



## **PUBLIC DISCLOSURE**

May 31, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

BancCentral, National Association  
Charter Number 12152

604 Flynn Street Alva, OK 73717

Office of the Comptroller of the Currency

301 NW 63rd St. Ste 490  
Oklahoma City, OK 73116

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

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## Overall CRA Rating

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

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

The major factors that support this rating include:

- The Lending Test rating is based on the lending activity of BancCentral, National Association (BCNA or the Bank) in the Oklahoma Non-MSA assessment area (AA) and, to a lesser extent, in the Kansas Non-MSA AA.
- The loan-to-deposit ratio is reasonable and meets the standard for satisfactory performance.
- BCNA originated a substantial majority of loans inside their AAs.
- The Bank's distribution to small businesses with revenues of \$1 million or less reflect adequate dispersion in both states.
- The Bank's distribution of consumer loans to low- and moderate-income borrowers reflects reasonable distribution in their AAs.

### Loan-to-Deposit Ratio

Considering the Bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit (LTD) ratio is reasonable. The Bank's average LTD ratio is situated between two of the three comparator banks. The Bank's average LTD ratio in the 12 quarters beginning January 1, 2021 and ending December 31, 2023 (the evaluation period) was 55.24 percent, with a quarterly average high of 59.16 percent in September 2022. Competition for banking services in the Oklahoma Non-MSA AA is strong while competition in the Kansas Non-MSA AA is moderate. LTD ratio as of December 31, 2023 was 48.59 percent. Three comparable financial institutions in the same market area as BCNA had an average LTD ratio of 60.38 percent. See table below.

<b>Bank Name</b>	<b>Total Assets (\$000s)</b>	<b>Avg. LTD Ratio</b>
BancCentral, National Association	\$317,015	55.24%
The Stock Exchange Bank	\$290,417	45.17%
Cowboy Bank	\$359,198	80.44%
The Security National Bank of Enid	\$374,978	55.53%

### Lending in Assessment Area

A substantial majority of the Bank's loans are inside of its AAs. The Bank originated and purchased 80 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.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	46	76.7	14	23.3	60	9,924,567	38.8	15,635,390	61.2	25,559,957
Small Farm	42	70.0	18	30.0	60	12,068,006	63.2	7,028,696	36.8	19,096,702
Consumer	104	86.7	16	13.3	120	1,654,419	91.6	151,044	8.4	1,805,463
<b>Total</b>	<b>192</b>	<b>80.0</b>	<b>48</b>	<b>20.0</b>	<b>240</b>	<b>23,646,992</b>	<b>50.9</b>	<b>22,815,130</b>	<b>49.1</b>	<b>46,462,122</b>

In the Oklahoma Non-MSA AA, the Bank's primary lending products are loans to consumers and loans to small businesses. In the Kansas Non-MSA AA, the Bank's primary lending products are loans to consumers and loans to small farms. The findings illustrated in the table above had a moderate effect on the overall analysis of the geographic distribution of lending activity. Since only one segment of one AA was analyzed for geographic distribution, the analysis of the amount of lending inside and outside of the AAs took on a greater importance to determine BCNA's performance level of lending to borrowers inside its declared AAs.

## Description of Institution

BCNA is a \$317 million financial institution headquartered in Alva, Oklahoma, located in northwestern Oklahoma. BCNA is wholly owned by Myers-Bancshares, Inc., a two-entity holding company also headquartered in Alva, Oklahoma. BancCentral Financial Services Corporation (BCFSC) is also a subsidiary of the holding company. BCFSC provides transaction processing and internet provider services to the Bank. BCFSC was not considered in the evaluation.

The Bank has four full-service locations in Oklahoma including the main branch in Alva, and branches in Woodward, Enid, and Cherokee. The Bank sold its two branches in Harper, Kansas and Anthony, Kansas in September 2022, which were also full-service branches. Each branch has a deposit taking automated teller machine (ATM) along with stand-alone ATMs in Enid on Garriott Avenue and in Alva on Oklahoma Boulevard.

