Community Reinvestment Act
Public File

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Branch Locations

and

Hours of Operation

nbkc bank

Bank Locations

Main Branch:	Leawood Branch 3510 W 95^{th} Street Leawood, KS 66206	Opened: 3/30/1999 Tract: 0516.00 (Upper) ATM Depository – Yes
Branch Office:	Mission Farms Branch 4040 Indian Creek Pkwy Overland Park, KS 66207	Opened: 2/6/2023 Tract: 0518.06 (Upper) ATM Depository - Yes
Branch Office:	Liberty Branch 9750 N. Ash Ave. Kansas City, MO 64157	Opened: 11/6/2000 Tract: 0218.08 (Upper) ATM Depository – Yes
Corporate Headquarters:	Kansas City Branch 8320 Ward Parkway Kansas City, MO 64114	Opened: 4/24/2017 Tract: 0093.00 (Middle) ATM Depository - Yes

Branch Hours of

Operation

Mission Farms Branch	Lobby Hours:	9:00am – 5:00pm Monday – Friday
Leawood Branch	Lobby Hours: Drive Thru Hours:	9:00am – 5:00pm Monday - Friday 9:00am – 5:00pm Monday - Friday
Liberty Branch	Lobby Hours: Drive Thru Hours:	9:00am – 5:00pm Monday - Friday 9:00am – 5:00pm Monday – Friday
Kansas City Branch	Lobby Hours:	8:00am – 5:00pm Monday – Friday

Customer Service Hours of Operation

Phone: Monday-Friday 7am-6pm CST
Live Chat: Monday-Friday 7am-6pm CST and Saturday 9am-1pm CST

All branches are closed on Saturdays and Sundays and all Federal Holidays.

Assessment Area Description
and
Assessment Area Maps

nbkc bank

Assessment Area

nbkc bank's CRA Assessment Area, as approved by the Board of Directors, consist of the following geographies:

- All of Clay County, Missouri,
- All of Jackson County, Missouri, and
- All of Johnson County, Kansas.

These three contiguous counties are combined to form one assessment area which consists of whole census tracts composing each county in its entirety.

nbkc bank maintains branches in each of these counties. The addresses and geographies are listed below:

Johnson County – Mission Farms Branch – 4040 Indian Creek Parkway, Overland Park, KS 66207

Census Tract: 28140-20-091-0518.06 (Upper)

Johnson County – Leawood Branch – 3510 W 95th St. Leawood, KS 66206

Census Tract: 28140-20-091-0516.00 (Upper)

Clay County – Liberty Branch – 9750 N. Ash Ave. Kansas City, MO 64157

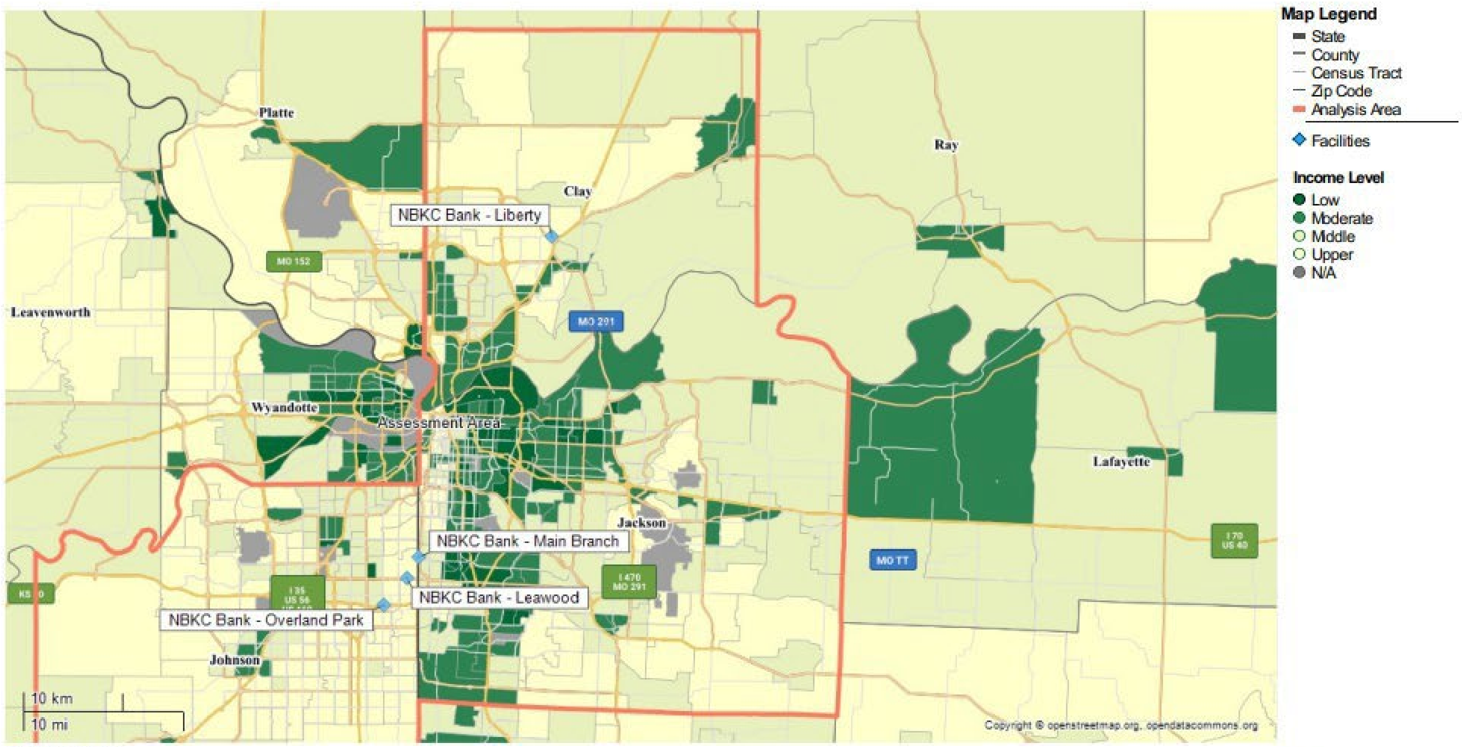
Census Tract: 28140-29-047-0218.08 (Upper)

Jackson County – Ward Parkway Branch – 8320 Ward Parkway Kansas City, MO 64114

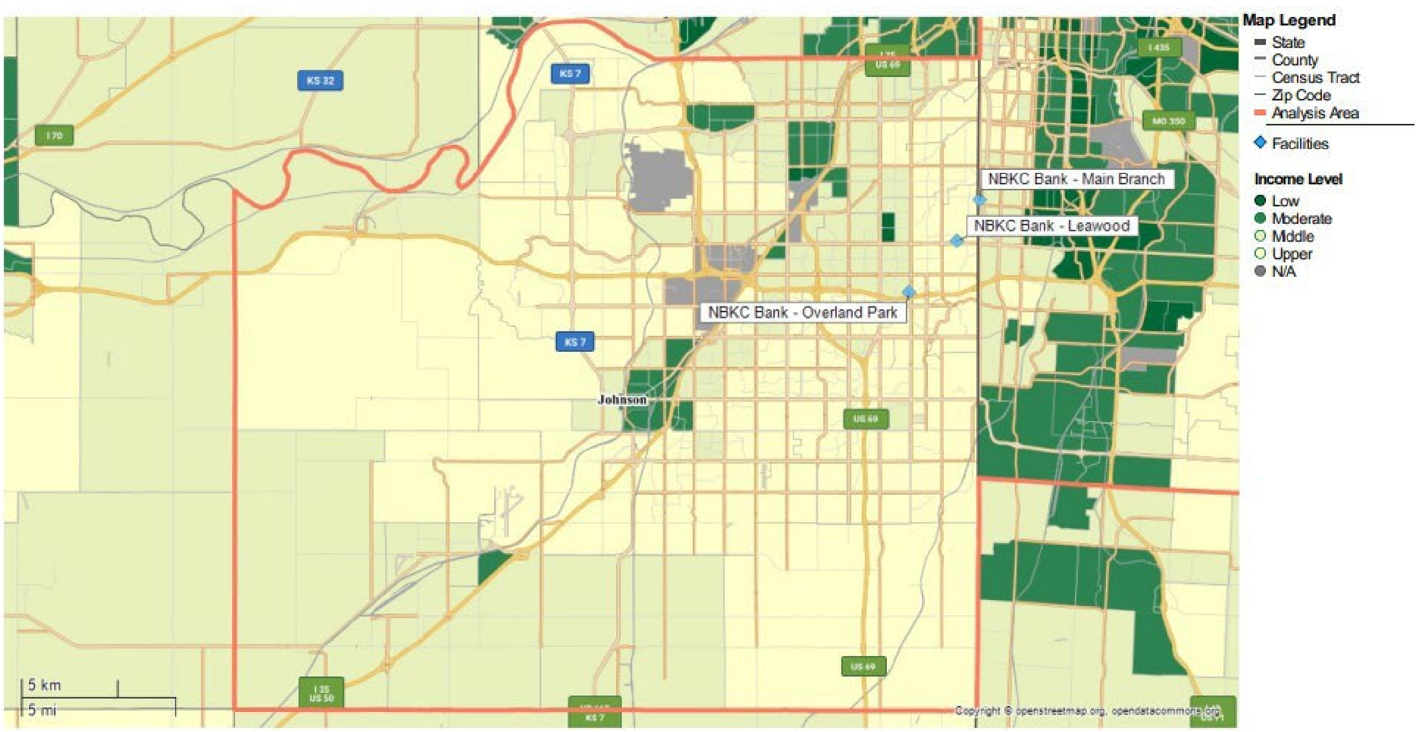
Census Tract: 28140-29-095-0093.00 (Middle)

Assessment Area Maps

NBKC Bank
Jackson/Clay County



NBKC Bank
Johnson County



List of Services

Branch Services

The following services are available at all branch locations:

Deposit Products

- Checking Accounts
- Money Market Savings Accounts
- Certificates of Deposits
- Individual Retirement Accounts (IRA)
- Business Deposit Accounts

Loan Products

- Consumer Loans, including:
  - Automobile Loans; Recreational Vehicle Loans; Boat Loans; Unsecured Loans; Consumer Construction Loans; CD Loans
- Real Estate Loans, including:
  - Commercial and Residential Construction Loans; SBA Guaranteed Loans; 1-4 Family Residential Real Estate Loans; Home Equity Loans and Home Equity Lines of Credit (HELOC)
- Business Loans, including:
  - Equipment Loans; Operating Capital Loans; Inventory Loans; Accounts Receivable Loans; Business Expansion Loans; SBA Guaranteed Loans; Commercial Real Estate Loans; Commercial Construction Loans

Online and Convenience Services

- Online Banking
- Mobile Banking
- Online Bill Pay
- Telephone Banking
- Text Banking
- ATM Money Pass Network
- Mobile Capture Deposit
- Remote Opening of Consumer and Business Accounts

HMDA Disclosure

nbkc bank

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA) data pertaining to NBKC Bank residential mortgage lending is available to review. HMDA data provides geographic distribution of loans and applications, ethnicity, race, sex, and income of applicants and borrowers. Additionally, HMDA data provides information about loan approvals and denials.

To inspect and/or receive a copy of the bank's HMDA data, this may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at www.consumerfinance.gov/hmda.

2025 – 2027 CRA
Strategic Plan

Community Reinvestment Act
Strategic Plan

2025 - 2027

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I. INTRODUCTION

nbkc bank (nbkc) operates as a full-service bank headquartered in Leawood, Kansas. Ameri-National Corporation, a one-bank holding company also located in Leawood, wholly owns the bank. The bank functions as a retail bank operating four locations (including the main office and full-service branches) and four ATMs throughout the assessment area in the Kansas City Metropolitan Statistical Area (MSA). The bank relocated a branch location from Overland Park, Kansas to a new facility in the same city on February 21, 2023. The closed branch was located in a middle-income census tract and the new branch is located in an upper-income census tract. The bank has not participated in any merger or acquisition activity since the approval of the previous strategic plan.

nbkc bank offers traditional loan products including residential, commercial, and consumer loans. Agricultural loans are not offered. The Bank's primary focus is residential loans, followed by commercial loans. Mortgage products are offered nationwide through the Bank's Home Loans Division, the majority of which are sold on the secondary market. The Bank also offers government-guaranteed loans through the Small Business Administration (SBA), Veterans Administration (VA), Federal Home Loan Mortgage Corporation (FHLMC), Federal National Mortgage Association (FNMA), Government National Mortgage Association (GNMA), and Federal Housing Administration (FHA).

nbkc bank provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, prepaid cards, remote deposit capture, interactive teller machines (ITMs), and Bank-owned automated teller machines (ATMs). The Bank also has also partnered with a number of Financial Technology (Fintech) companies to offer a suite of banking products and services to consumers on a nationwide basis. The bank's only checking account product, the nbkc Everything Account, is certified by Bank On, and offers accessible features including no opening balance or minimum balance requirements or fees, no monthly maintenance fees, no overdraft program, no statement fees, a free debit card, access to a large ATM network, free mobile and online banking, a competitive interest rate, and automatic early access to direct deposits.

nbkc bank is regulated by the Federal Deposit Insurance Corporation (FDIC) in the Kansas City Regional Office and the State Bank Commissioner of Kansas (Kansas OSBC). As a federally insured depository institution, nbkc bank is subject to the Community Reinvestment Act (CRA) which requires banks to help meet the credit needs of its assessment area. Due to the bank's nationwide home loans and deposits business model, the Bank has elected to be evaluated under the Strategic Plan option as provided in 12 C.F.R. § 345.27. This renewal of the CRA Strategic Plan has been prepared for the 2025-2027 Plan years. The CRA Strategic Plan will begin on January 1st, 2025, and end on December 31st, 2027. The prior CRA Strategic Plan began on January 1st, 2023, and expires on December 31st, 2024. This plan was amended in December 2023.

The Bank is requesting approval of this CRA Strategic Plan by the Federal Deposit Insurance Corporation (FDIC).

A. Bank Business Model

i. Home Loans

nbkc bank offers mortgages, including home purchase, refinance, and home improvement, in all 50 states. Loan types include Conventional, VA, and FHA loans, as well as specific loan products not typically offered by other financial institutions. The vast majority of the mortgage loans made by the Bank are outside of the Bank's physical footprint. The Bank has numerous nationwide partnerships with lead generation sources to provide qualified applicants who are actively looking for mortgage solutions. The Bank prides itself on providing an exceptional experience from start to finish during the loan process and has been recognized by multiple organizations for customer service.

ii. Commercial and Small Business Credit Products

nbkc bank offers traditional lending products to small, medium, and large size businesses. Traditional commercial loans are offered to businesses and are typically based on the size and needs of the business. Loan products include commercial real estate, commercial leases, business term loans, business lines of credit, and equipment financing. The Bank is also approved to offer small business loans through the Small Business Administration (SBA). A majority of the commercial and small business loans made by the Bank are within the Bank's physical footprint in the Kansas City Metropolitan area.

iii. Deposits

nbkc bank offers a full range of deposit products, including interest-bearing checking accounts, certificates of deposit, and money market accounts inside and outside the Bank's assessment area. In the deposit channel, the Bank focuses on three acquisition channels. First, the Bank offers deposit services inside the Bank's assessment area at four retail bank branches. Second, the Bank has a nationwide direct-to-consumer offering through the Bank's website offering traditional consumer and small business deposit-related products. Third, the bank receives deposits through the Bank's strategic partnerships with nationwide Fintech companies, the newest addition to the customer acquisition strategy.

The Bank's only checking account is a Bank On certified account, offering accessible features including no opening balance or minimum balance requirements or fees, no monthly maintenance fees, no overdraft program, no statement fees, a free debit card, access to a large ATM network, free mobile and online banking, a competitive interest rate, and automatic early access to direct deposits.

B. Bank Strategic Direction

As mentioned previously, nbkc bank is focused on the three main lines of business: Home Loans, Deposits, and Commercial and Small Business Lending. nbkc bank's guiding vision is to provide banking that is *simple*, *transparent,* and actually *helpful*. The Bank is committed to providing products and services that are important to our customers and the strategic direction reflects that commitment.

Since inception, nbkc bank has been a leader in the online home loan space and the Bank's future strategic direction continues to push for expanding this key business area. Future plans include continuing to increase the number of originated loans through the existing nationwide platform. The Bank is committed to providing not only competitive pricing, but first and foremost an unrivaled experience for our customers which is the at forefront of the strategic direction in the home loans area. The Bank will continue offering a wide array of home loan products, which enables the Bank to offer home loans that fit all borrower profiles, a diverse geographic footprint, and wide-ranging income levels. The Bank also plans to use emerging technology in new and innovative ways with the goal of reaching individuals and communities across the country that would otherwise not be offered the same level of service or types of products.

The Bank has a long tradition of serving the Kansas City community by connecting with local businesses of all sizes. Future plans include continuing to offer the same products and services for the foreseeable future to remain at the top of the list of banks in the competitive local market. The Bank plans to expand the connections with existing customers as well as grow through new connections. The Bank also recognizes the challenges that come with a competitive and saturated environment and therefore has committed to advancing the commercial and small business lending area to diversify with additional small business lending products and services to supplement the Bank's experienced real estate lending platform. This commitment includes upgrading the product offerings, enhancing internal processes for a more streamlined experience, and exploring strategic partnerships to expand the footprint.

The Bank's deposit division will continue its commitment to providing a full range of low-cost banking products to consumers, enabling easy accessibility to the products and services for all consumer income levels, including to the low- to moderate-income community. In 2017, the Bank continued its commitment to providing accessibility at no-or-low costs to customers by removing all minimum deposit requirements, monthly maintenance fees, and transaction fees while at the same time offering a top interest rate on checking, savings, and CD products. The Bank's checking account is a certified Bank On product. When compared to other banks in nbkc bank's assessment area, nbkc leads the way in providing no- or low-cost accounts. In the Bank's local market, plans are being made for the future vision of the Bank's retail branches, using innovation and technology to provide a better customer experience, continue to offer low-cost products to local consumers, and increase local commercial and small business lending.

The Bank is further committed to providing an exceptional customer experience throughout the deposit and loan process. Future plans include leveraging the latest technology to allow the Bank to offer a wide range of products and services on a nationwide basis. In the home loans area specifically, we provide customers with one point of contact through a qualified loan officer who can assist customers throughout the entire home buying or refinance process. This is coupled with highly competitive home loan rates and fees. Customers with small business or commercial loans are provided direct access to local commercial lenders and a qualified support staff.

C. Bank Financial Information

As of the June 30, 2024, Reports of Condition and Income (Call Report), nbkc bank reported total assets of $1.117 billion; total loans of $770 million; total deposits of $891 million; and total securities of $129 million. As of the most recent Call Report, the Bank was well capitalized, and the Bank has increased total assets from $1.093 billion on June 30, 2022, to $1.117 billion on June 30, 2024, an increase of 2.2 percent.

