PUBLIC DISCLOSURE

March 02, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Golden Belt Bank, FSA
Charter Number: 702253

1101 East 27th Street
Hays, KS 67601

Office of the Comptroller of the Currency

2959 N. Rock Road
Suite 510
Wichita, KS 67226

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Contents

Overall CRA Rating

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

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- Golden Belt Bank, FSA's (GBB) loan-to-deposit (LTD) ratio was more than reasonable.
- A substantial majority of the bank's loans are inside its assessment areas (AAs).
- An excellent distribution of loans to individuals of different income levels.
- An excellent geographic distribution of loans.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AAs, the bank's LTD ratio is more than reasonable. GBB's quarterly LTD ratio averaged 83.6 percent over the 16-quarter period spanning from March 31, 2022, to December 31, 2025. Examiners compared GBB to 12 similarly situated institutions inside and adjacent to the bank's AAs. GBB's average quarterly LTD ranged from 70.6 to 93.2 percent. The comparable banks' LTD ratios averaged 69.4 percent, ranging from a low average ratio of 45.9 percent to a high average ratio of 103.1 percent.

Lending in Assessment Area

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

The bank originated and purchased 82.5 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.

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	33	82.5	7	17.5	40	$6,322	72.9	2,352	27.1	$8,674
Total	**33**	**82.5**	**7**	**17.5**	**40**	**6,322**	**72.9**	**2,352**	**27.1**	**$8,674**
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

GBB is a multi-state savings association headquartered in Hays, Kansas. As of December 31, 2024, GBB had total assets of $337.5 million and tier 1 capital of $40.6 million. The bank is a wholly owned subsidiary of the holding company, Mid-America Financial Corporation, also of Hays, Kansas. The holding company had total assets of $38.5 million as of December 31, 2024.

GBB is a full-service banking institution offering a range of commercial, real estate, agricultural, and consumer credit products. As of December 31, 2024, total loans represented 71.9 percent of GBB's total assets. Residential real estate loans represented the largest portion of GBB's loan portfolio at 56.1 percent. The composition of the remainder of the portfolio is commercial loans at 25.6 percent, farmland and agricultural loans at 13.2 percent, consumer loans at 4.9 percent, and loans for other purposes at 0.2 percent. Home mortgage loans are the primary product type. The bank participates in programs focused on low- and moderate-income (LMI) families which include the Homeownership Set-Aside program and the USDA Rural Development's single-family housing guaranteed loan program. The bank also provides options for mortgage insurance for those with less funds for a down payment.

GBB has two assessment areas (AAs) in two rating areas. The AAs are Ellis County in the state of Kansas and Morgan County in the state of Colorado. The AAs are in non-metropolitan statistical areas. The AAs comply with the regulation and do not arbitrarily exclude any LMI areas.

There are no legal, financial, or other matters impeding GBB's ability to help meet the credit needs of the AAs. The Office of the Comptroller of the Currency last evaluated GBB's CRA performance on January 23, 2023. GBB received an overall rating of "Satisfactory" under the Small Bank Performance Standard.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated GBB using the CRA Small Bank examination procedures. The small bank procedures include a Lending Test, which evaluated GBB's record of meeting the credit needs of the AAs through lending activities during the evaluation period. Examiners evaluated lending performance for each AA based on the primary lending product, which was determined based on the bank's loan originations and purchases during the evaluation period. Examiners confirmed home mortgage loans were the bank's primary lending product by both number and dollar volume in each AA from January 1, 2022, through December 31, 2024.

Examiners completed sampling to assess GBB's home mortgage lending performance during the evaluation period. The sample groups included 20 loans originated in each AA, allowing for a total sample of 40 loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more 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 weighted the state of Kansas more heavily in arriving at the overall conclusions. The majority of deposits, branches, and loans are in the Kansas rating area.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

CRA rating for the State of Kansas[1]: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- An excellent geographic distribution of loans.
- An excellent distribution of loans to individuals of different income levels.

Description of Institution's Operations in Kansas

GBB operates two full-service branches in the state of Kansas. Both locations are in the Ellis County AA, with each branch offering drive-up facilities that include non-deposit taking ATMs. The AA includes eight census tracts, including two moderate-income tracts and six upper-income tracts. As of June 30, 2024, GBB's deposits in the AA totaled $175.4 million, comprising 66.5 percent of the bank's total deposits. During the evaluation period, Kansas branches originated 82.5 percent of all bank loans.