The Bank's primary focus is to serve commercial, agriculture, and consumer customers located in the AAs. Historically, the Bank's emphasis has been on agricultural and commercial loans. BCNA meets these needs by providing various types of loan and deposit products and services, as well as internet banking, telephone banking, and full trust services. BCNA provides lobby services Monday through Friday at all locations. The Alva and Woodward locations offer drive-up service on Saturday. Strong competition in the OK Non-MSA AA from a substantial number of financial institution competitors affects the Bank's ability to lend in its AA.

During the evaluation period, the Office of the Comptroller of the Currency (OCC) issued a Consent Order in November 2021. The Consent Order requires the Bank to maintain minimum capital ratios higher than those required in 12 CFR 3. These higher minimum capital ratios are considerations in the Bank's asset and loan growth strategies. The Bank's need to raise new capital and objectives to isolate operations within Oklahoma led BCNA to sell the branches in Anthony and Harper, Kansas in September 2022. Thus, the OCC evaluated the Kansas Non-MSA AA only through September 2022 while the Oklahoma Non-MSA AA was evaluated through the end of 2023.

As of December 31, 2023, BCNA's total assets were \$317 million of which \$159 million, or 50.1 percent, was composed of various types of loans to individuals, commercial and agricultural businesses, and commercial and residential real estate. Specifically, the Bank's loan portfolio consisted of the following:

<b>Loan Portfolio Composition as of December 31, 2023</b>		
	<b>\$(000s)</b>	<b>%</b>
<b>Agriculture</b>	<b>\$11,854</b>	<b>7.47%</b>
<b>Commercial</b>	<b>\$48,174</b>	<b>30.37%</b>
<b>Real Estate</b>	<b>\$89,356</b>	<b>56.33%</b>
<b>Individual Loans<sup>1</sup></b>	<b>\$2,455</b>	<b>1.55%</b>
<b>Other</b>	<b>\$6,794</b>	<b>4.28%</b>
<b>Total</b>	<b>\$158,633</b>	<b>100.00%</b>

*Source: December 31, 2023 Report of Condition and Income*

<sup>1</sup> Individual loans in this table refers to all loans originated to individuals including auto loans, personal loans, RV loans, and CD secured loans. It excludes home mortgages.

The OCC last evaluated BCNA's CRA performance on May 3, 2021. The Bank received an overall rating of "Satisfactory" at the previous evaluation.

## Scope of the Evaluation

### Evaluation Period and Products Evaluated

The evaluation period for this performance evaluation is January 1, 2021 through December 31, 2023. The OCC evaluated consumer loans and loans to small businesses in the Oklahoma Non-MSA AA and evaluated consumer loans and loans to small farms in the Kansas Non-MSA AA. These loan products were determined through an analysis of BCNA's lending activity during the evaluation period. This analysis consisted of sorting loan data by the county in which it was originated and using BCNA's internal loan purpose coding system.

The OCC included all consumer loans, agricultural loans, and commercial loans originated or purchased during the evaluation period. The OCC compared the Bank's performance against both the demographic characteristics of the AAs and the aggregate lending of peer institutions located in the AAs. The OCC weighted the Bank's performance against the demographic characteristics more than their performance against the aggregate lending of peer institutions.

The OCC compared the Bank's performance during the evaluation period to two sets of data sourced from the US Census. For 2021 (the 2021 segment), the OCC used the 2015 American Community Survey (ACS) US Census data. For 2022 and 2023 (the 2022-2023 segment) the OCC used the 2022 and 2023 D&B Data.

### 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 assessment areas located within the same MSA, multistate metropolitan statistical area (MMSA), or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

The CRA requires an institution to define the AA in which it will be evaluated. The Bank delineated three AAs: the Oklahoma Non-MSA AA, the Kansas Non-MSA AA, and the Enid MSA AA. The AAs consist of whole contiguous political subdivisions (counties), and do not arbitrarily exclude any low- or moderate-income (LMI) CTs. The Oklahoma Non-MSA AA and the Kansas Non-MSA AA were both reviewed as a full-scope AA and the Enid Non-MSA AA was reviewed as a limited-scope AA.