The following table illustrates the outstanding loan portfolio as of June 30, 2024, reflecting a distribution supportive of the institution's residential and commercial focus, with residential loans (Secured by 1-4 Family Residential Properties and Multifamily (5 or more) Residential Properties) at 55.8 percent and commercial loans (Secured by Nonfarm Nonresidential Properties and Commercial and Industrial Loans) at 38.7 percent.

Loan Portfolio Distribution as of 6/30/2024		
Loan Category	**$(000)**	**%**
Construction, Land Development, and Other Land Loans	52,247	6.8
Secured by Farmland	0	0.0
Secured by 1-4 Family Residential Properties	395,896	51.4
Secured by Multifamily (5 or more) Residential Properties	34,048	4.4
Secured by Nonfarm Nonresidential Properties	246,089	32.0
Total Real Estate Loans	728,280	94.5
Commercial and Industrial Loans	20,878	2.7
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	17,659	2.3
Obligations of State and Political Subdivisions of the U.S.	0	0.0
Loans to Non-depository Financial Institutions	0	0.0
Other Loans	486	0.1
Lease Financing Receivables (net of unearned income)	2,992	0.4
Less: Unearned Income	0	0.0
Total Loans	770,295	100.0
Source: Reports of Condition and Income. *Due to rounding, totals may not equal 100.0%.*		

II. THE COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act requires banks to meet the credit needs of the communities in their assessment areas, which include the communities in which they operate deposit-taking full-service branches. The CRA regulations allow banks to elect to be assessed under a CRA Strategic Plan. Compliance with the CRA through a Strategic Plan allows a bank an opportunity to design a program that is appropriate to its own capabilities, business strategies, and organizational framework, as well as to the communities it serves.

The Bank acknowledges its important obligation to serve the needs of the communities from which it draws its deposits and in which it operates. Consistent with this obligation and safe and sound banking practices, the Bank is committed to a robust CRA program which includes home mortgage, small business lending, community development loans and investments, and community development service activity to assist in meeting the needs of the Bank's self-defined assessment area. The Bank strives to maintain contact with community leaders, non-profit organizations, and other interested parties to determine critical needs in the community and for assistance in implementation of the CRA program and this Strategic Plan.

A. CRA Strategic Plan Regulatory Overview

The Community Reinvestment Act regulations provide that a financial institution can elect to have its CRA performance evaluated under the Strategic Plan option. The Strategic Plan enables the institution to tailor its CRA goals and objectives to address the needs of its community consistent with its business strategy, operational focus, and capacity and constraints.

The CRA requires a bank formulating a Strategic Plan to establish measurable goals for helping meet the credit needs of each assessment area covered by the plan, particularly the needs of low- and moderate-income geographies and individuals, through lending, investments, and services. This plan is made available to the public for comments and citizen participation prior to the Strategic Plan being approved to ensure the needs of the community are being met.

B. Development of the nbkc bank Strategic Plan

The Bank operates in a highly competitive environment in all three key areas (Home Loans, Small Business and Commercial Lending, and Deposits) both locally and nationally. The Bank has determined the financial needs in the Bank's Assessment Area to be primarily: affordable housing, small business loan availability, and access to low-cost banking products and services. In developing the CRA Strategic Plan, the Bank took the following steps:

- Evaluated the current business model, current financial position, business strategy, existing Bank partnerships, historical CRA performance and local competition;
- Evaluated the Bank's current product and service offering and its ability to meet the needs of the consumers in the assessment area;
- Considered demographic information and current economic conditions within the Bank's assessment area;
- Assessed the community development, affordable housing, and credit needs of the consumers in the assessment area based on information obtained from publications, local community organizations, and governmental agency initiative goals; and
- Developed goals based on the needs of the assessment area for lending, investment, and service activities.

C. CRA Strategic Plan Development Performance Context

The Kansas City MSA has a relatively small population size compared to other metropolitical statistical areas. In addition, the Kansas City MSA has a disproportionately large number of banks that operate in the area which has caused saturation and a highly competitive market. Many of the financial institutions that nbkc bank competes with are well-entrenched in the area, with long and established records of competing for affordable housing, economic development, qualified community development investments and community development services. Similarly situated banks in the area, particularly those with a large branch network, are competing for the same pool of consumers for home mortgage loans and businesses for commercial loans which has resulted in significant competition on interest rates and loan terms, including the offering significantly discounted rates in certain geographic areas.

The bank, which has become primarily an online bank, operates four retail branches located only in the Kansas City MSA and has a low deposit share when compared to competing banks. Because of this, the bank does not have a traditional retail lending program, with on-location retail loan officers, that would be typical of a bank only operating locally or a larger bank in the area. Since its inception, the bank has garnered home mortgage lending opportunities ("leads") through the use of online lead provider networks, such as LendingTree, Nerdwallet, Redfin, and Zillow. This means the bank is reliant on the leads coming through the networks to reach potential borrowers throughout the nation. In addition, the vast majority of lead provider networks do not allow the bank to target populations of potential borrowers based on geographic attributes such as zip code, city, or geolocation. Therefore, targeting borrowers through this method, specifically low-to-moderate income individuals, is essentially impossible.

Goals for the 2025-2027 plan are intended to remain largely the same year over year due to fluctuating market conditions and the Bank's unique business model. The Bank's CRA Strategic Plan is short in duration (only three years), with the ability to increase (or decrease) the goal amounts in subsequent years thereafter. As the Bank maintains a stable growth trajectory and has not participated in merger or acquisition activity in recent years, a longer-term plan with stable goals is now appropriate. As modest growth is expected in the coming years, the Bank projects modest growth in each of the Strategic Plan's goals. The Bank also maintains the ability, with proper regulatory approval, to amend the strategic plan when deemed necessary.

III. NBKC BANK'S ASSESSMENT AREA

A. Definition

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The assessment area(s) for a bank must:

(1) Consist generally of one or more MSAs or metropolitan divisions (using the MSA or metropolitan division boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) OR one or more contiguous political subdivisions, such as counties, cities, or towns; and

(2) Include the geographies in which the bank has its main office, its branches, and its deposit-taking ATMs, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans (including home mortgage loans, small business and small farm loans, and any other loans the bank chooses, such as those consumer loans on which the bank elects to have its performance assessed).

Requirements of the CRA place the following limitations on the Bank's defined Assessment Area:

(1) Must consist only of whole geographies;

(2) May not reflect illegal discrimination;

(3) May not arbitrarily exclude low- or moderate-income geographies, taking into account the bank's size and financial condition; and

(4) May not extend substantially beyond an MSA boundary or beyond a state boundary unless the assessment area is located in a multistate MSA. If a bank serves a geographic area that extends substantially beyond a state boundary, the bank shall delineate separate assessment areas for the areas in each state. If a bank serves a geographic area that extends substantially beyond an MSA boundary, the bank shall delineate separate assessment areas for the areas inside and outside the MSA.

B. Assessment Area Description

nbkc bank has designated one assessment area (Kansas City Assessment Area) comprised of three contiguous counties which are located entirely within the central portion of the multistate Kansas City Metropolitan Statistical Area (MSA). The counties that comprise the assessment area include Jackson and Clay Counties in Missouri and Johnson County in Kansas. The Bank's CRA assessment area is based on various factors, including the Bank's size, condition, branch locations, lending expertise, and competition. The delineation of the assessment area complies with the regulation and does not arbitrarily exclude any low or moderate-income areas.

Description of Assessment Area			
Assessment Area	**Counties in Assessment Area**	**# of CTs**	**# of Branches**
Kansas City MSA	Clay, MO; Jackson, MO; Johnson, KS	436	4
Source: Bank Records.			

The Kansas City MSA, including the Bank's assessment area, is diversified and its geographically central location and well-developed transportation infrastructure are key advantages for the local economy. The largest industry sectors in the MSA include services; non-classifiable establishments; and finance, insurance, and real estate.

The following sections discuss demographic and economic information for the assessment area.

C. Economics and Demographics

The Bank's assessment area includes all 436 census tracts in the three counties listed above, which are comprised of the income designations listed below: 40 low-income, 102 moderate-income, 149 middle-income, 130 upper-income tracts, and 15 tracts with no income designation. The local economic conditions have improved following the COVID-19 pandemic; however, high interest rates have impacted the affordability of housing and access to small business loans. The tables below illustrate the demographic characteristics and economic data for the assessment area.

Demographic Information of the Assessment Area Assessment Area: nbkc						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	436	9.2	23.4	34.2	29.8	3.4
Population by Geography	1,580,402	6.2	23.3	35.9	33.9	0.8
Housing Units by Geography	669,274	7.3	24.8	36.3	30.6	1.0
Owner-Occupied Units by Geography	394,753	3.7	19.4	38.1	38.3	0.5
Occupied Rental Units by Geography	222,892	11.5	32.0	35.4	19.6	1.6
Vacant Units by Geography	51,629	16.1	35.8	26.6	18.9	2.7
Businesses by Geography	244,934	5.5	21.5	32.9	37.2	2.8
Farms by Geography	5,765	4.3	20.2	37.9	36.4	1.2
Family Distribution by Income Level	387,941	19.1	16.8	21.5	42.6	0.0
Household Distribution by Income Level	617,645	22.9	16.1	17.9	43.1	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		$86,562	Median Housing Value			$212,738
			Median Gross Rent			$1,020
			Families Below Poverty Level			6.4%

Source: 2020 U.S. Census and 2023 D&B Data.
Due to rounding, totals may not equal 100.0%.
(*) The NA category consists of geographies that have not been assigned an income classification.

Unemployment Rates			
Area	2022	2023	June 2024
	%	%	%
Clay County, MO	2.2	2.5	3.6
Jackson County, MO	2.8	3.3	4.4
Johnson County, KS	2.0	1.8	3.3
State of Kansas	2.3	2.0	3.7
State of Missouri	2.4	2.9	4.2
National Average	3.3	3.5	4.3
Source: Bureau of Labor Statistics.			

The following table presents the low-, moderate-, middle-, and upper-income ranges based on 2023 FFIEC-updated median family income of $104,400 for the Kansas City MSA.

Median Family Income Ranges for the Kansas City MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 ($104,400)	<$52,200	$52,200 to <$83,520	$83,520 to <$125,280	≥$125,280
Source FFIEC.				

D. Competition

The competition for financial services in the assessment area is very strong. According to June 30, 2023, FDIC Market Share data, there are 87 banks operating 472 offices in the assessment area, with nbkc bank holding a 1.2 percent market share. The 2023 Home Mortgage Disclosure Act (HMDA) aggregate data also shows strong competition for home mortgage loans, with 603 HMDA lenders reporting 38,581 home mortgage loans in the assessment area. Based on the number of loans from these 603 lenders, nbkc ranked 26th with a 0.94 percent market share. Credit unions, mortgage companies, and finance companies also compete for mortgage loans in this area, thus heightening the competition level. There is also strong competition for small business loans among banks, credit unions, and non-depository mortgage lenders in the assessment area.

IV. NBKC BANK CRA STRATEGIC PLAN

A. Overview

The Bank's CRA Strategic Plan goals were established to meet the needs of the individuals, small businesses, and communities within the assessment area. These goals were also created by combining the Bank's three core strengths and areas of focus: home loans, deposits, and commercial and small business lending. All of these were incorporated to meet the needs identified above, including:

- Increased access to low-cost products and services through the use of product innovation
- Lending to small businesses
- Lending to LMI borrowers

The Strategic Plan's measurable goal areas were each established using the Bank's historical CRA data, historical home mortgage and small business lending numbers, growth strategies, and HMDA and CRA aggregate data. The goal areas were also established by reviewing regulatory guidance as well as reviewing other financial institution's approved strategic plans. Goals are calculated based on aggregate and peer data and intended to remain within a reasonable range of similarly situated banks. As such, many goals reflect modest growth year over year, consistent with the bank's growth strategy.

B. Length and Term

nbkc bank's Strategic Plan will last three (3) years beginning on January 1, 2025, through December 31, 2027. The Bank will submit this CRA Strategic Plan to the Federal Deposit Insurance Corporation within the required timeframe for approval. The Bank also maintains the ability, with proper regulatory approval, to amend the strategic plan when deemed necessary.

C. Performance Criteria

The Bank's measurable goals were set at a level that should be achievable in the short term and sustainable in the long term, depending on the relevant conditions at that time. The Bank feels the measurable goals compare favorably with other similarly situated financial institution's goals that were reviewed during the creation of this plan. The goals were segmented into two main categories, Lending and Community Development, to align with the standard intermediate-small bank CRA examination procedures. This is the Bank's third CRA Strategic Plan, therefore some historical goals are included for comparison. Should the Bank not achieve the measurable targets outlined in this strategic plan, the Bank would elect to be evaluated under the examination standards in Part 345 that are applicable to the bank at that time.

Lending

The Bank has a strong history of providing exceptional customer service, expertise, a wide range of loan products, and competitive pricing for residential mortgage loans and small business loans. Therefore, the goals outlined reflect the Bank's continued commitment to these two core areas while leveraging the Bank's expertise and competitive advantage.

Mortgage Lending

The aggregate volume of nbkc's mortgage lending can vary drastically from year-to-year based primarily on interest rates and economic conditions. Throughout the Bank's 20-plus year history, forecasting mortgage volume, which is almost solely dependent on interest rates, is an impossible task. Through no change in focus by the Bank, interest rates can produce record mortgage volumes or conversely, anemic mortgage volume. In other words, all else equal - i.e. number of loan officers, number of lead sources, same strategies, effort and focus - still results in volume that will vary widely based on interest rates applicable for the time period. As such, nbkc bank's management uses a combination of industry expectations, budget figures, historical data, and peer/aggregate data to produce the estimated mortgage volume.

Each year, the Bank's management team prepares a budget, approved by the Board of Directors, which attempts to forecast mortgage volume based on expected interest rates for the next year. Given this assumption and recognizing our desire to improve nbkc's mortgage lending volume in LMI areas and to LMI borrowers, we have established the goals shown below. For purposes of the Mortgage Lending goals for the Plan's years, nbkc's management believes mortgage volume will increase above current volumes.

Since interest rates remain high as of the creation of this current Plan, we cannot project large changes to mortgage volumes in subsequent years, and rather focus on reasonable, yet achievable increases year-over-year, consistent with safe and sound banking practices.

Small Business and Business Lending

The aggregate volume of nbkc's small business and business lending has generally grown each year since the end of the Great Recession. Management's forecast for 2025 and beyond furthered this experience by forecasting continued, yet modest growth in this area. nbkc bank's management uses a combination of industry expectations, budget figures, historical data, and peer/aggregate data to produce the estimated commercial volume. The goals below reflect the small business lending that we believe, if achieved, would be evaluated as satisfactory and outstanding. Since interest rates remain high as of the creation of this current plan, we cannot project large changes to commercial lending volumes in subsequent years, and rather focus on reasonable, yet achievable increases year-over-year, consistent with safe and sound banking practices.

Community Development

To support community development, particularly for LMI individuals, LMI areas and communities, and small businesses within the assessment area and surrounding areas, the Bank has focused the goals on three main components: Loans, Investments, and Services. The Bank's qualified CRA loans, investments, and services will focus on the Bank's assessment area. For goals on an individual basis, once the needs of the bank's assessment area are met (i.e. the Satisfactory Goal is achieved), the Bank will receive credit for activities benefiting broader statewide and regional areas, consistent with the CRA and Interagency CRA Q&As. The Bank plans to seek out new opportunities including, but not limited to, increasing the availability of credit for affordable housing, increasing the amount of Community Development investment activities with CDFIs, along with women- and minority-owned financial institutions and low-income credit unions, and partnering with new community development organizations benefitting low- and moderate-income individuals and small businesses.

Historically, the Bank has provided support through charitable contributions and grants to organizations supporting affordable housing initiatives, community service activities, economic development efforts, and revitalization and stabilization efforts. Examples include: a local CDFI organization assisting LMI individuals make necessary repairs to homes in LMI geographies; a local youth organization that provides financial literacy for LMI students; and a CRA-qualified fund providing small business loans to local businesses. The goals outlined in this Plan reflect the Bank's continued commitment to supporting LMI individuals, geographies, and small businesses throughout the assessment area. Grants will be qualified for CRA credit if they meet the primary purpose of community development, as outlined in the CRA and accompanying Interagency CRA Q&As.

D. Oversight

The Bank currently operates a committee, as established by the Board of Directors, which is responsible for the oversight of the CRA activities. The committee is comprised of management from the three lines of business as well as at least one Director. As part of Board oversight, on an annual basis the CRA Officer completes a CRA Self Evaluation which includes a review of the Bank's CRA performance since the previous self-evaluation and all lending and community development activities conducted in the year. The self-evaluation is completed using publicly available information from financial institutions similar in size and located in the Kansas City Metropolitan Area. The purpose of the self-evaluation is to assess the Bank's record of meeting the credit needs of the community in the assessment area, including low- and moderate-income neighborhoods and small businesses, consistent with safe and sound operation of the institution, as well as used to establish performance benchmarks in each review category to be used in future years. The self-evaluation is provided to the CRA Committee and Board of Directors. As part of this CRA Strategic Plan, the Bank will continue the process of conducting the self-evaluation to ensure each performance goal is met.

E. Monitoring of Plan Performance

The Bank's Board of Directors and senior management will ensure adequate resources are dedicated to implementing the Strategic Plan and will oversee the Bank's progress in meeting the measurable goals outlined herein. The lending and community development goals outlined in this Strategic Plan are based on general assumptions about the Bank's business model, strategic initiatives, and local economic conditions. The assumptions and conditions may change, resulting in a change to the Strategic Plan goals. As a result, the Bank's CRA Committee will monitor the performance on a quarterly basis and provide results to the Bank's Board of Directors and senior management.

F. Lending Test Goals

The Bank will receive credit for lending activities detailed below for loans located in or benefiting the Bank's assessment area (Clay and Jackson Counties, MO and Johnson County, KS).

Small Business

Goal 1: Small Business Lending – Borrower Profile (Gross Annual Revenue of $1 million or Less)

This goal demonstrates a commitment to providing loans to small businesses and supporting local economic growth. The bank will receive credit under this goal if: (i) the loan is made to a business with gross annual revenues of $1 million or less; (ii) the small business is located in or benefits the Bank's assessment area; and (iii) the loan is for $1 million or less. The goal has been stated as a total dollar volume for any originations, renewals, refinances, extensions, modifications, or other activities during the plan year. Because a loan to a business with gross annual revenue of $1 million or less may also be located in, or benefit, a low- or moderate-income census tract in the bank's assessment area, credit may be applied in Goal 1 and Goal 2. However, loans receiving credit in Goal 1 cannot also receive credit for Goal 5, except multifamily dwelling loans that meet the definition of affordable housing. Loans in call report codes 1e1, 1e2, and 4 will count in this goal if the above criteria are satisfied.