GBB faces strong competition in the AA, with 10 institutions operating in the Ellis County market. Based on the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, GBB ranks third with 14.7 percent of the total deposits within the county. The two institutions with higher deposit totals in the market hold 20.4 percent and 17.7 percent, respectively.

Examiners used existing community contacts to assess the credit needs and opportunities in the AA. The two community contacts include an individual with an agency that provides agricultural producers access to Federal government subsidies and loan programs, and an individual with a nonprofit organization aimed at advancing the economic health and vitality of Hays, KS and surrounding communities. The contacts noted that housing continues to be a primary need in the area at all income levels, including affordable housing for LMI individuals. The limited inventory and high demand in the AA results in elevated pricing in the housing market. One contact noted that the stressed regional agricultural economy has caused lenders to tighten underwriting, while still operating within the competitive lending environment among financial institutions. One contact noted the need for small dollar lending for small businesses as an additional credit need in the AA. Both contacts stated that area banks are engaged with their local communities and actively work to serve the lending needs of those within the community. No concerns were noted regarding performance of local financial institutions.

[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.

Ellis County AA

Assessment Area - Ellis County						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	25.00	0.00	75.00	0.00
Population by Geography	28,934	0.00	22.34	0.00	77.66	0.00
Housing Units by Geography	13,277	0.00	21.92	0.00	78.08	0.00
Owner-Occupied Housing by Geography	7,338	0.00	11.86	0.00	88.14	0.00
Occupied Rental Units by Geography	4,348	0.00	35.28	0.00	64.72	0.00
Vacant Units by Geography	1,591	0.00	31.80	0.00	68.20	0.00
Businesses by Geography	1,205	0.00	8.80	0.00	91.20	0.00
Farms by Geography	119	0.00	6.72	0.00	93.28	0.00
Family Distribution by Income Level	6,874	17.47	11.49	18.40	52.63	0.00
Household Distribution by Income Level	11,686	23.31	14.92	14.52	47.24	0.00
Unemployment rate (%)	3.39	0.00	6.74	0.00	2.28	0.00
Households Below Poverty Level (%)	17.28	0.00	34.32	0.00	12.86	0.00
Median Family Income (Non-MSAs - KS)		$65,183			Median Housing Value	$163,100
Median Family Income (Non-MSAs - KS) for 2024		$80,900			Median Gross Rent	$730
					Families Below Poverty Level	9.00
FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Kansas

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

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Ellis County AA was reasonable.

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.

Distribution of home mortgage loans to moderate-income tracts was reasonable as GBB originated 15 percent of home mortgage loans in moderate income tracts, which exceeded the percentage of owner-occupied housing units at 11.9 percent; however, the distribution was lower than the aggregate data of 18 percent. There were no low-income tracts within the AA.

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 the bank offered.

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.

Distribution of home mortgage loans to both low- and moderate-income borrowers was good. The bank distributed 20 percent of loans to low-income borrowers, which was above the demographic data for low-income families at 17.5 percent. The bank significantly exceeded the aggregate data of 6.6 percent. The distribution of loans to moderate-income borrowers, at 25 percent, exceeded the demographic data of moderate-income families of 11.5 percent, and the aggregate lending data of 20.7 percent.

Responses to Complaints

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

State Rating

State of Colorado

CRA rating for the State of Colorado[2]: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:
- An excellent distribution of loans to individuals of different income levels.
- A poor geographic distribution of loans.

Description of Institution's Operations in Colorado

GBB operates one full-service branch in the Morgan County AA, with a drive-up facility that includes a non-deposit taking ATM. The Morgan County AA includes eight census tracts, comprising one moderate-income tract and seven middle-income tracts. As of June 30, 2024, GBB's deposits in the AA totaled $88.3 million, comprising 33.5 percent of the bank's total deposits. During the evaluation period, the Colorado branch originated 17.5 percent of all bank loans.

GBB faces strong competition in the AA, with nine institutions operating in the Morgan County market. Based on the June 30, 2024, FDIC Deposit Market Share Report, GBB ranks third with 10.1 percent of the total deposits within the county. The two institutions with higher deposit totals in the market hold 37.6 percent and 18.7 percent, respectively.

Examiners utilized an existing community contact to assess the credit needs and opportunities in the AA. The community contact is involved in economic development for a municipality within the AA. The contact noted that the credit needs of the community include affordable housing project financing and home mortgage lending. The contact generally noted that banks are collaborative with potential customers and are actively involved within their local communities. There were no concerns noted about local financial institutions.