The Oklahoma Non-MSA AA rating area is composed of Alfalfa, Harper, Major, Woods, and Woodward counties. The Kansas Non-MSA AA rating area is composed of Barber and Harper counties. The Enid MSA AA rating area is composed of only Garfield County, which totally encompasses the Enid MSA and includes the city of Enid.

### Ratings

The Bank's overall rating is a blend of the state ratings. The OCC more heavily weighted the Bank's performance in the Oklahoma Non-MSA AA because the majority of the Bank's loans and deposits were made within the AA. Due to the sale of the branches in Kansas in September 2022, the Kansas Non-MSA

AA was not active for the entirety of the evaluation period and therefore did not have the same level of lending data as the Oklahoma Non-MSA AA. The Enid MSA AA received the least amount of consideration because there was not enough lending activity of any available loan product in the AA over the evaluation period to conduct a meaningful analysis.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state or details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively banks) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that the Bank 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 of Oklahoma

**CRA rating for the State of Oklahoma: Satisfactory.**

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

The major factors that support this rating include:

- The Bank exhibits adequate distribution of loans to small businesses.
- The Bank exhibits good distribution of consumer loans to low-income borrowers.
- The Bank exhibits excellent distribution of consumer loans to moderate-income borrowers.
- CD activity indicated adequate responsiveness to the needs of the bank's AA

### **Description of Institution's Operations in Oklahoma**

#### **Oklahoma Non-MSA AA**

The Oklahoma Non-MSA AA consists of all CTs in Alfalfa, Harper, Major, Woods, and Woodward counties. For the 2021 segment of the analysis, there were 16 contiguous CTs. For the 2022-2023 segment of the analysis, there were 17 contiguous CTs. A CT in Woods County was split into two CTs in 2022 when population data from the 2020 census was incorporated into CT data. There are no low- or moderate-income CTs in the AA in either segment of the analysis. In the 2021 segment, there are seven middle-income CTs and nine upper-income CTs. Two of the middle-income CTs are distressed or underserved. In the 2022-2023 segment, there are six middle-income CTs and 11 upper-income CTs. One middle-income CT is distressed or underserved. Three branches and eight ATMs are in the Oklahoma Non-MSA AA. The main branch in Alva, OK is in a middle-income CT in 2021 and an upper-income CT in 2023. The Woodward, OK branch is in an upper-income CT for both 2021 and 2023. The branch in Cherokee, OK is in a middle-income CT in 2021 and an upper-income CT in 2021.



**Oklahoma Non-MSA AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Oklahoma Non-MSA AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	17	0.0	0.0	35.3	64.7	0.0
Population by Geography	45,847	0.0	0.0	44.1	55.9	0.0
Housing Units by Geography	21,748	0.0	0.0	42.7	57.3	0.0
Owner-Occupied Units by Geography	12,445	0.0	0.0	42.5	57.5	0.0
Occupied Rental Units by Geography	4,500	0.0	0.0	46.8	53.2	0.0
Vacant Units by Geography	4,803	0.0	0.0	39.3	60.7	0.0
Businesses by Geography	6,111	0.0	0.0	42.7	57.3	0.0
Farms by Geography	619	0.0	0.0	30.9	69.1	0.0
Family Distribution by Income Level	11,189	14.4	15.1	19.0	51.5	0.0
Household Distribution by Income Level	16,945	17.6	13.2	19.3	49.9	0.0
Median Family Income Non-MSAs - OK		\$58,565	Median Housing Value			\$121,192
			Median Gross Rent			\$719
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Competition is strong in the Oklahoma Non-MSA AA with 20 other financial institutions in the AA, including three large national and state banks. Based on FDIC market share data as of June 30, 2023, BCNA holds 12.4 percent of deposits in the AA and is ranked second among institutions in the AA. BCNA has 97 percent of total deposits in this AA as of June 30, 2023.

The OCC contacted a representative for a local organization with knowledge of the credit needs of the area to gain a better understanding of the general community credit and developmental needs along with the economic conditions of the area. This contact has an economic development purpose and provides services for small businesses in Woods County. The contact stated there is a continuing need for agricultural and small business lending in Woods County. The banks in the county are sufficiently addressing the credit needs of the area. The contact stated that banks in Woods County are very involved with economic development activities and supporting their organization to help facilitate that goal. The contact organized the help of some government funding and grants and has obtained commitments from the banks in Woods County to help supplement these grants and funding sources.