Goal 1: Small Business Lending – Borrower Profile
Gross Annual Revenue of $1 Million or Less

	Satisfactory Goal	Outstanding Goal
2025	$2.6M	$3.6M
2026	$2.6M	$3.6M
2027	$2.7M	$3.7M

Goal 2: Small Business Lending – Geographic Distribution (LMI Census Tracts)

This goal demonstrates a commitment to providing loans to small businesses that benefit LMI areas and support local economic growth. The bank will receive credit under this goal if: (i) the loan is made to a business located in or benefiting a low- or moderate-income census tract in the Bank's assessment area; and (ii) the loan is for $1 million or less. The goal has been stated as a total dollar volume for any originations, renewals, refinances, extensions, modifications, or other activities during the plan year. Because a loan to a business located in a low- or moderate-income census tract may also be to a business with gross annual revenue of $1 million or less, credit may be applied in Goal 1 and Goal 2. However, loans receiving credit in Goal 2 cannot also receive credit for Goal 5, except multifamily dwelling loans that meet the definition of affordable housing. Loans in call report codes 1e1, 1e2, and 4 will count in this goal if the above criteria are satisfied.

Goal 2: Business Lending – Geographic Distribution
LMI Census Tracts

	Satisfactory Goal	Outstanding Goal
2025	$2.6M	$3.6M
2026	$2.6M	$3.6M
2027	$2.7M	$3.7M

Home Mortgage

Goal 3: Home Mortgage Lending – Geographic Distribution (LMI Census Tracts)
This goal measures the dollar volume of home mortgage loans originated in the Bank's assessment area where the property is located in a low- or moderate-income census tract. This goal includes home mortgage loans reported on the bank's HMDA LAR. Currently, the bank is not required to report home equity lines of credit (HELOCs) due to low volume. However, this goal would count HELOCs if and when the bank becomes subject to HMDA reporting requirements for open-end credit, and they are required to be included on the HMDA LAR.

Goal 3: Mortgage Lending – Geographic Distribution
LMI Census Tracts

	Satisfactory Goal	Outstanding Goal
2025	$12.0M	$14.5M
2026	$12.5M	$15.0M
2027	$13.0M	$15.5M

Goal 4: Home Mortgage Lending – Borrower Profile (LMI Borrowers)
This goal measures the dollar volume of home mortgage loans originated in the Bank's assessment area to borrowers who are defined as low- or moderate-income individuals by the CRA regulation. This goal includes home mortgage loans reported on the bank's HMDA LAR. Currently, the bank is not required to report home equity lines of credit (HELOCs) due to low volume. However, this goal would count HELOCs if and when the bank becomes subject to HMDA reporting requirements for open-end credit, and they are required to be included on the HMDA LAR.

Goal 4: Mortgage Lending – Borrower Profile
LMI Borrowers

	Satisfactory Goal	Outstanding Goal
2025	$16.0M	$18.5M
2026	$16.25M	$18.75M
2027	$16.5M	$19.0M

G. Community Development Test Goals

The Bank will receive credit for community development activities detailed below (loans, investments, and services) in the Bank's assessment area (Clay and Jackson Counties, MO and Johnson County, KS). Once the bank demonstrates it has been responsive to the needs and opportunities in the assessment area (i.e., the Satisfactory Goal is achieved), the bank will receive credit for community development-related activities in the broader statewide or regional area that includes the assessment area, when the activities will not directly benefit the assessment area.

Goal 5: Community Development Loans

The bank will achieve a predetermined total dollar volume of community development loans, as defined in the CRA and CRA Interagency Q&As, in the Bank's assessment area. Examples include, but are not limited to, loans and other credit activity made to certified CDFI organizations; loans for affordable housing initiatives; loans to community service organizations; loans assisting with economic development activities; loans promoting revitalization activities; and any other lending activities detailed in the CRA and CRA Interagency Q&As. The goal has been stated as a total dollar volume for any originations, renewals, refinances, extensions, modifications, or other activities during the plan year. For avoidance of doubt, loans other than multifamily dwelling loans that meet the definition of affordable housing may not be considered under both the Lending Test and Community Development Test goals.

Goal 5: Community Development Loans

	Satisfactory Goal	Outstanding Goal
2025	$7.0M	$9.0M
2026	$7.0M	$9.0M
2027	$8.0M	$10.0M

Goal 6: Community Development Investments

The Bank will achieve a predetermined total dollar volume of community development investments, donations, grants, and other activity, as defined in the CRA and Interagency Q&As, in the Bank's assessment area. Examples include, but are not limited to, investments in qualifying CRA funds; investments, donations, grants, and other contributions and activities with certified CDFIs; bonds; investments or deposits in minority depository institutions and minority- and women-owned financial institutions and low-income credit unions; and any other investment activities detailed in the CRA and CRA Interagency Q&As. Additional examples include donations, grants, scholarships, and any other forms of contributions to organizations that serve low- or moderate-income individuals or low- or moderate-income areas, or directed to low- or moderate-income individuals, that meet a primary purpose of community development as defined in the CRA and CRA Interagency Q&As. This goal will be calculated using the total dollar volume of investments, donations, grants, and other activities (new, renewals, or outstanding balances of book value from prior period investments) made during the plan year. Regarding prior period investments for each Plan year, the total amount of qualified investments may include the outstanding book value of prior period investments (as of December 31st) that were originated and/or purchased in previous Strategic Plan goal years.

Goal 6: Community Development Investments

	Satisfactory Goal	Outstanding Goal
2025	$4.25M	$6.25M
2026	$4.5M	$6.5M
2027	$4.75M	$6.75M

Goal 7: Community Services

The Bank will achieve a predetermined number of community development service activities in the Bank's assessment area, as defined in the CRA and CRA Interagency Q&As. Examples include, but are not limited to, service activities with affordable housing organizations; activities with community service organizations; technical and other assistance provided to certified CDFIs; activities with economic development organizations; activities with organizations promoting revitalization and stabilization efforts; and any other service activities detailed in the CRA and CRA Interagency Q&As. This goal will be calculated using the total number of qualified services completed by the bank personnel during the plan year.

Goal 7: Community Development Services

	Satisfactory Goal	Outstanding Goal
2025	45	65
2026	45	65
2027	50	70

V. PUBLIC PARTICIPATION

A. Public Comment Period

The bank published notice of the availability of the proposed Strategic Plan, required by 12 C.F.R. § 345.27(d)(2), on November 1, 2024, in the Kansas City Star, the newspaper with the largest readership within the Bank's assessment area. The public comment period will start the day of publication and end 30 days thereafter. All comments will be reviewed and considered by Bank management and the Bank will amend the Strategic Plan, if appropriate, to address concerns identified, where permissible under CRA rules and regulations. All comment letters will be provided to the FDIC as a part of the Strategic Plan submission. The comments will also be included in the Bank's CRA public file. A sample of the Public Notice is attached as Appendix B.

B. Summary of Public Comment Letters Received

No public comments were received.

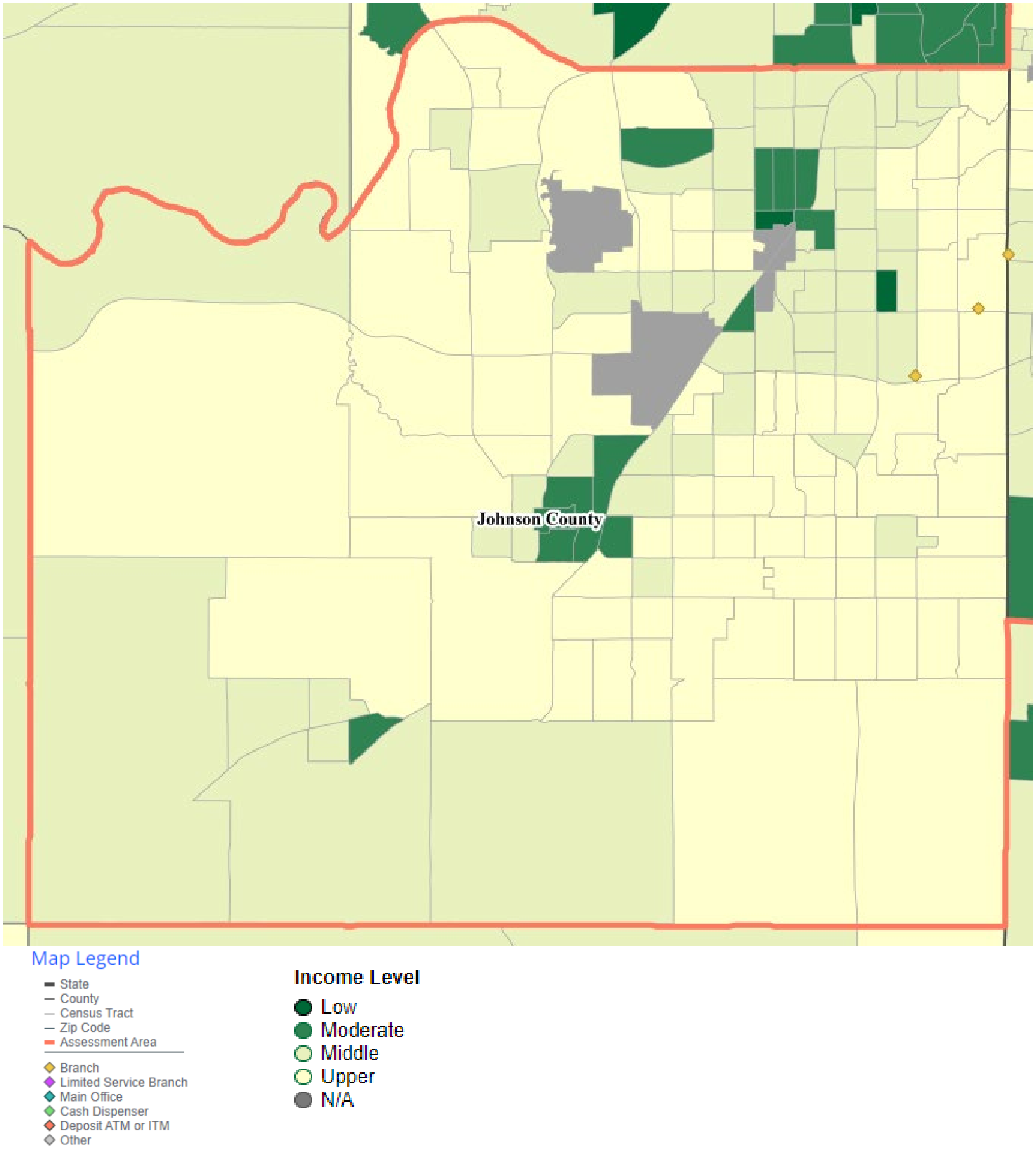
C. Bank Response to the Public Comment Letters

No public comments were received.

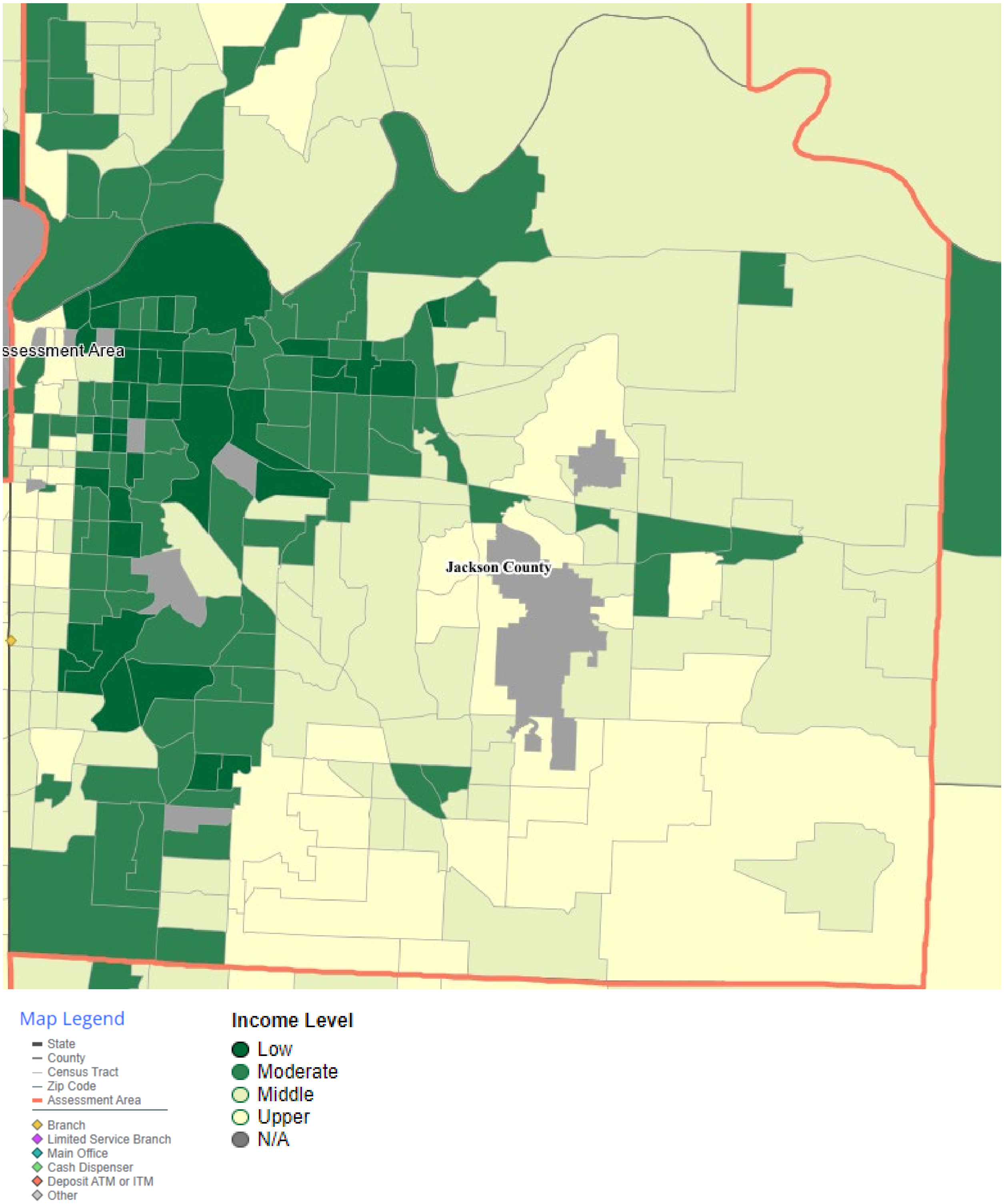
VI. APPENDIX AND SUPPLEMENTAL INFORMATION

Appendix A: Assessment Area Maps

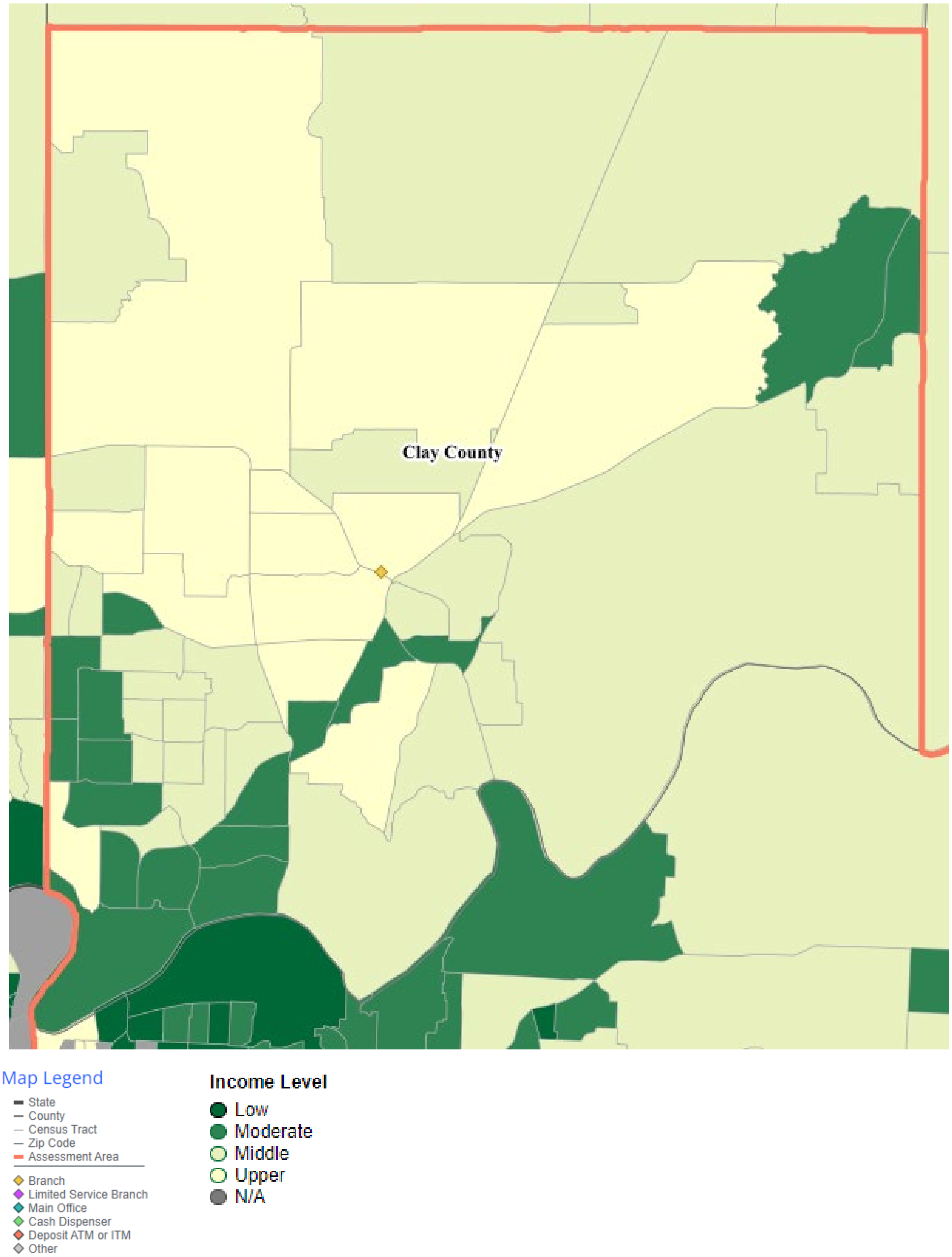
Johnson County, Kansas



Jackson County, Missouri



Clay County, Missouri



Appendix B: nbkc bank Community Reinvestment Act (CRA) Strategic Plan Public Notice

CRA regulations require a bank that has developed a Strategic Plan to publish notice of the plan and solicit formal written public comment for at least a 30-day period. In accordance with this requirement, nbkc bank (the "Bank") hereby provides notice to the public of its plan to submit a three-year CRA Strategic Plan to the Federal Deposit Insurance Corporation.

