67	4.60	13.41	16.00	13.29	20.75	21.78	19.90	53.57	51.56	47.50	--	4.00	14.71		
Non-MSA	600	100,080	28.60	9,433	20.16	9.50	7.65	19.29	29.33	20.52	21.33	29.17	22.21	39.22	25.33	27.46	--	6.67	22.16		
Lawrence MSA	99	29,455	4.72	7,030	19.64	5.05	8.08	18.85	23.23	19.20	22.60	23.23	20.33	38.90	41.41	36.97	--	7.07	15.42		
Manhattan MSA	485	101,555	23.12	9,530	21.36	7.01	5.31	17.06	25.77	16.95	21.39	23.51	20.66	40.19	36.91	29.85	--	6.80	27.23		
Topeka MSA	689	135,145	32.84	14,197	18.55	13.50	9.61	18.61	22.93	21.86	24.17	20.03	22.08	38.67	31.49	29.17	--	12.05	17.29		
Total	2,098	442,830	100.00	94,263	15.87	9.72	5.99	15.89	24.69	16.11	21.58	23.78	20.57	46.66	33.60	40.16	--	8.20	17.16		

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

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Kansas City MSA	383	120,395	36.17	35,271	0.59	1.57	0.68	5.99	8.88	5.13	32.45	25.33	29.30	57.71	60.57	61.44	3.25	3.66	3.45
Non-MSA	259	41,688	24.46	4,727	--	--	--	20.59	21.24	20.06	69.45	65.64	68.69	9.96	13.13	11.25	--	--	--
Lawrence MSA	116	33,343	10.95	3,807	--	--	--	24.07	31.90	24.64	47.78	37.07	46.34	23.91	26.72	26.08	4.24	4.31	2.94
Manhattan MSA	141	30,942	13.31	2,723	7.81	--	5.07	10.09	8.51	9.73	44.35	36.17	43.11	37.12	55.32	41.98	0.61	--	0.11
Topeka MSA	160	26,084	15.11	4,835	5.67	3.13	3.72	26.05	19.38	19.38	46.25	53.13	49.12	22.03	24.38	27.78	--	--	--
Total	1,059	252,452	100.00	51,363	1.65	1.04	1.08	12.02	15.96	9.54	40.88	42.12	36.79	43.14	39.09	50.00	2.31	1.79	2.59

Source: FFIEC File - 2020, 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 Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Kansas City MSA	383	120,395	36.17	35,271	84.56	60.31	51.81	5.08	38.12	10.36	1.57
Non-MSA	259	41,688	24.46	4,727	77.57	73.75	48.89	5.74	24.32	16.69	1.93
Lawrence MSA	116	33,343	10.95	3,807	85.01	60.34	55.58	4.46	39.66	10.53	--
Manhattan MSA	141	30,942	13.31	2,723	79.76	66.67	52.04	4.98	32.62	15.27	0.71
Topeka MSA	160	26,084	15.11	4,835	79.45	74.38	47.45	5.26	25.00	15.29	0.63
Total	1,059	252,452	100.00	51,363	82.71	66.57	51.42	5.13	32.20	12.16	1.23

Source: FFIEC File - 2020, 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 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
Kansas City MSA	72	6,132	10.56	407	0.57	--	0.74	7.33	34.72	13.51	39.96	54.17	44.96	51.57	11.11	40.05	0.57	--	0.74
Non-MSA	496	46,601	72.73	1,065	--	--	--	6.68	2.02	5.73	78.04	76.81	82.63	15.28	21.17	11.64	--	--	--
Lawrence MSA	7	459	1.03	115	--	--	--	18.92	14.29	11.30	57.30	85.71	73.91	23.78	--	14.78	--	--	--
Manhattan MSA	11	1,251	1.61	210	1.40	--	--	13.29	18.18	19.52	47.55	27.27	51.43	37.41	54.55	29.05	0.35	--	--
Topeka MSA	96	8,721	14.08	169	1.32	1.04	2.96	10.32	1.04	4.14	62.43	90.63	72.78	25.93	7.29	20.12	--	--	--
Total	682	63,164	100.00	1,966	0.58	0.15	0.41	9.09	5.72	9.00	55.32	75.66	70.14	34.73	18.48	20.30	0.27	--	0.15

Source: FFIEC File - 2020, 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
Kansas City MSA	72	6,132	10.56	407	96.38	95.83	57.49	2.28	4.17	1.33	--
Non-MSA	496	46,601	72.73	1,065	96.74	94.96	41.22	2.82	5.04	0.45	--
Lawrence MSA	7	459	1.03	115	96.22	100.00	53.04	2.70	--	1.08	--
Manhattan MSA	11	1,251	1.61	210	96.50	100.00	41.43	1.40	--	2.10	--
Topeka MSA	96	8,721	14.08	169	99.21	96.88	33.14	0.79	3.13	--	--
Total	682	63,164	100.00	1,966	96.89	95.45	44.61	2.14	4.55	0.97	--

Source: FFIEC File - 2020, 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%