**Scope of Evaluation in Oklahoma**

The OCC conducted a full-scope review of the Oklahoma Non-MSA AA. The Enid MSA AA received a limited-scope review. The rating for the State of Oklahoma is based entirely on the Bank's performance in the Oklahoma Non-MSA AA. As noted above, this AA holds 97 percent of all bank deposits. Further, the Enid MSA AA did not have enough lending activity to conduct a meaningful loan sample on which to judge performance. Bank performance in the Oklahoma Non-MSA AA was valued more in the weighting

of the overall performance rating because the Bank has maintained operations in this AA and the vast majority of deposits are in this AA.

## **LENDING TEST**

The Bank's performance under the Lending Test in Oklahoma is rated Satisfactory.

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

Based on a full-scope review, the Bank's performance in the Oklahoma Non-MSA AA is good.

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

An analysis of the geographic distribution of loans sampled in the Oklahoma Non-MSA AA would not be meaningful since there are no low- or moderate-income CTs in this assessment area.

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

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

##### ***Small Loans to Businesses***

Refer to Table R in the state of Oklahoma 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.

##### 2021

The distribution of small loans to businesses is adequate. The percentage of loans to businesses with revenues equal to or less than \$1 million is somewhat lower than the percentage of businesses identified in this category. The percentage of small loans to businesses with revenues equal to or less than \$1 million exceeds the aggregate percentage of loans to businesses in this category for the 2021 segment of the analysis.

##### 2022-2023

The distribution of small loans to businesses is adequate. The percentage of loans to business with revenues equal to or less than \$1 million is lower than the percentage of businesses identified in this category. The percentage of small loans to businesses with revenues equal to or less than \$1 million is near to the aggregate percentage of loans to businesses in this category for the 2022-2023 segment of the analysis.

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

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

2021

The distribution of consumer loans to low-income borrowers is poor. The distribution of consumer loans to low-income borrowers is lower than the percentage of low-income households in the AA in the 2021 segment of the analysis.

The distribution of consumer loans to moderate-income borrowers is excellent. The distribution of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA in the 2021 segment of the analysis. It is important to note that 22 percent of loans sampled did not report borrower income. These loans were cash secured and most were under \$10,000 , both of which do not require the borrower to report their income per Bank policy.

2022-2023

The distribution of consumer loans to low-income borrowers is good. The distribution of consumer loans to low-income borrowers is near to the percentage of low-income households in the AA in the 2022-2023 segment of the analysis.

The distribution of consumer loans to moderate-income borrowers is excellent. The distribution of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income households in the AA in the 2022-2023 segment of the analysis.

**Responses to Complaints**

The Bank received two formal written complaints in the evaluation period. However, neither complaint was about the Bank's CRA performance in the state or related to the Bank's CRA performance within the state.

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

The Enid MSA AA was designated for limited scope review for this performance evaluation. The OCC determined that there was not enough lending activity in the AA during the evaluation period to reasonably conclude if the lending in the AA was consistent or not with the bank's overall performance under the lending test for the State of Oklahoma.

**COMMUNITY DEVELOPMENT**

Based on a full-scope review, the Bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the Bank's capacity and the need and availability of such opportunities for community development in the Bank's AAs. Performance related to community development activities had a neutral effect on the Bank's rating in the state.

**Number and Amount of Community Development Donations**

Refer to the Community Development Donations table below for the facts and data used to evaluate the Bank's level of CD donations.

<i>Community Development Donations</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Oklahoma Non-MSA AA	12	66.7	23.2	83.5
Enid MSA AA	6	33.3	4.6	16.5

The Community Development Donations table, shown above, sets forth the information and data used to evaluate the Bank's level of CD donations.