Written comments from the public concerning the Strategic Plan are encouraged. To obtain a copy of the Bank's Strategic Plan at no charge to the requesting party, individuals may request a copy at any nbkc branch, by phone by contacting nbkc bank CRA Officer at 816-965-1400, or mail Attn: nbkc bank CRA Officer, 8320 Ward Parkway, Kansas City, MO 64114. All written comments regarding the plan should be directed to the nbkc bank CRA Officer at the address listed above.

Comments and suggestions will be accepted until November 30, 2024. The Bank will review all comments and incorporate suggestions to the plan at its discretion. The Bank received a Satisfactory rating on its last CRA performance evaluation under the CRA Strategic Plan, conducted in April 2022. Copies of the most recent CRA examination are available upon request.

Appendix C: Assessment Area Census Tract Income Levels

2023 FFIEC Census Report - Summary Census Income Information
MSA/MD: 28140 - KANSAS CITY, MO-KS
State: All States

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0500.00	Upper	$86,562	$104,400	4.97	147.89	$128,021	$154,397	$102,206
20	091	0501.00	Middle	$86,562	$104,400	14.95	93.76	$81,161	$97,885	$63,971
20	091	0502.00	Middle	$86,562	$104,400	2.96	107.14	$92,750	$111,854	$84,086
20	091	0503.01	Middle	$86,562	$104,400	14.84	85.37	$73,903	$89,126	$50,366
20	091	0503.02	Middle	$86,562	$104,400	9.73	80.54	$69,722	$84,084	$63,859
20	091	0504.00	Middle	$86,562	$104,400	12.84	105.64	$91,447	$110,288	$58,862
20	091	0505.00	Middle	$86,562	$104,400	3.60	87.72	$75,938	$91,580	$73,553
20	091	0506.00	Upper	$86,562	$104,400	7.18	146.96	$127,220	$153,426	$92,143
20	091	0507.00	Upper	$86,562	$104,400	3.78	163.49	$141,522	$170,684	$91,250
20	091	0508.00	Upper	$86,562	$104,400	0.74	288.81	$250,001	$301,518	$250,001
20	091	0509.00	Upper	$86,562	$104,400	2.88	156.95	$135,867	$163,856	$91,829
20	091	0510.00	Upper	$86,562	$104,400	2.84	148.57	$128,611	$155,107	$110,000
20	091	0511.00	Middle	$86,562	$104,400	8.72	105.34	$91,190	$109,975	$71,058
20	091	0512.00	Middle	$86,562	$104,400	9.37	99.80	$86,389	$104,191	$53,714
20	091	0513.00	Middle	$86,562	$104,400	3.24	86.95	$75,272	$90,776	$67,625
20	091	0514.00	Upper	$86,562	$104,400	1.67	146.13	$126,500	$152,560	$101,544
20	091	0515.00	Upper	$86,562	$104,400	5.73	154.98	$134,159	$161,799	$72,847
20	091	0516.00	Upper	$86,562	$104,400	0.55	169.64	$146,850	$177,104	$137,228
20	091	0517.00	Upper	$86,562	$104,400	1.67	204.87	$177,344	$213,884	$151,345
20	091	0518.01	Upper	$86,562	$104,400	5.55	182.43	$157,917	$190,457	$96,250
20	091	0518.03	Middle	$86,562	$104,400	2.41	91.82	$79,485	$95,860	$61,928
20	091	0518.04	Middle	$86,562	$104,400	5.40	95.99	$83,092	$100,214	$51,857
20	091	0518.05	Middle	$86,562	$104,400	3.58	113.42	$98,187	$118,410	$82,594
20	091	0518.06	Upper	$86,562	$104,400	2.34	147.63	$127,794	$154,126	$101,250
20	091	0518.07	Middle	$86,562	$104,400	3.19	95.82	$82,946	$100,036	$69,292
20	091	0518.08	Low	$86,562	$104,400	6.56	47.56	$41,169	$49,653	$41,649
20	091	0519.02	Middle	$86,562	$104,400	4.57	101.08	$87,500	$105,528	$80,224
20	091	0519.04	Middle	$86,562	$104,400	1.82	118.54	$102,614	$123,756	$82,462
20	091	0519.07	Middle	$86,562	$104,400	14.94	91.49	$79,199	$95,516	$71,833
20	091	0519.08	Middle	$86,562	$104,400	2.22	96.75	$83,750	$101,007	$70,813
20	091	0519.09	Middle	$86,562	$104,400	4.74	104.90	$90,809	$109,516	$72,233
20	091	0519.10	Middle	$86,562	$104,400	8.12	91.33	$79,063	$95,349	$54,012
20	091	0519.11	Moderate	$86,562	$104,400	13.75	65.41	$56,625	$68,288	$62,770
20	091	0519.12	Middle	$86,562	$104,400	4.54	96.75	$83,750	$101,007	$64,896
20	091	0520.01	Middle	$86,562	$104,400	7.16	88.08	$76,250	$91,956	$52,500
20	091	0520.04	Moderate	$86,562	$104,400	11.54	72.78	$63,000	$75,982	$52,875
20	091	0520.05	Moderate	$86,562	$104,400	10.66	66.57	$57,625	$69,499	$49,858
20	091	0520.06	Moderate	$86,562	$104,400	11.04	75.02	$64,946	$78,321	$60,859
20	091	0521.01	Middle	$86,562	$104,400	16.33	103.38	$89,492	$107,929	$63,800
20	091	0521.02	Middle	$86,562	$104,400	5.41	88.30	$76,439	$92,185	$66,611
20	091	0522.01	Middle	$86,562	$104,400	2.69	88.72	$76,806	$92,624	$75,509

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0522.02	Middle	$86,562	$104,400	1.83	97.09	$84,044	$101,362	$79,154
20	091	0523.04	Middle	$86,562	$104,400	4.24	113.42	$98,182	$118,410	$94,737
20	091	0523.05	Middle	$86,562	$104,400	4.27	119.71	$103,629	$124,977	$94,066
20	091	0523.06	Upper	$86,562	$104,400	2.30	158.12	$136,875	$165,077	$115,938
20	091	0523.07	Middle	$86,562	$104,400	1.53	99.83	$86,417	$104,223	$68,179
20	091	0523.08	Moderate	$86,562	$104,400	23.37	70.96	$61,432	$74,082	$62,151
20	091	0524.10	Upper	$86,562	$104,400	2.09	136.74	$118,370	$142,757	$105,250
20	091	0524.11	Upper	$86,562	$104,400	0.41	161.60	$139,886	$168,710	$136,455
20	091	0524.14	Upper	$86,562	$104,400	2.63	142.35	$123,222	$148,613	$103,646
20	091	0524.15	Middle	$86,562	$104,400	7.64	119.90	$103,789	$125,176	$70,441
20	091	0524.16	Middle	$86,562	$104,400	1.83	103.15	$89,292	$107,689	$68,886
20	091	0524.17	Middle	$86,562	$104,400	8.55	80.00	$69,250	$83,520	$59,306
20	091	0524.18	Low	$86,562	$104,400	21.14	44.55	$38,567	$46,510	$37,323
20	091	0524.19	Middle	$86,562	$104,400	8.39	115.68	$100,135	$120,770	$85,227
20	091	0524.21	Upper	$86,562	$104,400	2.40	123.36	$106,786	$128,788	$88,547
20	091	0524.22	Middle	$86,562	$104,400	0.91	114.38	$99,014	$119,413	$94,680
20	091	0524.23	Moderate	$86,562	$104,400	17.19	57.95	$50,169	$60,500	$48,888
20	091	0525.02	Upper	$86,562	$104,400	4.73	175.63	$152,031	$183,358	$146,441
20	091	0525.05	Upper	$86,562	$104,400	8.86	177.34	$153,516	$185,143	$82,050
20	091	0525.06	Upper	$86,562	$104,400	2.52	147.42	$127,614	$153,906	$107,969
20	091	0525.07	Middle	$86,562	$104,400	5.78	119.37	$103,333	$124,622	$87,887
20	091	0526.04	Upper	$86,562	$104,400	0.32	168.55	$145,903	$175,966	$120,156
20	091	0526.06	Middle	$86,562	$104,400	3.62	119.59	$103,523	$124,852	$81,380
20	091	0526.07	Upper	$86,562	$104,400	1.26	149.86	$129,722	$156,454	$121,979
20	091	0526.08	Upper	$86,562	$104,400	2.87	201.39	$174,333	$210,251	$162,212
20	091	0526.09	Upper	$86,562	$104,400	4.03	168.60	$145,945	$176,018	$137,875
20	091	0526.10	Upper	$86,562	$104,400	0.20	161.89	$140,139	$169,013	$136,709
20	091	0526.11	Middle	$86,562	$104,400	13.85	116.43	$100,785	$121,553	$67,958
20	091	0526.12	Upper	$86,562	$104,400	0.69	159.64	$138,188	$166,664	$106,737
20	091	0526.13	Upper	$86,562	$104,400	0.36	184.96	$160,109	$193,098	$148,704
20	091	0527.01	Middle	$86,562	$104,400	2.14	104.26	$90,250	$108,847	$77,500
20	091	0527.02	Upper	$86,562	$104,400	9.39	131.52	$113,854	$137,307	$73,511
20	091	0528.03	Middle	$86,562	$104,400	14.19	84.21	$72,898	$87,915	$65,566
20	091	0528.04	Upper	$86,562	$104,400	0.68	220.24	$190,646	$229,931	$190,180
20	091	0528.05	Upper	$86,562	$104,400	2.32	131.54	$113,864	$137,328	$107,209
20	091	0528.06	Upper	$86,562	$104,400	0.00	129.19	$111,833	$134,874	$109,783
20	091	0528.07	Upper	$86,562	$104,400	2.35	153.27	$132,681	$160,014	$134,300
20	091	0529.04	Middle	$86,562	$104,400	2.86	106.16	$91,901	$110,831	$91,096
20	091	0529.05	Moderate	$86,562	$104,400	5.33	60.41	$52,297	$63,068	$62,863
20	091	0529.06	Moderate	$86,562	$104,400	12.37	78.50	$67,956	$81,954	$69,608
20	091	0529.07	Middle	$86,562	$104,400	8.11	92.27	$79,875	$96,330	$61,000
20	091	0529.08	Middle	$86,562	$104,400	13.61	104.96	$90,859	$109,578	$60,426
20	091	0529.10	Upper	$86,562	$104,400	3.40	165.60	$143,350	$172,886	$121,100
20	091	0530.04	Middle	$86,562	$104,400	3.21	99.04	$85,737	$103,398	$65,659
20	091	0530.05	Upper	$86,562	$104,400	4.46	126.11	$109,167	$131,659	$92,071

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0530.06	Upper	$86,562	$104,400	4.65	147.39	$127,592	$153,875	$72,727
20	091	0530.07	Middle	$86,562	$104,400	7.21	117.37	$101,600	$122,534	$79,861
20	091	0530.08	Upper	$86,562	$104,400	6.75	135.40	$117,206	$141,358	$85,320
20	091	0530.09	Upper	$86,562	$104,400	2.54	182.77	$158,214	$190,812	$135,932
20	091	0530.10	Upper	$86,562	$104,400	0.79	179.32	$155,231	$187,210	$123,935
20	091	0530.11	Upper	$86,562	$104,400	1.10	164.21	$142,149	$171,435	$122,153
20	091	0530.12	Upper	$86,562	$104,400	3.12	142.29	$123,173	$148,551	$91,140
20	091	0530.13	Upper	$86,562	$104,400	1.98	121.91	$105,536	$127,274	$93,950
20	091	0531.01	Upper	$86,562	$104,400	3.36	122.74	$106,250	$128,141	$79,399
20	091	0531.02	Upper	$86,562	$104,400	4.95	127.00	$109,934	$132,588	$92,857
20	091	0531.05	Middle	$86,562	$104,400	6.16	93.68	$81,094	$97,802	$66,434
20	091	0531.08	Upper	$86,562	$104,400	3.47	139.79	$121,012	$145,941	$85,905
20	091	0531.09	Upper	$86,562	$104,400	2.47	133.26	$115,357	$139,123	$92,976
20	091	0531.10	Upper	$86,562	$104,400	1.48	165.50	$143,264	$172,782	$143,056
20	091	0532.01	Upper	$86,562	$104,400	0.82	168.26	$145,652	$175,663	$96,739
20	091	0532.02	Upper	$86,562	$104,400	4.63	173.28	$150,000	$180,904	$80,407
20	091	0532.03	Upper	$86,562	$104,400	1.28	189.92	$164,405	$198,276	$91,053
20	091	0533.01	Upper	$86,562	$104,400	3.20	235.23	$203,627	$245,580	$149,559
20	091	0533.02	Upper	$86,562	$104,400	0.40	252.39	$218,478	$263,495	$195,208
20	091	0534.03	Upper	$86,562	$104,400	5.67	133.37	$115,450	$139,238	$109,821
20	091	0534.09	Upper	$86,562	$104,400	2.10	204.47	$177,000	$213,467	$122,431
20	091	0534.11	Upper	$86,562	$104,400	1.26	133.05	$115,179	$138,904	$100,600
20	091	0534.13	Upper	$86,562	$104,400	6.99	147.24	$127,458	$153,719	$108,500
20	091	0534.14	Middle	$86,562	$104,400	7.60	119.47	$103,424	$124,727	$91,269
20	091	0534.15	Upper	$86,562	$104,400	3.80	134.29	$116,250	$140,199	$97,692
20	091	0534.17	Upper	$86,562	$104,400	5.01	129.12	$111,771	$134,801	$109,635
20	091	0534.18	Upper	$86,562	$104,400	1.67	143.81	$124,485	$150,138	$120,169
20	091	0534.19	Upper	$86,562	$104,400	4.81	162.41	$140,592	$169,556	$118,125
20	091	0534.21	Upper	$86,562	$104,400	4.05	191.41	$165,694	$199,832	$119,688
20	091	0534.22	Upper	$86,562	$104,400	2.50	199.85	$173,000	$208,643	$131,848
20	091	0534.23	Upper	$86,562	$104,400	0.13	229.23	$198,434	$239,316	$198,447
20	091	0534.25	Upper	$86,562	$104,400	2.52	139.83	$121,045	$145,983	$117,829
20	091	0534.26	Upper	$86,562	$104,400	1.56	157.40	$136,250	$164,326	$127,917
20	091	0534.27	Upper	$86,562	$104,400	5.66	271.05	$234,630	$282,976	$234,043
20	091	0534.28	Upper	$86,562	$104,400	4.18	236.22	$204,483	$246,614	$204,009
20	091	0534.29	Upper	$86,562	$104,400	0.39	238.87	$206,776	$249,380	$184,079
20	091	0534.30	Upper	$86,562	$104,400	3.23	212.93	$184,318	$222,299	$164,570
20	091	0534.31	Upper	$86,562	$104,400	0.00	191.49	$165,763	$199,916	$151,948
20	091	0535.02	Moderate	$86,562	$104,400	15.31	50.39	$43,619	$52,607	$41,927
20	091	0535.06	Upper	$86,562	$104,400	2.18	145.48	$125,938	$151,881	$113,021
20	091	0535.07	Middle	$86,562	$104,400	3.14	112.45	$97,347	$117,398	$104,301
20	091	0535.08	Upper	$86,562	$104,400	3.45	126.91	$109,863	$132,494	$108,527
20	091	0535.09	Upper	$86,562	$104,400	3.84	125.77	$108,876	$131,304	$99,046
20	091	0535.10	Upper	$86,562	$104,400	2.23	131.40	$113,750	$137,182	$112,643
20	091	0535.55	Moderate	$86,562	$104,400	25.71	57.50	$49,779	$60,030	$34,119

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20	091	0535.56	Moderate	$86,562	$104,400	2.37	67.14	$58,125	$70,094	$58,000
20	091	0535.57	Moderate	$86,562	$104,400	15.05	75.95	$65,750	$79,292	$58,220
20	091	0535.58	Upper	$86,562	$104,400	4.39	129.37	$111,989	$135,062	$110,881
20	091	0535.59	Upper	$86,562	$104,400	1.15	147.52	$127,697	$154,011	$149,510
20	091	0535.60	Upper	$86,562	$104,400	0.61	187.16	$162,014	$195,395	$157,199
20	091	0536.01	Middle	$86,562	$104,400	8.80	93.86	$81,250	$97,990	$67,891
20	091	0536.03	Upper	$86,562	$104,400	3.63	141.33	$122,344	$147,549	$115,956
20	091	0536.04	Middle	$86,562	$104,400	13.96	119.81	$103,716	$125,082	$102,019
20	091	0537.01	Middle	$86,562	$104,400	4.03	100.50	$87,000	$104,922	$77,464
20	091	0537.03	Middle	$86,562	$104,400	5.17	103.73	$89,792	$108,294	$66,667
20	091	0537.05	Moderate	$86,562	$104,400	7.21	72.33	$62,618	$75,513	$63,547
20	091	0537.07	Middle	$86,562	$104,400	11.10	96.13	$83,214	$100,360	$74,039
20	091	0537.09	Middle	$86,562	$104,400	3.08	112.41	$97,308	$117,356	$89,291
20	091	0537.11	Upper	$86,562	$104,400	1.81	146.13	$126,500	$152,560	$121,397
20	091	0537.12	Middle	$86,562	$104,400	4.99	113.57	$98,309	$118,567	$88,716
20	091	0538.01	Middle	$86,562	$104,400	8.44	110.68	$95,813	$115,550	$92,636
20	091	0538.03	Upper	$86,562	$104,400	0.18	166.18	$143,854	$173,492	$133,142
20	091	0538.04	Upper	$86,562	$104,400	1.00	200.06	$173,177	$208,863	$173,646
20	091	9800.01	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	091	9800.03	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	091	9800.04	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	091	9800.05	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	091	9801.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	103	0701.00	Low	$86,562	$104,400	23.56	39.98	$34,615	$41,739	$30,125
20	103	0702.00	Moderate	$86,562	$104,400	18.66	67.79	$58,688	$70,773	$38,242
20	103	0703.00	Middle	$86,562	$104,400	1.64	84.86	$73,461	$88,594	$69,107
20	103	0704.00	Middle	$86,562	$104,400	12.85	81.76	$70,776	$85,357	$55,338
20	103	0705.00	Low	$86,562	$104,400	22.33	48.46	$41,953	$50,592	$44,470
20	103	0707.00	Middle	$86,562	$104,400	10.82	110.77	$95,887	$115,644	$73,849
20	103	0709.00	Middle	$86,562	$104,400	4.65	104.38	$90,357	$108,973	$82,585
20	103	0710.00	Upper	$86,562	$104,400	6.06	126.22	$109,263	$131,774	$104,286
20	103	0711.02	Middle	$86,562	$104,400	4.53	100.36	$86,875	$104,776	$58,523
20	103	0711.03	Upper	$86,562	$104,400	1.59	141.60	$122,575	$147,830	$114,050
20	103	0711.04	Upper	$86,562	$104,400	0.65	168.10	$145,513	$175,496	$143,726
20	103	0711.05	Middle	$86,562	$104,400	1.04	99.52	$86,151	$103,899	$80,789
20	103	0712.02	Middle	$86,562	$104,400	6.14	118.23	$102,347	$123,432	$99,210
20	103	0712.04	Middle	$86,562	$104,400	9.12	102.86	$89,038	$107,386	$81,372
20	103	0712.05	Upper	$86,562	$104,400	2.11	170.78	$147,835	$178,294	$121,354
20	103	0714.00	Middle	$86,562	$104,400	5.39	92.33	$79,924	$96,393	$70,388
20	103	0716.00	Upper	$86,562	$104,400	2.19	135.64	$117,419	$141,608	$108,317
20	103	0718.00	Middle	$86,562	$104,400	4.92	88.27	$76,411	$92,154	$73,682
20	103	9819.00	Middle	$86,562	$104,400	12.43	111.40	$96,432	$116,302	$96,345
20	107	9551.01	Middle	$86,562	$104,400	7.01	83.08	$71,923	$86,736	$64,236
20	107	9551.02	Moderate	$86,562	$104,400	22.86	73.45	$63,583	$76,682	$50,000
20	107	9552.00	Moderate	$86,562	$104,400	15.76	73.21	$63,380	$76,431	$44,870