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

Morgan County

Assessment Area - Morgan County AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	12.50	87.50	0.00	0.00
Population by Geography	29,111	0.00	15.53	84.47	0.00	0.00
Housing Units by Geography	11,809	0.00	15.51	84.49	0.00	0.00
Owner-Occupied Housing by Geography	6,836	0.00	13.14	86.86	0.00	0.00
Occupied Rental Units by Geography	4,027	0.00	21.95	78.05	0.00	0.00
Vacant Units by Geography	946	0.00	5.29	94.71	0.00	0.00
Businesses by Geography	1,412	0.00	12.18	87.82	0.00	0.00
Farms by Geography	174	0.00	4.02	95.98	0.00	0.00
Family Distribution by Income Level	7,452	18.46	21.98	28.61	30.94	0.00
Household Distribution by Income Level	10,863	24.47	16.76	23.58	35.19	0.00
Unemployment rate (%)	4.22	0.00	1.05	4.73	0.00	0.00
Households Below Poverty Level (%)	11.72	0.00	8.75.	12.30	0.00	0.00
Median Family Income (Non-MSAs - CO)		$72,390			Median Housing Value	$203,700
Median Family Income Non-MSAs - CO)) for 2024		$94,200			Median Gross Rent	$892
					Families Below Poverty Level	7.68

FFIEC File - 2024 Census
2024 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Colorado

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

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

Distribution of home mortgage loans to moderate-income tracts is poor. The loans made by the bank were less than the demographic and aggregate data. The bank originated 5.3 percent of loans in moderate-income tracts which was well below both demographic data of 13.1 percent of owner-occupied housing units and aggregate data of 14.3 percent. GBB's performance in the only moderate-income tract in the AA is driven by significant competition from online mortgage banking competitors in the AA. Additionally, the bank does not offer Federal Housing Administration (FHA) loans due to a lack of resources. This is pertinent as FHA loans help borrowers that need lower down payments. There were no low-income tracts in the AA.

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 Colorado section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Distribution of home mortgage loans to low- income borrowers was excellent. The bank distributed 21.1 percent of loans to low-income borrowers, which was above demographic data for low-income families of 18.5 percent and well above the aggregate data of 5.5 percent. Loans to moderate-income borrowers was reasonable at 21.1 percent, which was below the demographic data of 22 percent but exceeded the aggregate data of 20.9 percent.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas		
Ellis County AA	Full-scope	Entire Ellis County, KS
Colorado		
Morgan County AA	Full-scope	Entire Morgan County, CO

Appendix B: Summary of MMSA and State Ratings

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

Appendix C: Definitions and Common Abbreviations

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

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

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

Kansas

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		
Ellis County	20	3,952	100.0	1,030	0.0	0.0	0.0	11.86	15.0	17.96	0.0	0.0	0.0	88.14	85.0	82.04	0.0	0.0	0.0		
Total	**20**	**3,952**	**100.0**	**1,030**	**0.0**	**0.0**	**0.0**	**11.86**	**15.0**	**17.96**	**0.0**	**0.0**	**0.0**	**88.14**	**85.0**	**82.04**	**0.0**	**0.0**	**0.0**		

Source: FFIEC File - 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
Ellis County	20	3,952	100.0	1,030	17.47	20.0	6.60	11.49	25.0	20.68	18.40	15.0	21.84	52.63	40.0	35.83	0.0	0.0	15.05
Total	**20**	**3,952**	**100.0**	**1,030**	**17.47**	**20.0**	**6.60**	**11.49**	**25.0**	**20.68**	**18.40**	**15.0**	**21.84**	**52.63**	**40.0**	**35.83**	**0.0**	**0.0**	**15.05**

Source: FFIEC File - 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%

Colorado

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	
Morgan County	20	4,394	100.0	2,249	0.0	0.0	0.0	13.14	5.3	14.32	86.86	94.7	85.68	0.0	0.0	0.0	0.0	0.0	0.0	
Total	**20**	**4,394**	**100.0**	**2,249**	**0.0**	**0.0**	**0.0**	**13.14**	**5.3**	**14.32**	**86.86**	**94.7**	**85.68**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	

Source: FFIEC File - 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	
Morgan County	20	4,394	100.0	2,249	18.46	21.1	5.51	21.98	21.1	20.94	28.61	31.6	28.72	30.94	26.3	28.72	0.0	0.0	16.10	
Total	**20**	**4,394**	**100.0**	**2,249**	**18.46**	**21.1**	**5.51**	**21.98**	**21.1**	**20.94**	**28.61**	**31.6**	**28.72**	**30.94**	**26.3**	**28.72**	**0.0**	**0.0**	**16.10**	

Source: FFIEC File - 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%