BCNA's responsiveness to donations and other charitable giving in the AAs in Oklahoma is adequate. In the Oklahoma Non-MSA AA, BCNA is particularly involved with Bank It and United Fund of Woodward. Bank It is a charitable organization that was formed to bring people together in Northwest Oklahoma to help people and projects in need. This organization helps families in need with financial assistance and distribution of necessary donated items. The Bank matches customer donations. The United Fund of Woodward is a charitable organization whose main purpose is raising and distributing money to other agencies in the Woodward area. The Fund is allocated to those agencies that deliver health, safety, education, and other charitable services to LMI residents in Woodward.

### **Number and Amount of Qualified Investments**

<i>Qualified Investments</i>										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Enid MSA AA	0	0	3	1,750	3	100.0	1,750	100.0	0	0

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

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

BCNA's responsiveness to investing in their AAs is adequate. In the Enid MSA AA, BCNA purchased three school bonds issued by the Covington-Douglas school district. These bonds fund and support general improvements and maintenance of educational facilities of the district. The Covington-Douglas school district predominately educates LMI children. In this district, 60.9 percent of students receive free or reduced lunch and are designated as low income.

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

#### **Oklahoma Non-MSA AA**

The extent of qualified CD services within the Oklahoma Non-MSA AA reflects adequate responsiveness.

Nine of the Bank's officers serve in various leadership positions in 11 organizations that are involved in economic or small business development activities, or in organizations that provide community services to LMI residents within the AA. Their donation of time and expertise includes providing technical and financial assistance to these organizations. Examples of qualifying CD services include the following.

A Bank officer serves as a board member and a member of the finance committee for an organization in the Oklahoma Non-MSA AA that provides services to youth, their family members, and others who have, or who are at risk of psychiatric disabilities, alcohol or drug abuse, and who are experiencing other behavioral needs. Services provided include temporary, emergency care of youth, first offender program for adolescents, divorce counseling, and counseling to youth who are runaways, homeless, or in unhealthy family situations. The program operates in Alfalfa County, Woods County, and Major County. An officer has been a board member of the group since 2008.

A Bank officer serves as a board member for an organization in the Oklahoma Non-MSA AA that operates a dedicated substance abuse/cognitive behavior facility operated by the Oklahoma Department of Corrections. The mission of the facility is to provide a comprehensive regimented substance abuse treatment program, meaningful work opportunities through institutional jobs and the Prison Public Work Program, educational opportunities, and health care services in order to return the inmate to society with the tools necessary to be a productive citizen. An officer has been a member of the facility's advisory board since 2003.

### **Enid MSA AA**

The extent of qualified CD services within the Enid MSA AA reflects adequate responsiveness.

One Bank officer serves in leadership positions in two organizations that are involved in providing community services to LMI residents within the AA. Their donation of time and expertise includes providing technical and financial assistance to these organizations. An example of qualifying CD services includes the following.

### **Back-A-Youth (YMCA)**

A Bank officer serves as a board member for an organization that operates an annual campaign to raise money for LMI children in the Enid MSA. The money that is raised is applied towards a membership to the organization and help LMI children in the Enid MSA AA obtain access to the organization's youth program. Services provided by this organization youth sports, swim lessons, and other community programs. An officer of the Bank has served as the Board President/Capital Campaign Co-Chair since 2017.

## State Rating

### State of Kansas

**CRA rating for the State of Kansas<sup>1</sup>:** Satisfactory.

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

The major factors that support this rating include:

- The Bank has adequate distribution of loans to small farms.
- The Bank has good distribution of loans to small farms in LMI geographies.
- The Bank has good distribution of consumer loans to LMI borrowers.
- The Bank has very poor distribution of consumer loans to LMI geographies.
- The amount of CD activity indicates adequate responsiveness to the needs of the AA.