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20	107	9999.99	Moderate	$86,562	$104,400	15.34	75.07	$64,986	$78,373	$48,325
20	121	1001.00	Middle	$86,562	$104,400	1.09	109.33	$94,643	$114,141	$86,756
20	121	1002.00	Middle	$86,562	$104,400	3.66	119.85	$103,750	$125,123	$87,461
20	121	1003.00	Upper	$86,562	$104,400	6.84	129.72	$112,292	$135,428	$101,131
20	121	1004.00	Middle	$86,562	$104,400	7.83	99.86	$86,447	$104,254	$77,348
20	121	1005.00	Middle	$86,562	$104,400	5.93	96.20	$83,281	$100,433	$78,875
20	121	1006.01	Middle	$86,562	$104,400	6.59	96.89	$83,875	$101,153	$58,207
20	121	1006.02	Middle	$86,562	$104,400	6.45	101.75	$88,077	$106,227	$75,536
20	121	1007.00	Moderate	$86,562	$104,400	16.26	70.38	$60,928	$73,477	$53,776
20	209	0401.00	Moderate	$86,562	$104,400	25.37	51.69	$44,750	$53,964	$39,018
20	209	0402.00	Moderate	$86,562	$104,400	20.68	63.53	$55,000	$66,325	$48,421
20	209	0405.00	Moderate	$86,562	$104,400	32.19	51.88	$44,909	$54,163	$43,854
20	209	0406.00	Moderate	$86,562	$104,400	16.88	60.86	$52,689	$63,538	$48,190
20	209	0407.00	Low	$86,562	$104,400	22.37	46.69	$40,417	$48,744	$33,359
20	209	0409.00	Middle	$86,562	$104,400	17.98	81.46	$70,518	$85,044	$61,339
20	209	0411.00	Low	$86,562	$104,400	62.17	15.36	$13,298	$16,036	$14,352
20	209	0412.00	Moderate	$86,562	$104,400	15.14	58.90	$50,987	$61,492	$29,250
20	209	0413.00	Low	$86,562	$104,400	14.90	45.66	$39,531	$47,669	$27,171
20	209	0414.00	Low	$86,562	$104,400	50.93	26.12	$22,614	$27,269	$23,043
20	209	0415.00	Low	$86,562	$104,400	29.95	34.36	$29,750	$35,872	$29,087
20	209	0416.00	Moderate	$86,562	$104,400	14.93	56.85	$49,216	$59,351	$47,770
20	209	0419.00	Moderate	$86,562	$104,400	12.46	66.42	$57,500	$69,342	$54,087
20	209	0420.01	Low	$86,562	$104,400	29.11	32.22	$27,895	$33,638	$28,841
20	209	0420.02	Moderate	$86,562	$104,400	22.94	52.82	$45,724	$55,144	$33,627
20	209	0421.00	Moderate	$86,562	$104,400	30.92	59.66	$51,648	$62,285	$50,553
20	209	0422.00	Low	$86,562	$104,400	5.07	38.18	$33,056	$39,860	$33,056
20	209	0423.00	Low	$86,562	$104,400	49.43	31.08	$26,906	$32,448	$25,198
20	209	0424.00	Low	$86,562	$104,400	28.99	43.19	$37,391	$45,090	$34,069
20	209	0426.00	Low	$86,562	$104,400	22.20	38.90	$33,676	$40,612	$27,445
20	209	0427.00	Low	$86,562	$104,400	27.46	42.99	$37,216	$44,882	$32,782
20	209	0428.00	Moderate	$86,562	$104,400	26.30	58.72	$50,833	$61,304	$44,529
20	209	0429.00	Low	$86,562	$104,400	38.42	45.79	$39,640	$47,805	$25,923
20	209	0430.00	Moderate	$86,562	$104,400	15.92	62.47	$54,082	$65,219	$50,353
20	209	0433.01	Moderate	$86,562	$104,400	21.54	55.00	$47,610	$57,420	$46,308
20	209	0434.00	Moderate	$86,562	$104,400	6.76	64.56	$55,893	$67,401	$51,667
20	209	0435.00	Middle	$86,562	$104,400	6.15	102.78	$88,971	$107,302	$61,750
20	209	0436.00	Moderate	$86,562	$104,400	10.55	64.99	$56,262	$67,850	$55,072
20	209	0437.00	Moderate	$86,562	$104,400	17.28	59.53	$51,538	$62,149	$50,385
20	209	0438.02	Middle	$86,562	$104,400	5.04	85.36	$73,897	$89,116	$69,167
20	209	0438.03	Middle	$86,562	$104,400	9.50	84.11	$72,813	$87,811	$63,500
20	209	0439.03	Low	$86,562	$104,400	36.65	42.59	$36,875	$44,464	$37,163
20	209	0439.04	Low	$86,562	$104,400	31.40	41.36	$35,809	$43,180	$34,597
20	209	0439.05	Moderate	$86,562	$104,400	32.91	57.22	$49,531	$59,738	$29,420
20	209	0440.01	Middle	$86,562	$104,400	17.57	82.56	$71,473	$86,193	$57,313
20	209	0440.02	Low	$86,562	$104,400	27.33	44.02	$38,110	$45,957	$40,462

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20	209	0441.01	Unknown	$86,562	$104,400	33.33	0.00	$0	$0	$35,729
20	209	0441.02	Moderate	$86,562	$104,400	18.86	73.04	$63,228	$76,254	$61,696
20	209	0441.03	Middle	$86,562	$104,400	1.89	86.73	$75,080	$90,546	$67,188
20	209	0441.04	Moderate	$86,562	$104,400	17.36	54.47	$47,157	$56,867	$32,434
20	209	0442.01	Middle	$86,562	$104,400	3.41	104.36	$90,344	$108,952	$75,395
20	209	0442.02	Middle	$86,562	$104,400	1.99	84.67	$73,295	$88,395	$50,731
20	209	0443.01	Moderate	$86,562	$104,400	10.13	74.92	$64,858	$78,216	$50,215
20	209	0443.02	Moderate	$86,562	$104,400	4.84	71.87	$62,214	$75,032	$58,750
20	209	0443.03	Moderate	$86,562	$104,400	25.74	57.47	$49,750	$59,999	$43,036
20	209	0444.00	Moderate	$86,562	$104,400	21.14	53.93	$46,685	$56,303	$47,581
20	209	0445.00	Moderate	$86,562	$104,400	25.45	50.65	$43,850	$52,879	$37,045
20	209	0446.01	Moderate	$86,562	$104,400	4.46	70.18	$60,750	$73,268	$61,734
20	209	0446.02	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	0446.03	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	0447.02	Middle	$86,562	$104,400	8.23	91.31	$79,048	$95,328	$74,063
20	209	0447.03	Upper	$86,562	$104,400	4.62	122.26	$105,833	$127,639	$75,813
20	209	0447.04	Middle	$86,562	$104,400	4.07	113.26	$98,042	$118,243	$73,365
20	209	0448.03	Upper	$86,562	$104,400	4.38	122.95	$106,429	$128,360	$95,302
20	209	0448.04	Upper	$86,562	$104,400	0.84	141.56	$122,540	$147,789	$123,750
20	209	0448.07	Upper	$86,562	$104,400	2.73	123.67	$107,054	$129,111	$90,179
20	209	0449.00	Moderate	$86,562	$104,400	15.92	74.05	$64,107	$77,308	$55,037
20	209	0451.00	Moderate	$86,562	$104,400	29.02	62.69	$54,267	$65,448	$33,050
20	209	0452.00	Moderate	$86,562	$104,400	20.28	68.93	$59,672	$71,963	$42,875
20	209	9800.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	9805.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	9809.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	9812.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
20	209	9815.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	013	0701.00	Moderate	$86,562	$104,400	9.93	79.34	$68,682	$82,831	$52,500
29	013	0702.00	Moderate	$86,562	$104,400	9.77	77.31	$66,925	$80,712	$61,404
29	013	0703.00	Moderate	$86,562	$104,400	21.43	56.25	$48,693	$58,725	$30,084
29	013	0704.00	Moderate	$86,562	$104,400	20.98	70.56	$61,080	$73,665	$46,708
29	013	9999.99	Moderate	$86,562	$104,400	14.69	73.06	$63,250	$76,275	$46,733
29	025	9501.00	Moderate	$86,562	$104,400	18.40	61.53	$53,264	$64,237	$46,630
29	025	9502.01	Middle	$86,562	$104,400	11.60	80.44	$69,632	$83,979	$56,985
29	025	9502.02	Moderate	$86,562	$104,400	16.92	72.14	$62,452	$75,314	$53,598
29	025	9999.99	Moderate	$86,562	$104,400	15.49	71.24	$61,671	$74,375	$51,451
29	037	0600.01	Middle	$86,562	$104,400	2.39	115.37	$99,871	$120,446	$92,578
29	037	0600.03	Middle	$86,562	$104,400	11.33	86.50	$74,881	$90,306	$71,033
29	037	0600.04	Middle	$86,562	$104,400	14.56	96.33	$83,386	$100,569	$69,676
29	037	0601.00	Moderate	$86,562	$104,400	11.95	61.66	$53,375	$64,373	$40,871
29	037	0602.02	Moderate	$86,562	$104,400	8.64	77.94	$67,468	$81,369	$66,356
29	037	0603.05	Upper	$86,562	$104,400	4.62	127.39	$110,272	$132,995	$96,146
29	037	0603.06	Middle	$86,562	$104,400	3.86	118.21	$102,330	$123,411	$90,801
29	037	0603.07	Upper	$86,562	$104,400	4.75	131.40	$113,750	$137,182	$98,446

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29	037	0603.08	Middle	$86,562	$104,400	5.02	102.23	$88,494	$106,728	$75,799
29	037	0603.09	Middle	$86,562	$104,400	12.94	92.64	$80,197	$96,716	$79,205
29	037	0604.01	Upper	$86,562	$104,400	0.56	140.45	$121,580	$146,630	$120,261
29	037	0604.02	Upper	$86,562	$104,400	1.12	146.28	$126,625	$152,716	$122,234
29	037	0605.00	Middle	$86,562	$104,400	5.96	119.63	$103,558	$124,894	$84,688
29	037	0606.01	Middle	$86,562	$104,400	16.83	102.96	$89,125	$107,490	$79,265
29	037	0606.02	Middle	$86,562	$104,400	11.70	95.60	$82,761	$99,806	$49,222
29	037	0607.00	Middle	$86,562	$104,400	12.37	80.34	$69,545	$83,875	$59,620
29	037	0608.00	Middle	$86,562	$104,400	4.94	105.85	$91,633	$110,507	$71,814
29	037	0609.04	Moderate	$86,562	$104,400	19.12	69.93	$60,536	$73,007	$47,549
29	037	0610.01	Middle	$86,562	$104,400	4.71	105.97	$91,731	$110,633	$84,320
29	037	0610.02	Middle	$86,562	$104,400	4.99	97.95	$84,792	$102,260	$74,384
29	037	0611.00	Middle	$86,562	$104,400	10.07	98.36	$85,147	$102,688	$65,347
29	037	0612.00	Middle	$86,562	$104,400	6.71	83.85	$72,583	$87,539	$63,463
29	037	0613.00	Moderate	$86,562	$104,400	9.79	72.20	$62,500	$75,377	$54,667
29	037	0614.00	Moderate	$86,562	$104,400	12.92	69.54	$60,197	$72,600	$51,230
29	047	0202.01	Moderate	$86,562	$104,400	24.05	59.45	$51,466	$62,066	$46,275
29	047	0202.02	Upper	$86,562	$104,400	3.56	141.99	$122,917	$148,238	$90,347
29	047	0203.00	Moderate	$86,562	$104,400	6.10	76.15	$65,924	$79,501	$45,997
29	047	0204.00	Middle	$86,562	$104,400	28.35	81.14	$70,243	$84,710	$44,519
29	047	0205.00	Moderate	$86,562	$104,400	20.32	64.83	$56,123	$67,683	$45,658
29	047	0206.02	Moderate	$86,562	$104,400	18.13	70.75	$61,250	$73,863	$55,181
29	047	0206.03	Moderate	$86,562	$104,400	13.92	60.40	$52,292	$63,058	$49,817
29	047	0206.04	Moderate	$86,562	$104,400	11.37	79.90	$69,167	$83,416	$60,256
29	047	0208.02	Moderate	$86,562	$104,400	6.04	77.94	$67,475	$81,369	$56,377
29	047	0208.03	Moderate	$86,562	$104,400	7.43	65.15	$56,396	$68,017	$55,889
29	047	0209.01	Middle	$86,562	$104,400	6.88	84.80	$73,407	$88,531	$65,969
29	047	0209.02	Middle	$86,562	$104,400	7.05	83.45	$72,240	$87,122	$63,462
29	047	0210.01	Moderate	$86,562	$104,400	22.79	58.17	$50,360	$60,729	$45,469
29	047	0210.03	Middle	$86,562	$104,400	3.29	104.75	$90,682	$109,359	$73,684
29	047	0210.04	Middle	$86,562	$104,400	5.15	81.31	$70,391	$84,888	$63,910
29	047	0211.01	Moderate	$86,562	$104,400	14.24	75.09	$65,000	$78,394	$53,722
29	047	0211.03	Middle	$86,562	$104,400	5.77	92.65	$80,208	$96,727	$75,176
29	047	0211.04	Middle	$86,562	$104,400	5.79	89.60	$77,560	$93,542	$66,042
29	047	0211.05	Middle	$86,562	$104,400	8.93	94.83	$82,090	$99,003	$78,750
29	047	0212.04	Moderate	$86,562	$104,400	14.47	77.25	$66,875	$80,649	$54,237
29	047	0212.08	Moderate	$86,562	$104,400	18.59	58.30	$50,469	$60,865	$56,793
29	047	0212.09	Middle	$86,562	$104,400	7.97	108.41	$93,846	$113,180	$92,471
29	047	0212.10	Middle	$86,562	$104,400	20.07	89.33	$77,328	$93,261	$79,883
29	047	0212.11	Moderate	$86,562	$104,400	5.24	71.70	$62,070	$74,855	$64,628
29	047	0212.12	Upper	$86,562	$104,400	6.89	132.99	$115,125	$138,842	$102,284
29	047	0212.13	Middle	$86,562	$104,400	15.16	82.79	$71,667	$86,433	$57,917
29	047	0212.14	Middle	$86,562	$104,400	0.37	103.35	$89,464	$107,897	$89,141
29	047	0213.03	Upper	$86,562	$104,400	2.81	187.79	$162,561	$196,053	$145,885
29	047	0213.07	Upper	$86,562	$104,400	2.89	124.53	$107,796	$130,009	$90,731

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29	047	0213.09	Upper	$86,562	$104,400	2.18	210.32	$182,059	$219,574	$160,515
29	047	0213.11	Upper	$86,562	$104,400	0.00	139.85	$121,065	$146,003	$113,333
29	047	0213.12	Upper	$86,562	$104,400	0.00	140.49	$121,614	$146,672	$113,819
29	047	0213.13	Upper	$86,562	$104,400	2.47	130.43	$112,909	$136,169	$90,144
29	047	0213.14	Middle	$86,562	$104,400	5.76	96.79	$83,788	$101,049	$83,147
29	047	0214.01	Middle	$86,562	$104,400	8.09	119.14	$103,134	$124,382	$95,139
29	047	0214.03	Moderate	$86,562	$104,400	8.13	69.28	$59,973	$72,328	$53,166
29	047	0214.04	Middle	$86,562	$104,400	7.48	116.13	$100,531	$121,240	$74,918
29	047	0216.01	Middle	$86,562	$104,400	6.54	112.95	$97,778	$117,920	$94,610
29	047	0216.02	Middle	$86,562	$104,400	2.47	94.40	$81,715	$98,554	$80,308
29	047	0217.01	Moderate	$86,562	$104,400	8.01	77.22	$66,850	$80,618	$63,354
29	047	0217.03	Moderate	$86,562	$104,400	8.45	74.67	$64,643	$77,955	$50,384
29	047	0217.04	Middle	$86,562	$104,400	23.40	97.48	$84,385	$101,769	$64,500
29	047	0218.06	Middle	$86,562	$104,400	4.99	100.56	$87,054	$104,985	$59,375
29	047	0218.07	Middle	$86,562	$104,400	2.24	99.25	$85,916	$103,617	$90,921
29	047	0218.08	Upper	$86,562	$104,400	4.09	139.19	$120,492	$145,314	$106,150
29	047	0218.09	Middle	$86,562	$104,400	0.63	119.71	$103,625	$124,977	$100,352
29	047	0218.10	Upper	$86,562	$104,400	3.56	144.13	$124,769	$150,472	$101,917
29	047	0218.11	Upper	$86,562	$104,400	4.35	131.58	$113,906	$137,370	$97,382
29	047	0218.12	Middle	$86,562	$104,400	2.85	102.99	$89,151	$107,522	$87,297
29	047	0219.00	Upper	$86,562	$104,400	0.09	132.09	$114,347	$137,902	$110,813
29	047	0220.00	Middle	$86,562	$104,400	8.45	95.68	$82,829	$99,890	$75,948
29	047	0221.00	Moderate	$86,562	$104,400	11.49	60.74	$52,580	$63,413	$37,383
29	047	0222.00	Middle	$86,562	$104,400	7.23	90.58	$78,414	$94,566	$77,855
29	047	0223.01	Middle	$86,562	$104,400	7.15	94.14	$81,490	$98,282	$75,411
29	047	0223.02	Upper	$86,562	$104,400	5.00	122.02	$105,625	$127,389	$91,134
29	049	9601.00	Moderate	$86,562	$104,400	10.93	72.30	$62,592	$75,481	$59,355
29	049	9602.01	Middle	$86,562	$104,400	11.22	84.63	$73,264	$88,354	$64,844
29	049	9602.02	Middle	$86,562	$104,400	7.40	90.25	$78,130	$94,221	$72,113
29	049	9603.00	Middle	$86,562	$104,400	9.19	92.41	$80,000	$96,476	$59,598
29	049	9604.00	Middle	$86,562	$104,400	12.52	89.02	$77,063	$92,937	$62,106
29	049	9999.99	Middle	$86,562	$104,400	10.34	85.41	$73,936	$89,168	$62,213
29	095	0003.00	Low	$86,562	$104,400	32.06	41.72	$36,122	$43,556	$34,615
29	095	0006.00	Moderate	$86,562	$104,400	23.88	57.18	$49,503	$59,696	$38,716
29	095	0007.00	Low	$86,562	$104,400	17.79	47.78	$41,366	$49,882	$30,925
29	095	0008.00	Moderate	$86,562	$104,400	30.64	51.72	$44,770	$53,996	$38,333
29	095	0009.00	Moderate	$86,562	$104,400	32.93	50.76	$43,945	$52,993	$40,851
29	095	0010.00	Low	$86,562	$104,400	46.15	38.53	$33,355	$40,225	$31,048
29	095	0011.00	Unknown	$86,562	$104,400	17.96	0.00	$0	$0	$43,421
29	095	0018.00	Low	$86,562	$104,400	28.19	47.77	$41,354	$49,872	$31,623
29	095	0019.00	Low	$86,562	$104,400	41.39	38.21	$33,077	$39,891	$17,924
29	095	0020.00	Moderate	$86,562	$104,400	39.27	51.29	$44,405	$53,547	$37,092
29	095	0021.00	Low	$86,562	$104,400	39.90	34.37	$29,756	$35,882	$27,145
29	095	0022.00	Low	$86,562	$104,400	29.14	43.44	$37,604	$45,351	$19,787
29	095	0023.00	Low	$86,562	$104,400	38.81	35.96	$31,136	$37,542	$25,750

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29	095	0034.00	Moderate	$86,562	$104,400	34.89	53.35	$46,183	$55,697	$35,229
29	095	0037.00	Low	$86,562	$104,400	30.48	44.21	$38,272	$46,155	$32,663
29	095	0038.00	Moderate	$86,562	$104,400	24.91	67.81	$58,700	$70,794	$32,727
29	095	0043.00	Middle	$86,562	$104,400	19.77	118.01	$102,159	$123,202	$69,125
29	095	0044.00	Upper	$86,562	$104,400	8.39	182.31	$157,813	$190,332	$72,273
29	095	0046.00	Upper	$86,562	$104,400	14.57	129.76	$112,330	$135,469	$62,567
29	095	0051.00	Upper	$86,562	$104,400	5.45	236.20	$204,464	$246,593	$73,000
29	095	0052.00	Moderate	$86,562	$104,400	27.66	51.39	$44,485	$53,651	$31,111
29	095	0053.00	Middle	$86,562	$104,400	28.46	87.92	$76,111	$91,788	$43,750
29	095	0054.00	Low	$86,562	$104,400	25.83	38.62	$33,438	$40,319	$18,092
29	095	0055.00	Low	$86,562	$104,400	43.13	30.32	$26,250	$31,654	$38,728
29	095	0056.01	Low	$86,562	$104,400	35.74	39.08	$33,834	$40,800	$24,375
29	095	0056.02	Low	$86,562	$104,400	30.90	34.97	$30,278	$36,509	$23,589
29	095	0057.00	Unknown	$86,562	$104,400	38.72	0.00	$0	$0	$27,222
29	095	0058.01	Moderate	$86,562	$104,400	27.16	55.04	$47,647	$57,462	$26,410
29	095	0060.00	Low	$86,562	$104,400	18.22	48.14	$41,676	$50,258	$38,804
29	095	0061.00	Moderate	$86,562	$104,400	14.40	68.21	$59,048	$71,211	$47,807
29	095	0063.00	Low	$86,562	$104,400	41.43	18.16	$15,724	$18,959	$25,857
29	095	0065.00	Middle	$86,562	$104,400	19.02	113.71	$98,438	$118,713	$51,313
29	095	0066.00	Upper	$86,562	$104,400	9.71	129.65	$112,228	$135,355	$62,000
29	095	0067.00	Middle	$86,562	$104,400	26.46	82.40	$71,331	$86,026	$32,270
29	095	0069.00	Upper	$86,562	$104,400	5.50	186.04	$161,042	$194,226	$90,395
29	095	0071.00	Middle	$86,562	$104,400	5.29	82.31	$71,250	$85,932	$69,059
29	095	0072.00	Upper	$86,562	$104,400	3.80	166.23	$143,897	$173,544	$107,969
29	095	0073.01	Moderate	$86,562	$104,400	31.20	71.18	$61,620	$74,312	$54,191
29	095	0073.02	Unknown	$86,562	$104,400	11.21	0.00	$0	$0	$62,750
29	095	0074.00	Upper	$86,562	$104,400	17.29	207.75	$179,833	$216,891	$98,984
29	095	0075.00	Moderate	$86,562	$104,400	23.71	55.91	$48,399	$58,370	$41,014
29	095	0076.00	Moderate	$86,562	$104,400	30.00	58.67	$50,789	$61,251	$42,066
29	095	0077.00	Low	$86,562	$104,400	14.61	45.07	$39,022	$47,053	$34,000
29	095	0078.02	Moderate	$86,562	$104,400	24.80	52.78	$45,694	$55,102	$26,344
29	095	0079.00	Low	$86,562	$104,400	23.91	44.92	$38,887	$46,896	$30,111
29	095	0080.00	Moderate	$86,562	$104,400	21.80	78.54	$67,991	$81,996	$37,462
29	095	0081.00	Moderate	$86,562	$104,400	20.46	56.10	$48,565	$58,568	$38,516
29	095	0082.00	Middle	$86,562	$104,400	5.64	119.96	$103,848	$125,238	$74,885
29	095	0083.00	Upper	$86,562	$104,400	3.28	191.74	$165,977	$200,177	$131,023
29	095	0084.00	Upper	$86,562	$104,400	0.86	263.77	$228,333	$275,376	$181,875
29	095	0085.00	Upper	$86,562	$104,400	0.39	199.43	$172,639	$208,205	$160,329
29	095	0086.00	Upper	$86,562	$104,400	9.17	139.52	$120,774	$145,659	$80,407
29	095	0087.00	Moderate	$86,562	$104,400	31.84	52.26	$45,244	$54,559	$31,146
29	095	0088.00	Moderate	$86,562	$104,400	29.49	68.37	$59,183	$71,378	$38,947
29	095	0089.00	Moderate	$86,562	$104,400	24.19	57.89	$50,112	$60,437	$37,011
29	095	0090.00	Moderate	$86,562	$104,400	18.02	64.76	$56,061	$67,609	$52,656
29	095	0091.00	Middle	$86,562	$104,400	0.97	118.46	$102,543	$123,672	$80,931
29	095	0092.00	Middle	$86,562	$104,400	2.47	104.36	$90,341	$108,952	$81,493

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29	095	0093.00	Middle	$86,562	$104,400	4.40	84.85	$73,456	$88,583	$64,030
29	095	0094.00	Middle	$86,562	$104,400	8.76	87.43	$75,689	$91,277	$59,097
29	095	0095.00	Low	$86,562	$104,400	19.08	49.63	$42,969	$51,814	$39,222
29	095	0096.00	Low	$86,562	$104,400	44.82	33.09	$28,646	$34,546	$29,551
29	095	0097.00	Low	$86,562	$104,400	21.82	44.83	$38,810	$46,803	$32,578
29	095	0098.00	Middle	$86,562	$104,400	7.39	94.48	$81,786	$98,637	$58,687
29	095	0099.00	Middle	$86,562	$104,400	9.80	112.59	$97,467	$117,544	$70,683
29	095	0100.01	Middle	$86,562	$104,400	3.99	115.28	$99,792	$120,352	$82,059
29	095	0100.02	Middle	$86,562	$104,400	12.11	92.69	$80,237	$96,768	$47,088
29	095	0101.03	Middle	$86,562	$104,400	6.58	89.73	$77,679	$93,678	$57,708
29	095	0101.05	Middle	$86,562	$104,400	5.51	100.75	$87,216	$105,183	$59,032
29	095	0102.01	Low	$86,562	$104,400	39.76	28.79	$24,923	$30,057	$29,653
29	095	0102.03	Middle	$86,562	$104,400	4.81	103.89	$89,931	$108,461	$66,094
29	095	0102.04	Moderate	$86,562	$104,400	15.14	69.65	$60,293	$72,715	$50,929
29	095	0105.00	Moderate	$86,562	$104,400	12.64	68.28	$59,107	$71,284	$48,818
29	095	0106.00	Middle	$86,562	$104,400	6.66	86.26	$74,676	$90,055	$68,052
29	095	0107.02	Low	$86,562	$104,400	22.40	46.34	$40,114	$48,379	$38,789
29	095	0110.01	Moderate	$86,562	$104,400	6.60	62.82	$54,385	$65,584	$51,454
29	095	0110.02	Low	$86,562	$104,400	28.51	41.32	$35,769	$43,138	$39,215
29	095	0111.00	Moderate	$86,562	$104,400	17.61	58.27	$50,440	$60,834	$42,832
29	095	0112.00	Moderate	$86,562	$104,400	18.59	60.04	$51,976	$62,682	$48,772
29	095	0113.00	Middle	$86,562	$104,400	6.60	93.62	$81,046	$97,739	$73,009
29	095	0114.05	Low	$86,562	$104,400	52.56	31.88	$27,600	$33,283	$28,950
29	095	0114.06	Moderate	$86,562	$104,400	16.52	75.07	$64,984	$78,373	$62,680
29	095	0114.07	Middle	$86,562	$104,400	5.22	91.08	$78,846	$95,088	$51,094
29	095	0114.08	Moderate	$86,562	$104,400	11.20	56.55	$48,958	$59,038	$26,480
29	095	0114.09	Middle	$86,562	$104,400	7.97	89.57	$77,534	$93,511	$68,600
29	095	0114.10	Moderate	$86,562	$104,400	9.84	73.21	$63,375	$76,431	$45,556
29	095	0115.01	Low	$86,562	$104,400	26.60	47.92	$41,488	$50,028	$40,120
29	095	0115.02	Moderate	$86,562	$104,400	27.58	66.13	$57,250	$69,040	$27,465
29	095	0116.01	Low	$86,562	$104,400	18.81	35.85	$31,038	$37,427	$25,291
29	095	0116.02	Moderate	$86,562	$104,400	5.34	64.83	$56,123	$67,683	$29,993
29	095	0117.01	Low	$86,562	$104,400	26.33	38.18	$33,056	$39,860	$33,681
29	095	0117.02	Low	$86,562	$104,400	33.68	49.25	$42,632	$51,417	$43,190
29	095	0118.00	Moderate	$86,562	$104,400	11.05	69.03	$59,757	$72,067	$43,449
29	095	0119.00	Moderate	$86,562	$104,400	14.91	57.06	$49,393	$59,571	$54,126
29	095	0120.00	Moderate	$86,562	$104,400	21.18	59.69	$51,674	$62,316	$47,679
29	095	0121.00	Moderate	$86,562	$104,400	12.57	58.31	$50,481	$60,876	$45,298
29	095	0122.00	Moderate	$86,562	$104,400	16.17	74.30	$64,318	$77,569	$63,563
29	095	0123.00	Moderate	$86,562	$104,400	12.00	73.78	$63,871	$77,026	$52,758
29	095	0124.00	Moderate	$86,562	$104,400	6.85	71.19	$61,625	$74,322	$51,191
29	095	0125.01	Moderate	$86,562	$104,400	4.89	73.17	$63,345	$76,389	$55,571
29	095	0125.02	Moderate	$86,562	$104,400	9.12	78.37	$67,846	$81,818	$56,500
29	095	0126.00	Middle	$86,562	$104,400	20.76	82.97	$71,824	$86,621	$52,781
29	095	0127.02	Middle	$86,562	$104,400	4.61	102.38	$88,629	$106,885	$65,545

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29	095	0127.03	Middle	$86,562	$104,400	1.70	101.98	$88,281	$106,467	$56,798
29	095	0128.02	Middle	$86,562	$104,400	8.89	91.11	$78,869	$95,119	$60,430
29	095	0128.03	Moderate	$86,562	$104,400	13.35	73.25	$63,409	$76,473	$49,726
29	095	0128.04	Moderate	$86,562	$104,400	8.82	78.55	$68,000	$82,006	$50,895
29	095	0129.03	Moderate	$86,562	$104,400	22.69	51.40	$44,500	$53,662	$31,814
29	095	0129.04	Moderate	$86,562	$104,400	9.22	72.07	$62,389	$75,241	$60,610
29	095	0129.06	Moderate	$86,562	$104,400	20.31	69.97	$60,574	$73,049	$52,254
29	095	0130.03	Moderate	$86,562	$104,400	16.18	53.61	$46,409	$55,969	$46,949
29	095	0131.00	Moderate	$86,562	$104,400	11.10	53.00	$45,885	$55,332	$50,841
29	095	0132.03	Low	$86,562	$104,400	42.41	49.06	$42,472	$51,219	$40,186
29	095	0132.08	Moderate	$86,562	$104,400	12.45	50.18	$43,445	$52,388	$40,921
29	095	0132.10	Low	$86,562	$104,400	30.38	48.95	$42,375	$51,104	$30,202
29	095	0133.01	Moderate	$86,562	$104,400	15.23	65.71	$56,884	$68,601	$34,832
29	095	0133.07	Unknown	$86,562	$104,400	30.61	0.00	$0	$0	$43,081
29	095	0133.09	Moderate	$86,562	$104,400	15.99	65.57	$56,765	$68,455	$50,208
29	095	0133.13	Middle	$86,562	$104,400	8.99	81.20	$70,290	$84,773	$56,892
29	095	0134.01	Moderate	$86,562	$104,400	13.86	51.43	$44,521	$53,693	$44,819
29	095	0134.05	Moderate	$86,562	$104,400	25.60	69.77	$60,402	$72,840	$54,750
29	095	0134.07	Middle	$86,562	$104,400	0.68	115.16	$99,688	$120,227	$91,250
29	095	0134.10	Moderate	$86,562	$104,400	17.00	51.12	$44,259	$53,369	$41,926
29	095	0134.16	Middle	$86,562	$104,400	2.38	103.22	$89,355	$107,762	$74,667
29	095	0134.17	Moderate	$86,562	$104,400	10.13	66.16	$57,278	$69,071	$40,125
29	095	0134.18	Middle	$86,562	$104,400	7.90	97.04	$84,007	$101,310	$67,155
29	095	0135.02	Middle	$86,562	$104,400	2.53	110.57	$95,714	$115,435	$88,083
29	095	0135.04	Upper	$86,562	$104,400	6.19	158.02	$136,786	$164,973	$114,653
29	095	0136.06	Upper	$86,562	$104,400	1.03	124.91	$108,125	$130,406	$102,969
29	095	0136.12	Upper	$86,562	$104,400	0.92	163.50	$141,529	$170,694	$136,027
29	095	0136.13	Middle	$86,562	$104,400	8.04	89.33	$77,333	$93,261	$38,583
29	095	0136.14	Upper	$86,562	$104,400	0.00	123.55	$106,954	$128,986	$0
29	095	0136.15	Middle	$86,562	$104,400	2.37	104.42	$90,395	$109,014	$73,250
29	095	0137.05	Middle	$86,562	$104,400	3.65	103.89	$89,931	$108,461	$57,292
29	095	0137.06	Moderate	$86,562	$104,400	32.58	58.72	$50,833	$61,304	$45,517
29	095	0137.07	Middle	$86,562	$104,400	6.40	103.48	$89,583	$108,033	$67,222
29	095	0137.08	Middle	$86,562	$104,400	3.31	105.62	$91,429	$110,267	$86,462
29	095	0138.01	Middle	$86,562	$104,400	5.16	105.30	$91,154	$109,933	$81,406
29	095	0138.03	Middle	$86,562	$104,400	0.88	94.81	$82,071	$98,982	$78,907
29	095	0138.04	Upper	$86,562	$104,400	1.43	124.03	$107,369	$129,487	$107,456
29	095	0139.02	Middle	$86,562	$104,400	1.50	117.99	$102,143	$123,182	$99,219
29	095	0139.04	Upper	$86,562	$104,400	2.22	148.15	$128,243	$154,669	$108,566
29	095	0139.16	Upper	$86,562	$104,400	0.99	148.87	$128,868	$155,420	$116,250
29	095	0139.17	Upper	$86,562	$104,400	3.13	132.42	$114,632	$138,246	$82,763
29	095	0139.18	Upper	$86,562	$104,400	1.20	160.55	$138,977	$167,614	$135,217
29	095	0140.02	Middle	$86,562	$104,400	12.18	116.67	$101,000	$121,803	$59,732
29	095	0140.04	Middle	$86,562	$104,400	16.51	80.14	$69,375	$83,666	$58,536
29	095	0140.05	Middle	$86,562	$104,400	10.81	97.68	$84,559	$101,978	$72,610