### Description of Institution's Operations in Kansas

During the evaluation period, the Bank had Kansas operations in Barber and Harper counties for the entire year of 2021 and up to September 23, 2022. BCNA sold their branch locations in Anthony and Harper to The Plains State Bank. While the Bank had a presence in Kansas, the Bank had two branches and two ATMs in the AA. The Kansas Non-MSA AA has five CTs. In 2021, all five CTs were middle income tracts. In 2022, the AA had four middle-income CTs and one moderate-income CT. Competition is moderate in the AA. There are six other state banks in the AA. BCNA has the largest share of deposits at 31.8 percent according to the FDIC Market Share Data as of June 30, 2022, while the second largest share is 14 percent. The Kansas Non-MSA AA held approximately 29 percent of the bank's deposits as of June 30, 2022. This AA is rural, so the Bank's primary business focus is loan products for the agricultural industry, namely livestock loans and general-purpose farm loans. A secondary business focus for this AA is consumer loans.

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

## Kansas Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: KS Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	20.0	80.0	0.0	0.0
Population by Geography	9,713	0.0	13.3	86.7	0.0	0.0
Housing Units by Geography	5,891	0.0	12.8	87.2	0.0	0.0
Owner-Occupied Units by Geography	3,124	0.0	12.8	87.2	0.0	0.0
Occupied Rental Units by Geography	1,174	0.0	16.2	83.8	0.0	0.0
Vacant Units by Geography	1,593	0.0	10.4	89.6	0.0	0.0
Businesses by Geography	1,074	0.0	11.0	89.0	0.0	0.0
Farms by Geography	219	0.0	21.0	79.0	0.0	0.0
Family Distribution by Income Level	2,709	20.9	21.6	22.0	35.4	0.0
Household Distribution by Income Level	4,298	23.3	16.8	21.8	38.0	0.0
Median Family Income Non-MSAs - KS		\$65,467	Median Housing Value			\$77,435
			Median Gross Rent			\$657
			Families Below Poverty Level			11.3%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC did not conduct a community contact interview for this AA because BCNA no longer operates within this AA.

### Scope of Evaluation in Kansas

The Kansas Non-MSA AA consists of Barber and Harper counties and the CTs located therein. This is the only AA in the State of Kansas for BCNA and received a full-scope review. Please refer to the table in Appendix A for a list of all full-scope and limited-scope reviews conducted for this performance evaluation. To assess performance, the OCC sampled consumer loans and loans to small farms. The evaluation was split into a sample for loans originated in 2021 and loans originated in 2022 due to census data updates. The OCC did not analyze geographic distribution for the 2021 segment of the evaluation but did for the 2022 segment.

Due to the sale of the branches in this AA, the overall weighting of the Bank's lending performance in the Kansas Non-MSA AA was valued less than other full-scope areas and overall has the least impact on the overall performance rating.

### LENDING TEST

The Bank's performance under the Lending Test in Kansas is rated Satisfactory.

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

Based on a full-scope review, the Bank's performance in the Kansas Non-MSA AA is good.

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

The Bank exhibits a reasonable geographic distribution of loans to individuals and loans to small farms in the state. The OCC placed more weight on the distribution of loans to small farms than that of distribution of loans to individuals because the Kansas Non-MSA AA is largely a rural area where lending to farms and ranches in the AA is more impactful than consumer loans. A geographic distribution analysis was conducted in the Kansas Non-MSA AA only for the 2022 segment of the analysis and only for distribution to moderate-income CTs since there were no low-income CTs in the AA. There were no low- or moderate-income CTs in the AA for the 2021 segment of the analysis.

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

Refer to Table S 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.

#### **2022**

BCNA exhibits good geographic distribution of small loans to farms in the moderate-income CTs. The Bank's distribution of loans to farms in the moderate-income CTs is near to the percentage of farms in the AA located in the moderate-income CTs.

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

Refer to Table U 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 consumer loans.

#### **2022**

BCNA exhibits very poor geographic distribution of consumer loans to the moderate-income CT. There were no consumer loans to the moderate-income CT which is significantly below the percentage of households located in the moderate-income CT in the AA.

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

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

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

Refer to Table T 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.

#### **2021**



Distribution of loans to farms of different sized reflects adequate distribution. The percentage of loans to small farms, those that earn less than \$1 million in gross annual revenues, is somewhat lower than the percentage of small farms in the AA. However, the percentage of the Bank's loans to small farms exceeds the aggregate comparators.

### 2022

Distribution of loans to farms of different sizes reflects adequate dispersion. The percentage of loans to small farms is somewhat lower than the percentage of small farms in the AA. There was not enough data to determine the level of distribution for aggregate comparators in the 2022 segment of the analysis.

### ***Consumer Loans***

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

### 2021

The Bank has excellent dispersion to both low- and moderate-income borrowers in the AA. The percentage of bank loans to both low- and moderate-income borrowers exceeds the percentage of low- and moderate-income borrowers in the AA.

### 2022

The Bank has adequate dispersion to low-income borrowers in the AA. The percentage of loans to low-income borrowers is lower than the percentage of low-income borrowers in the AA. The Bank has good dispersion to moderate-income borrowers in the AA. The percentage of loans to moderate-income borrowers is near to the percentage of moderate-income borrowers in the AA. It is important to note that 72 percent of borrowers in this sample did not have income available or the Bank did not collect that information. Over half of the loans in this sample were for \$10,000 or less or were secured with a certificate of deposit. The Bank does not collect income information in these instances. It is reasonable to assume that individuals obtaining personal loans for less than \$10,000 do not earn enough income to be considered middle- or upper-income individuals.

### **Responses to Complaints**

There were no complaints made to or about the Bank for their CRA performance within the State of Kansas during the evaluation period.

## **COMMUNITY DEVELOPMENT**

Based on a full scope review, the Bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services. Performance related to community development activities had a neutral effect on the Bank's rating in the MMSA.

## Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Kansas Non-MSA AA	0	0	8	595	8	100	595	100	0	0

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

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The number and dollar level of qualified CD investments within the Kansas Non-MSA AA reflects good responsiveness.

BCNA purchased a total of \$595,000 in eight general obligation bonds issued by Attica, Kansas in Harper County in 2021. Harper County is a sparsely populated and isolated rural county in southern Kansas. Because of the sparse and spread-out population, there is not enough economic activity to adequately fund and maintain the public infrastructure, so the communities rely on grants and debt. BCNA purchased these general obligation bonds to help provide funding to the City of Attica to maintain public infrastructure like roads, clean water infrastructure, and sewer infrastructure, among other uses.

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

The extent of qualified CD services within the Kansas Non-MSA AA reflects adequate responsiveness.

Two of the Bank's officers serve in various leadership positions in four organizations that are involved in economic or small business development activities, or in organizations that provide community services to LMI residents within the AA. Their donation of time and expertise includes providing technical and financial assistance to these organizations. An example of qualifying CD services includes the following.

Two Bank officers serve on the board of two not-for-profit organizations organized for the purpose of stimulating, promoting, improving, and assisting in the location and development of new industries and business enterprises within or near the City of Anthony, Kansas and to further the continues expansion of existing industrial businesses. An officer of the Bank has served as an executive board member and vice chairman of the organizations since 2014.

## Appendix A: Scope of Examination

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The following table identifies the 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”.

<b>Time Period Reviewed:</b>	January 1, 2021, to December 31, 2023	
<b>Bank Products Reviewed:</b>	Small business, small farm, consumer loans Qualified investments, community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Oklahoma</b>		
Oklahoma Non-MSA AA	Full scope	Whole counties of Alfalfa, Harper, Major, Woods, Woodward
Enid MSA AA	Limited scope	Entirety of Garfield County, includes City of Enid
<b>Kansas</b>		
Kansas Non-MSA AA	Full scope	Whole counties of Barber and Harper

## Appendix B: Summary of State Ratings

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RATINGS BancCentral, National Association	
Overall Bank:	Lending Test Rating
BCNA	Satisfactory
MMSA or State:	
Oklahoma	Satisfactory
Kansas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

**Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

**Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by

the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

## State of Oklahoma

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
OK Non-MSA	30	20,777,276	100.0	781	82.9	55.0	42.6	4.8	10.0	12.3	35.0	
<b>Total</b>	<b>30</b>	<b>20,777,276</b>	<b>100.0</b>	<b>781</b>	<b>82.9</b>	<b>55.0</b>	<b>42.6</b>	<b>4.8</b>	<b>10.0</b>	<b>12.2</b>	<b>35.0</b>	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
OK Non-MSA	30	474,305	100.0	19.4	7.4	12.9	18.5	15.0	22.2	52.7	29.6	0.0	22.2	
<b>Total</b>	<b>30</b>	<b>474,305</b>	<b>100.0</b>	<b>19.4</b>	<b>7.4</b>	<b>12.9</b>	<b>18.5</b>	<b>15.0</b>	<b>22.2</b>	<b>52.7</b>	<b>29.6</b>	<b>0.0</b>	<b>22.2</b>	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data.  
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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
OK Non-MSA	30	4,782,732	100.0	836	86.2	57.7	50.7	3.6	38.5	10.2	3.9
<b>Total</b>	<b>30</b>	<b>4,782,732</b>	<b>100.0</b>	<b>1,754</b>	<b>86.2</b>	<b>57.7</b>	<b>50.7</b>	<b>3.6</b>	<b>38.5</b>	<b>10.2</b>	<b>3.9</b>

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
OK Non-MSA	30	592,101	100.0	17.6	15.4	13.2	26.9	19.3	3.9	49.9	11.5	0.0	42.3
<b>Total</b>	<b>30</b>	<b>592,101</b>	<b>100.0</b>	<b>22.0</b>	<b>15.4</b>	<b>14.0</b>	<b>26.9</b>	<b>19.9</b>	<b>3.9</b>	<b>44.2</b>	<b>11.5</b>	<b>0.0</b>	<b>42.3</b>

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%*

## State of Kansas

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
KS Non-MSA	30	11,262,355	66.7	63	99.5	75.0	17.5	0.0	25.0	0.5	0.0
<b>Total</b>	<b>30</b>	<b>11,262,355</b>	<b>66.7</b>	<b>63</b>	<b>99.5</b>	<b>75.0</b>	<b>17.5</b>	<b>0.0</b>	<b>25.0</b>	<b>0.5</b>	<b>0.0</b>

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
KS Non-MSA	30	468,911	100.0	22.5	26.9	16.2	30.8	17.2	3.9	44.1	19.2	0.0	19.2
<b>Total</b>	<b>30</b>	<b>468,911</b>	<b>100.0</b>	<b>22.5</b>	<b>26.9</b>	<b>16.2</b>	<b>30.8</b>	<b>17.2</b>	<b>3.9</b>	<b>44.1</b>	<b>19.2</b>	<b>0.0</b>	<b>19.2</b>

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

Assessment Area:	Total Loans to Farms			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans
KS Non-MSA	30	7,834,348	100.0	0.0	0.0	21.0	18.2	79.0	50.0	0.0	31.8	0.0	0.0
<b>Total</b>	<b>30</b>	<b>7,834,348</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>21.0</b>	<b>18.2</b>	<b>79.0</b>	<b>50.0</b>	<b>0.0</b>	<b>31.8</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank 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	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
KS Non-MSA	30	7,834,348	100.0	--	99.5	63.6	--	0.0	0.0	0.5	36.4
<b>Total</b>	<b>30</b>	<b>7,834,348</b>	<b>100.0</b>	<b>--</b>	<b>99.5</b>	<b>63.6</b>	<b>--</b>	<b>0.0</b>	<b>0.0</b>	<b>0.5</b>	<b>36.4</b>

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; "--" data not available.  
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
KS Non-MSA	30	270,141	100.0	0.0	0.0	13.7	0.0	86.3	28.0	0.0	72.0	0.0	0.0
<b>Total</b>	<b>30</b>	<b>270,141</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.7</b>	<b>0.0</b>	<b>86.3</b>	<b>28.0</b>	<b>0.0</b>	<b>72.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2022</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
KS Non-MSA	30	270,141	100.0	23.3	4.0	16.8	16.0	21.8	0.0	38.0	8.0	0.0	72.0	
<b>Total</b>	<b>30</b>	<b>270,141</b>	<b>100.0</b>	<b>23.3</b>	<b>4.0</b>	<b>16.8</b>	<b>16.0</b>	<b>21.8</b>	<b>0.0</b>	<b>38.0</b>	<b>8.0</b>	<b>0.0</b>	<b>72.0</b>	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														