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29	095	0140.06	Middle	$86,562	$104,400	3.70	100.59	$87,074	$105,016	$79,529
29	095	0140.08	Moderate	$86,562	$104,400	8.07	67.10	$58,086	$70,052	$59,766
29	095	0140.09	Middle	$86,562	$104,400	5.33	93.68	$81,092	$97,802	$80,439
29	095	0141.11	Middle	$86,562	$104,400	4.40	117.19	$101,446	$122,346	$71,786
29	095	0141.12	Upper	$86,562	$104,400	3.25	135.01	$116,875	$140,950	$113,036
29	095	0141.20	Middle	$86,562	$104,400	4.06	116.46	$100,815	$121,584	$91,734
29	095	0141.21	Moderate	$86,562	$104,400	4.03	76.83	$66,507	$80,211	$67,622
29	095	0141.22	Upper	$86,562	$104,400	0.00	140.48	$121,607	$146,661	$107,917
29	095	0141.23	Moderate	$86,562	$104,400	11.08	71.84	$62,190	$75,001	$61,176
29	095	0141.24	Middle	$86,562	$104,400	8.04	88.64	$76,737	$92,540	$70,838
29	095	0141.25	Upper	$86,562	$104,400	0.63	122.26	$105,833	$127,639	$99,565
29	095	0141.26	Middle	$86,562	$104,400	5.91	93.12	$80,615	$97,217	$63,616
29	095	0141.27	Middle	$86,562	$104,400	11.08	82.45	$71,375	$86,078	$46,071
29	095	0141.28	Moderate	$86,562	$104,400	6.98	74.40	$64,403	$77,674	$63,030
29	095	0142.03	Upper	$86,562	$104,400	2.03	161.20	$139,545	$168,293	$122,802
29	095	0142.05	Middle	$86,562	$104,400	6.73	102.94	$89,107	$107,469	$59,611
29	095	0142.06	Upper	$86,562	$104,400	3.95	156.55	$135,521	$163,438	$127,400
29	095	0143.00	Middle	$86,562	$104,400	7.54	113.99	$98,673	$119,006	$64,645
29	095	0144.00	Middle	$86,562	$104,400	6.62	107.94	$93,438	$112,689	$72,425
29	095	0145.01	Middle	$86,562	$104,400	3.56	88.21	$76,362	$92,091	$62,386
29	095	0145.03	Moderate	$86,562	$104,400	16.31	50.84	$44,013	$53,077	$25,346
29	095	0145.04	Middle	$86,562	$104,400	23.12	97.34	$84,265	$101,623	$52,981
29	095	0146.01	Moderate	$86,562	$104,400	11.74	71.74	$62,100	$74,897	$60,357
29	095	0146.03	Middle	$86,562	$104,400	3.97	83.69	$72,449	$87,372	$69,500
29	095	0146.04	Moderate	$86,562	$104,400	12.07	77.74	$67,295	$81,161	$45,460
29	095	0147.01	Middle	$86,562	$104,400	8.43	91.69	$79,375	$95,724	$64,345
29	095	0147.02	Middle	$86,562	$104,400	3.83	102.87	$89,049	$107,396	$73,929
29	095	0148.04	Upper	$86,562	$104,400	0.38	139.35	$120,625	$145,481	$117,865
29	095	0148.06	Middle	$86,562	$104,400	1.41	111.45	$96,477	$116,354	$88,929
29	095	0149.02	Moderate	$86,562	$104,400	10.91	74.60	$64,583	$77,882	$89,100
29	095	0149.03	Middle	$86,562	$104,400	7.05	114.32	$98,963	$119,350	$91,548
29	095	0149.04	Middle	$86,562	$104,400	4.19	103.84	$89,891	$108,409	$74,494
29	095	0149.05	Middle	$86,562	$104,400	5.45	119.40	$103,357	$124,654	$98,750
29	095	0150.00	Middle	$86,562	$104,400	4.18	82.00	$70,988	$85,608	$66,505
29	095	0151.00	Moderate	$86,562	$104,400	5.13	79.47	$68,799	$82,967	$65,603
29	095	0152.00	Upper	$86,562	$104,400	5.30	142.29	$123,173	$148,551	$76,696
29	095	0153.00	Moderate	$86,562	$104,400	33.70	57.90	$50,125	$60,448	$36,016
29	095	0154.01	Low	$86,562	$104,400	76.34	25.86	$22,392	$26,998	$13,535
29	095	0154.02	Unknown	$86,562	$104,400	37.14	0.00	$0	$0	$20,824
29	095	0155.00	Low	$86,562	$104,400	33.80	43.88	$37,986	$45,811	$31,964
29	095	0156.00	Moderate	$86,562	$104,400	36.45	57.10	$49,430	$59,612	$26,065
29	095	0157.01	Upper	$86,562	$104,400	7.70	188.64	$163,292	$196,940	$69,397
29	095	0157.02	Upper	$86,562	$104,400	5.21	120.05	$103,920	$125,332	$72,484
29	095	0158.00	Upper	$86,562	$104,400	8.13	155.95	$135,000	$162,812	$81,042
29	095	0159.00	Unknown	$86,562	$104,400	13.67	0.00	$0	$0	$50,568

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29	095	0160.00	Low	$86,562	$104,400	45.34	23.53	$20,375	$24,565	$23,583
29	095	0161.00	Middle	$86,562	$104,400	25.30	85.39	$73,917	$89,147	$34,343
29	095	0162.00	Moderate	$86,562	$104,400	29.65	59.56	$51,563	$62,181	$31,694
29	095	0163.00	Low	$86,562	$104,400	23.32	35.17	$30,450	$36,717	$31,167
29	095	0164.00	Low	$86,562	$104,400	33.70	37.97	$32,869	$39,641	$25,655
29	095	0165.00	Low	$86,562	$104,400	14.41	45.26	$39,183	$47,251	$38,118
29	095	0166.00	Moderate	$86,562	$104,400	15.66	76.53	$66,250	$79,897	$38,533
29	095	0167.00	Moderate	$86,562	$104,400	11.27	68.69	$59,464	$71,712	$38,312
29	095	0168.01	Middle	$86,562	$104,400	14.94	88.53	$76,638	$92,425	$55,608
29	095	0168.02	Middle	$86,562	$104,400	11.15	107.34	$92,917	$112,063	$67,708
29	095	0169.00	Moderate	$86,562	$104,400	24.62	61.89	$53,575	$64,613	$36,939
29	095	0170.00	Low	$86,562	$104,400	23.68	41.50	$35,924	$43,326	$33,061
29	095	0171.00	Moderate	$86,562	$104,400	20.85	68.12	$58,973	$71,117	$42,901
29	095	0172.00	Moderate	$86,562	$104,400	22.60	72.35	$62,634	$75,533	$45,729
29	095	0173.00	Upper	$86,562	$104,400	1.12	128.52	$111,250	$134,175	$80,938
29	095	0174.00	Low	$86,562	$104,400	20.36	42.04	$36,399	$43,890	$32,268
29	095	0175.00	Middle	$86,562	$104,400	23.41	87.78	$75,985	$91,642	$55,000
29	095	0176.00	Middle	$86,562	$104,400	5.54	110.39	$95,560	$115,247	$77,315
29	095	0177.00	Middle	$86,562	$104,400	1.19	108.30	$93,750	$113,065	$86,523
29	095	0178.00	Moderate	$86,562	$104,400	27.92	70.81	$61,302	$73,926	$34,583
29	095	0179.00	Middle	$86,562	$104,400	11.75	97.21	$84,150	$101,487	$67,927
29	095	0180.00	Moderate	$86,562	$104,400	8.45	77.14	$66,775	$80,534	$55,568
29	095	0181.01	Upper	$86,562	$104,400	1.71	151.77	$131,377	$158,448	$122,708
29	095	0181.02	Upper	$86,562	$104,400	0.53	144.52	$125,106	$150,879	$127,181
29	095	0182.00	Upper	$86,562	$104,400	1.96	158.84	$137,500	$165,829	$135,875
29	095	0185.00	Upper	$86,562	$104,400	2.11	149.24	$129,188	$155,807	$110,313
29	095	0186.00	Middle	$86,562	$104,400	2.21	118.22	$102,337	$123,422	$94,419
29	095	0193.01	Middle	$86,562	$104,400	1.09	112.33	$97,240	$117,273	$74,934
29	095	0193.02	Upper	$86,562	$104,400	7.20	129.96	$112,500	$135,678	$82,232
29	095	9801.01	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	095	9808.02	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	095	9883.00	Upper	$86,562	$104,400	7.63	164.80	$142,656	$172,051	$76,563
29	095	9891.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	095	9892.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	107	0901.00	Moderate	$86,562	$104,400	14.38	79.12	$68,490	$82,601	$60,172
29	107	0902.00	Middle	$86,562	$104,400	15.16	93.44	$80,888	$97,551	$67,500
29	107	0903.00	Moderate	$86,562	$104,400	8.03	70.03	$60,625	$73,111	$49,938
29	107	0904.01	Middle	$86,562	$104,400	8.10	83.52	$72,300	$87,195	$65,000
29	107	0904.02	Moderate	$86,562	$104,400	12.35	68.38	$59,196	$71,389	$45,941
29	107	0905.00	Middle	$86,562	$104,400	11.63	93.40	$80,857	$97,510	$54,743
29	107	0906.01	Middle	$86,562	$104,400	9.67	92.22	$79,833	$96,278	$59,427
29	107	0906.02	Middle	$86,562	$104,400	10.57	111.19	$96,250	$116,082	$87,835
29	165	0300.02	Low	$86,562	$104,400	19.15	41.87	$36,250	$43,712	$34,245
29	165	0300.03	Middle	$86,562	$104,400	21.66	89.35	$77,350	$93,281	$75,350
29	165	0300.04	Middle	$86,562	$104,400	3.35	94.72	$82,000	$98,888	$80,868

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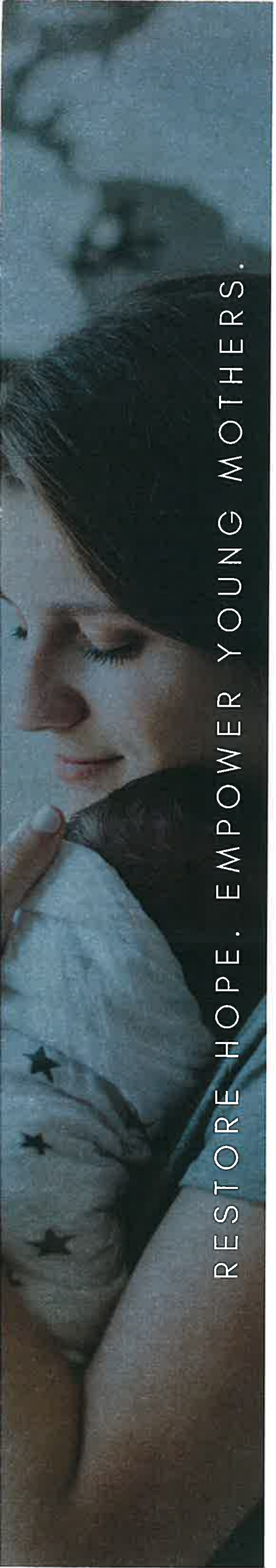
29	165	0301.01	Upper	$86,562	$104,400	4.39	141.86	$122,798	$148,102	$94,808
29	165	0301.02	Middle	$86,562	$104,400	5.96	117.30	$101,538	$122,461	$89,375
29	165	0301.03	Upper	$86,562	$104,400	2.20	143.04	$123,819	$149,334	$86,417
29	165	0302.01	Upper	$86,562	$104,400	1.23	134.16	$116,140	$140,063	$100,583
29	165	0302.07	Middle	$86,562	$104,400	3.64	116.75	$101,065	$121,887	$76,364
29	165	0302.08	Upper	$86,562	$104,400	1.38	181.64	$157,232	$189,632	$151,250
29	165	0302.10	Upper	$86,562	$104,400	0.55	135.25	$117,083	$141,201	$103,092
29	165	0302.11	Middle	$86,562	$104,400	3.76	97.84	$84,695	$102,145	$59,010
29	165	0302.12	Middle	$86,562	$104,400	6.73	116.96	$101,250	$122,106	$73,786
29	165	0302.13	Moderate	$86,562	$104,400	5.06	79.32	$68,669	$82,810	$66,046
29	165	0302.14	Middle	$86,562	$104,400	8.62	85.38	$73,909	$89,137	$66,250
29	165	0302.15	Middle	$86,562	$104,400	9.33	86.64	$75,000	$90,452	$67,794
29	165	0302.16	Middle	$86,562	$104,400	1.85	109.98	$95,208	$114,819	$90,538
29	165	0303.06	Upper	$86,562	$104,400	3.11	176.49	$152,778	$184,256	$140,282
29	165	0303.08	Middle	$86,562	$104,400	4.53	99.71	$86,311	$104,097	$83,214
29	165	0303.09	Upper	$86,562	$104,400	2.85	126.62	$109,613	$132,191	$81,111
29	165	0303.10	Upper	$86,562	$104,400	6.03	122.47	$106,019	$127,859	$84,688
29	165	0304.01	Upper	$86,562	$104,400	3.67	149.78	$129,656	$156,370	$118,817
29	165	0305.01	Middle	$86,562	$104,400	2.25	107.58	$93,125	$112,314	$63,015
29	165	0305.02	Moderate	$86,562	$104,400	6.09	50.77	$43,950	$53,004	$47,500
29	165	0306.01	Moderate	$86,562	$104,400	12.36	78.17	$67,674	$81,609	$65,740
29	165	0306.02	Middle	$86,562	$104,400	6.55	103.75	$89,815	$108,315	$78,073
29	165	0307.00	Middle	$86,562	$104,400	4.85	107.00	$92,625	$111,708	$74,597
29	165	9800.00	Unknown	$86,562	$104,400	0.00	0.00	$0	$0	$0
29	177	0800.01	Middle	$86,562	$104,400	8.58	84.15	$72,845	$87,853	$55,110
29	177	0800.02	Middle	$86,562	$104,400	4.50	95.10	$82,328	$99,284	$72,682
29	177	0801.00	Middle	$86,562	$104,400	15.23	81.00	$70,119	$84,564	$60,893
29	177	0802.01	Middle	$86,562	$104,400	22.32	88.59	$76,689	$92,488	$52,386
29	177	0802.02	Moderate	$86,562	$104,400	16.91	78.57	$68,018	$82,027	$57,686
29	177	0803.00	Middle	$86,562	$104,400	8.63	97.11	$84,063	$101,383	$72,059
29	177	9999.99	Middle	$86,562	$104,400	11.81	87.58	$75,811	$91,434	$65,303

Written Comments

nbkc bank



MOTHER'S REFUGE

November 3, 2024

NBKC Bank
8320 Ward Pkwy
Kansas City, MO 64114

Dear Friends,

Mother's Refuge is beyond grateful for the generosity and love you are pouring out to those who need it most. Thanks to your gift we are able to provide a safe and loving home for those who have nowhere else to turn.

As Thanksgiving approaches and everyone is excited with the thought of family gatherings filled with love and laughter I am reminded that the young ladies we serve are faced with anxiety and loneliness. Most have no stable family, they are dealing with brokenness, abuse, and rejection. ***As the heartache starts to set in, I feel a sense of extreme gratefulness for YOU!*** Why? Because with your help we are able to provide much more than a home, we are able to become a forever family for the young moms and babies that we are blessed to serve!

This Thanksgiving we are hosting our annual Friendsgiving for all of our past and current Mother's Refuge families. Zarda BBQ is providing a delicious meal and our staff are bringing traditional sides. We will play games, enjoy much laughter, catch up with one another, and give thanks for all that Mother's Refuge means to us. ***I wish you could witness the love and excitement in that room, you would see firsthand what a positive difference YOU truly are making in so many young lives!***

Thank you for partnering with us to be so much more than just a shelter! As we continue to move forward with our Welcome Home Capital Campaign I know that even though the need is great, the support in our community is even greater. Together we will grow our Mother's Refuge family and provide hope to those who have nowhere else to turn.

Happy Thanksgiving!

Angel

Angel McDonald
Executive Director

We appreciate your Kindness + generosity!

Thank you! Your time & effort is much appreciated

thank you for showing us around & your time! -Molly

We learned so much! Thank you! - Leila

Thank you for sharing your stories on how you went to banking!

Thank you for taking time to explain what you do and answer questions!

Thank you for letting us come to NBKC and explain more about banking! - Grace

Thank you so much for making the day fun + informative

thank you, NBKC!

thank you to everyone who made this possible; it was so insightful! - Leah L

thank you for all the time you took to plan the amazing day. The games were so fun, especially cash count! - Gianna

thank you for taking the time to share your job with us. I enjoyed learning about your experiences in fraud. - Veronica Wilson thanks for answering our questions & coming to STA! Y. Milly

I learned so much! Thankyou! Leila

Thank you! You are much appreciated - Jassani V.

Thank you! I loved learning more about banking, and the things within it! - Joelle

Thank you for coming to STA and speaking w/ us + answering our questions! - Grace

Thank you for sharing your stories !! - Georgia

I loved listening to all your stories. Thank you for sharing your experiences! - Amanda

thank you, Stephanie!

Thank you for sharing your experiences and giving us great advice. I enjoyed the activities and challenges - Veronica Wilson

Thank you so much for taking the time to organize this experience! I will most definitely use the "other duties as needed" technique on my resume! - Leah L. →

NBKC Bank,

Thank you, for your sponsorship and donation for our 2024 homecoming event! It truly means the world to have your organizations support in our mission and fundraising endeavor. With your trust and investment in our work, we are able to continue providing health, safety, and dignity to our unhoused neighbors! We can't wait to have you at our event! Thanks ♡

your friends at

reStart
empowering people, ending homelessness

development@restartinc.org

(816) 472-5664

www.restartinc.org

Let's Connect!

THANK YOU

3DE
BY JUNIOR ACHIEVEMENT

Thank you for being a case challenge partner for 3DE by Junior Achievement! Your involvement has helped me and my classmate gain confidence in skills like analytical thinking, communication, and critical reasoning. These real-world experiences will expand our view of what's possible for our futures and prepare us for choice-filled lives. Thank you for your mentorship and making a difference in our lives!

Sincerely,
Abby

Literacy KC
Changing lives beyond words

October 15, 2022

nbkc bank
8320 Ward Pkwy
Kansas City, MO 64114

Dear Nicole,

Because of you, students like Yosibel will be able to get better jobs, improve their English skills, or graduate from high school. Thank you for your support of the Literacy KC Classic!

Many thanks to all the teams, volunteers, and auction bidders who participated. Without their contributions, the Classic would not have been possible.

For your records, we acknowledge receipt of your Long Drive Sponsorship.

Again, we thank you on behalf of our students whose lives are changed through literacy and your support.

With much appreciation,

Gillian Helm
CEO

Literacy KC student Yosibel receiving her high school equivalency credential in July.

Litera
Please ret

Most Recent CRA
Performance Evaluation

PUBLIC DISCLOSURE

March 14, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

NBKC Bank
Certificate Number: 35014

3510 West 95th Street
Leawood, Kansas 66206

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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, nor should it 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.

TABLE OF CONTENTS

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

Examiners used two sets of evaluation procedures to assess NBKC Bank's Community Reinvestment Act (CRA) performance for this evaluation period. Examiners utilized the Examination Procedures for Institutions with Strategic Plans for the portion of the review period covered by the bank's approved CRA Strategic Plan, which became effective January 1, 2021. Additionally, examiners evaluated the bank's performance prior to that date using the Intermediate Small Institution Examination Procedures.

As discussed later in this evaluation, NBKC Bank achieved satisfactory performance based on the goals in the Strategic Plan. Examiners placed greater weight on the performance under the Strategic Plan, as this highlights the bank's most recent activity, and the bank will continue to operate under the plan through December 31, 2022.

Examiners did not assign a separate rating for the period of time evaluated under the Intermediate Small Institution Examination Procedures. However, NBKC Bank's performance was consistent with a Needs to Improve rating, because the bank made only a small percentage of loans within the assessment area, and the bank demonstrated poor lending performance in relation to comparative data. NBKC Bank's distinctive national footprint in lending was the primary reason bank management sought and received approval from the FDIC to operate under a Strategic Plan.

DESCRIPTION OF INSTITUTION

NBKC Bank is headquartered in Leawood, Kansas, and is wholly owned by Ameri-National Corporation, a one-bank holding company, based in Overland Park, Kansas. There are no lending or other subsidiaries or affiliates relevant to the CRA evaluation. The institution received a Needs to Improve rating at its previous FDIC Performance Evaluation, dated February 10, 2020, based on Interagency Intermediate Small Institution Examination Procedures.

NBKC Bank continues to operate from four offices in the Kansas City, Missouri-Kansas Metropolitan Statistical Area (Kansas City MSA). The bank has two offices located in Kansas, and two offices located in Missouri. Since the previous evaluation, the bank made only one change to these offices by interchanging its Kansas offices (both in Johnson County). Specifically, in July 2021, the bank re-designated its Leawood branch as the main office, while the previous headquarters in Overland Park became a branch office. The Missouri offices are in the neighboring counties of Jackson and Clay. There have been no branch openings or closings since the previous evaluation.

NBKC Bank is extensively involved in nationwide digital delivery systems that offer traditional loan products. The bank offers residential, commercial, and consumer loans. Agricultural loans are not offered. The institution's overwhelming lending focus is residential loans, but commercial loans are also a primary focus.

The bank has a particularly substantial residential loan operation in which digital nationwide channels are used to offer a variety of home mortgage loans, most of which are sold on the secondary market. The bank offers both conventional home loans, and loans through various government programs such as the Veterans Administration, Federal Home Loan Bank, Federal Home Loan Mortgage Corporation, Federal National Mortgage Association, Government National Mortgage Association, and Federal Housing Administration.

The bank offers conventional commercial loans, and commercial loans guaranteed through the Small Business Administration (SBA). The bank was an active originator of loans under the SBA's Paycheck Protection Program (PPP), which was established in 2020 to provide relief financing to small businesses during the Coronavirus Disease 2019 (COVID-19) pandemic. The bank originated 684 PPP loans totaling $51.7 million since the program's inception.

NBKC Bank's notable use of nationwide digital delivery systems is also heavily utilized to provide a variety of deposit services. The bank offers checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services are a major part of the bank's strategy, and include an extensive internet outreach network, mobile banking, electronic bill pay, prepaid cards, remote deposit capture, interactive teller machines (ITMs), and bank-owned ATMs.

According to the December 31, 2021 Reports of Condition and Income (Call Report), the institution reported total assets of $1.0 billion, total loans of $557.7 million, total deposits of $840.5 million, and total securities of $80.7 million. The Call Report shows only a small fraction of NBKC's originated loan volume, because most of the bank's lending activity includes residential loans that are subsequently sold to the secondary market. Although most residential loans are sold to the secondary market, the bank retains the servicing on these loans. Bank records indicate that as of December 31, 2021, the bank's designated home loan servicing provider was servicing $11.1 billion in residential loans.

Aside from the significant off-portfolio home loan activity, the Call Report shows that residential loans comprise the largest category of loans in the portfolio at 55.2 percent. The next largest portfolio categories are commercial loans at 30.0 percent; and construction, land development, and other land loans at 12.1 percent. The following table shows the portfolio distribution for each loan category by dollar volume.

Loan Portfolio Distribution		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	67,373	12.1
Secured by Farmland	-	0.0
Secured by 1-4 Family Residential Properties	285,298	51.2
Secured by Multi-family (5 or more) Residential Properties	22,519	4.0
Secured by Non-Farm Non-Residential Properties	140,017	25.1
Total Real Estate Loans	**515,207**	**92.4**
Commercial and Industrial Loans	27,471	4.9
Agricultural Production and Other Loans to Farmers	57	0.0
Consumer	11,472	2.1
Obligations of States and Political Subdivisions in the United States	-	0.0
Other Loans	276	0.0
Lease Financing Receivables (net of unearned income)	3,230	0.6
Less: Unearned Income	-	0.0
Total Loans	**557,713**	**100.0**
Source: Call Report dated December 31, 2021		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet its assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

NBKC Bank's sole assessment area continues to include all of Johnson County in Kansas, and all of Jackson and Clay counties in Missouri. These three contiguous counties are located in the central portion of the 14-county multistate Kansas City MSA. The following section shows demographic and economic information from the 2015 American Community Survey (ACS), and 2020 and 2021 D&B data for the assessment area.

Economic and Demographic Data

According to 2015 ACS data, the assessment area includes 373 census tracts, of which 51 are low-income, 80 are moderate-income, 114 are middle-income, 118 are upper-income, and 10 have no income classification. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	373	13.7	21.4	30.6	31.6	2.7
Population by Geography	1,478,080	8.3	21.0	33.3	37.1	0.3
Housing Units by Geography	639,577	10.3	22.5	33.8	32.9	0.5
Owner-Occupied Units by Geography	376,837	5.2	17.1	34.5	43.1	0.2
Occupied Rental Units by Geography	205,059	15.0	30.6	34.5	19.1	0.8
Vacant Units by Geography	57,681	26.4	28.8	27.5	15.4	1.9
Businesses by Geography - 2020	118,996	6.6	18.9	31.4	41.2	1.8
Businesses by Geography - 2021	141,581	6.5	18.4	30.7	42.6	1.7
Family Distribution by Income Level	371,398	20.0	16.9	20.0	43.1	0.0
Household Distribution by Income Level	581,896	22.8	16.4	17.4	43.4	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		$72,623	Median Housing Value			$170,061
			Median Gross Rent			$868
			Families Below Poverty Level			8.5%
Source: 2015 ACS, and 2020 and 2021 D&B Data *Due to rounding, totals may not equal 100.0%* *(*) The NA category consists of geographies that have not been assigned an income classification.*						

The Federal Financial Institutions Examination Council (FFIEC) updates median family income figures annually. Examiners used the Kansas City MSA median family income figures to analyze home mortgage loans under the Borrower Profile criterion, and determine certain qualifying community development activities in this evaluation. These figures along with the corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges - Kansas City, MO-KS MSA				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2020 ($85,900)	<$42,950	$42,950 to <$68,720	$68,720 to <$103,080	≥$103,080
2021 ($86,300)	<$43,150	$43,150 to <$69,040	$69,040 to <$103,560	≥$103,560
Source: FFIEC				

The 2021 D&B data indicates the primary industries in the assessment area include service industries, which comprise 40.9 percent of all area businesses (non-farm and farm), followed by non-classifiable establishments at 18.2 percent. This data also indicates that a notable number of area businesses are relatively small, with 89.2 percent having nine or fewer employees, 85.9 percent generating $1 million or less in annual revenues, and 89.9 percent operating from a single location.

Competition

Competition for financial services in the assessment area is very strong. According to FDIC Deposit Market Share data as of June 30, 2021, there are 89 banks operating 479 offices in the assessment area, with NBKC Bank holding a 1.3 percent market share. The 2020 Home Mortgage Disclosure Act (HMDA) aggregate data also shows strong competition for home mortgage loans, with 616 HMDA lenders reporting 89,161 home mortgage loans in the assessment area. Based on the number of loans from these 616 lenders, NBKC Bank ranked 28th with a 1.0 percent market share.

Community Contact

Examiners contact community members or other third parties in the assessment area to help gain insight into the area's economy, demographic trends, and business environment. This information not only helps in identifying credit and community development needs and opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

Examiners conducted an interview with a representative from a research-based organization within the Kansas portion of the assessment area. The contact indicated that while the area's economy is stable, residents and businesses are feeling the pinch of current inflation. Home prices in the area are soaring, with homes selling very quickly and well above asking prices. The primary credit needs include home loans and business loans. In regards to community development opportunities for area financial institutions, the contact stated that in addition to actively making loans, there are always opportunities for providing basic financial education for LMI individuals.

Credit and Community Development Needs and Opportunities

Considering information from demographic data and the community contact, examiners determined that home mortgage and small business loans represent the primary credit needs in the assessment area. Opportunities exist for originating such loans, as indicated by HMDA aggregate data, along with demographic data on the number of families and small businesses in the assessment area. Community development needs in the assessment area include affordable housing, community services, economic development, and activities that revitalize and/or stabilize LMI areas. This conclusion is supported by the number of LMI families, the level of LMI geographies, and the percentage of small businesses in the assessment area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 10, 2020, to the current evaluation dated March 14, 2022. As previously noted, examiners evaluated NBKC Bank's performance using two sets of CRA examination procedures, because the bank received approval for a Strategic Plan in the midst of the evaluation period. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate performance from February 10, 2020, to December 31, 2020. These procedures focus on the bank's performance under the Lending Test and Community Development Test as outlined in the Intermediate Small Bank Performance Criteria Appendix. Thereafter, examiners used the Interagency Examination Procedures for Institutions with Strategic Plans to evaluate the bank's performance under its Strategic Plan, which has an effective date of January 1, 2021. Since Strategic Plans generally involve measurable annual goals, partial year performance under the bank's Strategic Plan for 2022 was not reviewed, and will be incorporated into the next CRA Performance Evaluation.

Regardless of evaluation method, examiners determined the bank's major product line, by far, is residential loans, followed by commercial loans. This conclusion is based on the bank's business strategy, home loan servicing records, loan portfolio composition, and recent loan origination activity. Accordingly, while examiners reviewed both home mortgage lending and business lending in this evaluation, home mortgage lending performance received the most weight in forming overall conclusions, as this is the bank's major product line. The following sections discuss the activities reviewed by examiners for the Strategic Plan and Intermediate Small Institution evaluation processes.

Strategic Plan Activities Reviewed

NBKC Bank developed the Strategic Plan specifically to address local activities within its assessment area, particularly in light of the impact of the bank's nationwide home mortgage lending footprint. The Strategic Plan contains measurable annual goals that the FDIC used to evaluate performance. The Plan outlines seven goals that measure the bank's activities to help meet assessment area needs through lending and community development activities. Each of the seven goals contains a minimum volume threshold necessary to achieve favorable CRA performance levels (satisfactory and outstanding) regarding the following specific activities.

Goal 1: Loans to Small Businesses
Goal 2: Business Loans in LMI Census Tracts
Goal 3: Home Mortgage Loans in LMI Census Tracts
Goal 4: Home Mortgage Loans to LMI Borrowers
Goal 5: Community Development Loans
Goal 6: Community Development Investments
Goal 7: Community Development Services

Bank management tracked and provided data on the 2021 activities under each goal. NBKC Bank's results for each of the Strategic Plan goals are addressed later in this evaluation.

Intermediate Small Institution Activities Reviewed

Given the bank's aforementioned areas of lending focus, the specific loan categories reviewed under the Lending Test were home mortgage loans, as reported under the HMDA regulation, and small business loans, in accordance with the standard CRA definition (see Glossary in Appendices). No other loan types, such as small farm loans, represent a major product line or provide material support for conclusions.

Examiners reviewed all 20,060 loans totaling $7.2 billion that the bank reported on its 2020 HMDA Loan Application Register. For small business loans, examiners utilized bank records to identify all small business loans originated or renewed in 2020 since the February 10, 2020 performance evaluation. During this time, the bank made 539 small business loans totaling $43.3 million. Of those small business loans, 481 loans totaling $26.5 million were PPP loans, and 58 loans totaling $16.9 million were non-PPP loans.

For the Lending Test, examiners reviewed all of the above noted loans for the Assessment Area Concentration analysis. Examiners then reviewed all loans within the assessment area for the Geographic Distribution and Borrower Profile analyses. This lending within the assessment area included 1,001 home mortgage loans totaling $292.2 million, and 265 small business loans totaling $27.0 million.

For the Geographic Distribution and the Borrower Profile analyses, examiners used prescribed comparative data as the standard of comparison for the bank's lending performance. The 2020 HMDA aggregate data and 2015 ACS data provided a standard of comparison for the bank's home mortgage lending performance, and 2020 D&B data provided a standard of comparison for the bank's small business lending performance. Additionally, although both the number and dollar volume of loans are analyzed, examiners emphasize performance by the number of loans, because it is a better indicator of the number of individuals and businesses served.

For the Community Development Test, bank management provided data on community development loans, qualified investments, and community development services since the prior CRA evaluation through year-end 2020.

CONCLUSIONS ON PERFORMANCE CRITERIA – STRATEGIC PLAN

NBKC Bank met all Strategic Plan goals for 2021 with the exception of Goal 1. Since Outstanding performance was achieved on four of the seven goals, including those related to home mortgage loans, which is the bank's primary lending product, examiners considered the Strategic Plan's 2021 goals substantially met for an overall Satisfactory performance.

Business Lending – Goals 1 and 2

These goals measure the bank's CRA business lending performance based on borrower profile and geographic distribution. Specifically, Goal 1 measures the bank's performance to small businesses, and Goal 2 measures the bank's performance in LMI census tracts. For both goals, business loans are defined as assessment area loans, regardless of loan amount, that are included in the Call Report categories of "Secured by Non-Farm Non-Residential Properties" or "Commercial and Industrial Loans." For Goal 1, small businesses are those in which the gross annual revenues of the entity or entities considered by the bank for the loan are $1 million or less. NBKC Bank did not meet Goal 1, but exceeded the Outstanding threshold for Goal 2. Refer to the following table for specific goal thresholds and the bank's performance.

Business Lending – Goals 1 and 2			
	Institution Established Goals		Institution Performance
Strategic Plan Goal	Satisfactory	Outstanding	
Goal 1: Loans to Small Businesses	$15 million	$25 million	$10.4 million
Goal 2: Business Loans in LMI Census Tracts	$1.7 million	$2.2 million	$3.9 million
Source: 2021 Bank records			

Home Mortgage Lending – Goals 3 and 4

These goals measure the bank's home mortgage lending performance based on borrower profile and geographic distribution. Specifically, Goal 3 measures the bank's performance in LMI census tracts, and Goal 4 measures the bank's performance to LMI borrowers. For both goals, home mortgage loans are those that are reported pursuant to the HMDA regulation and located within the assessment area. NBKC Bank substantially exceeded the Outstanding thresholds for both Goals 3 and 4. Refer to the following table for specific goal thresholds and the bank's performance.

Home Mortgage Lending – Goals 3 and 4			
	Institution Established Goals		Institution Performance
Strategic Plan Goal	Satisfactory	Outstanding	
Goal 3: Home Mortgage Loans in LMI Census Tracts	$11 million	$13 million	$18.3 million
Goal 4: Home Mortgage Loans to LMI Borrowers	$16 million	$24 million	$34.7 million
Source: 2021 Bank records			

Community Development Activities – Goals 5, 6, and 7

These goals measure the bank's community development performance in 2021. Specifically, Goal 5 measures the bank's community development lending performance, Goal 6 measures the community investment performance, and Goal 7 measures the community development service performance. For the community development lending, this goal was calculated using the total dollar volume of loans originated or renewed in the bank's assessment area. For community development investments, this goal was calculated using the total dollar volume of investments (new and renewals) made in the bank's assessment area. For the community development services, this goal was calculated using the total number of qualified services completed by the bank or by bank personnel during the calendar year. To be counted and considered, the activities must meet the definition of the community development in the CRA regulation.

NBKC Bank met the Outstanding threshold for Goal 5, and met the Satisfactory thresholds for Goals 6 and 7. Refer to the following table for specific goal thresholds and the bank's performance.

Community Development Activities – Goals 5, 6, and 7			
	Institution Established Goals		**Institution Performance**
Strategic Plan Goal	**Satisfactory**	**Outstanding**	
Goal 5: Community Development Loans	$3 million	$5 million	$5.1 million
Goal 6: Community Development Investments	$4 million	$6 million	$4.0 million
Goal 7: Community Development Services	25	50	28
Source: 2021 Bank records			

The following are notable examples of the community development activities in 2021.

- The bank extended a $2.8 million loan that contributed to the economic development of the assessment area, and had a stabilizing effect in a moderate-income census tract. The loan was made to a small business that provides permanent jobs in the food service industry for LMI individuals.

- The bank provided a $2.1 million loan on a 24-unit apartment building that provides affordable housing, with nearly all units set below fair market rent figures for the area.

- In addition to $40,000 in donations to LMI programs and service organizations, NBKC Bank invested $4 million in a CRA-oriented investment fund that specifically directed the bank's dollars to various qualifying investments throughout the assessment area. All of the qualifying items through this fund were for the purpose of affordable housing.

- NBKC Bank partnered with multiple different companies in the financial technologies industry to offer checking accounts under a low- or no-fee model. Through these partnerships, NBKC Bank offers a checking account with no monthly maintenance fee, no minimum balance requirement, no overdraft fees, and no return item fees. This account receives consideration as a community development service since it demonstrates a responsiveness to helping to meet the banking needs of LMI individuals.

- NBKC Bank partnered with an area organization to provide financial literacy education at a school in which most of the students receive free or reduced-price lunches. Numerous bank representatives were involved in teaching lessons ranging from budgeting and personal finance, to the importance of understanding credit scores and responsible credit and debit card use.

CONCLUSIONS ON PERFORMANCE CRITERIA – INTERMEDIATE SMALL INSTITUTION EVALUATION PROCEDURES

As previously noted, although a rating was not assigned under this evaluation method, NBKC Bank's performance is consistent with a Needs to Improve rating. This conclusion is supported by the bank's performance under the Lending Test.

LENDING TEST

NBKC Bank's performance is consistent with a Needs to Improve under the Lending Test. The bank's Assessment Area Concentration, Geographic Distribution, and Borrower Profile performance supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio for 2020 is reasonable given the institution's size, financial condition, and assessment area credit needs. Examiners evaluated the bank's performance based on its four quarterly loan-to-deposit ratios in 2020. As shown in the following table, the resulting average loan-to-deposit ratio of 76.4 percent compares reasonably to similarly situated banks. Examiners selected the similarly situated banks based on their asset size, geographic location, and product mix.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	**Total Assets as of 12/31/2020 ($000s)**	**Average Net LTD Ratio (%)**
NBKC Bank, Leawood, Kansas	**1,148,196**	**76.4**
Bank of Labor, Kansas City, Kansas	760,690	43.7
Citizens Bank and Trust Company, Kansas City, Missouri	983,992	70.0
First Federal Bank of Kansas City, Kansas City, Missouri	794,480	96.1
Source: Reports of Condition and Income 01/01/2020 - 12/31/2020		

Assessment Area Concentration

A substantial majority of the bank's lending is outside the assessment area. This performance conclusion is supported solely by the bank's home mortgage loan activity. Despite the considerable volume of home mortgage lending within the assessment area, the bank's heavy nationwide delivery and footprint for these loans results in a substantial majority originated outside of the assessment area. Although a majority of the small business loan activity is also outside the assessment area, most of the small business loans were PPP loans. Since PPP financing was an important part of relief funding in response to the COVID-19 emergency, such loans do not negatively impact conclusions. An analysis of only non-PPP small business loans (58 total loans) revealed 36 loans, or 62.1 percent, were within the assessment area. See the following table for details.

Lending Inside and Outside of the Assessment Areas										
	Number of Loans					Dollar Amount of Loans $(000s)				
Loan Category	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	$	%	$	%	$(000s)
Home Mortgage	1,001	5.0	19,059	95.0	20,060	292,232	4.1	6,886,578	95.9	7,178,810
Small Business	265	49.2	274	50.8	539	27,048	62.4	16,280	37.6	43,328
Source: Bank Data, 2020 HMDA Data										

Geographic Distribution

Overall, the geographic distribution of loans reflects poor dispersion throughout the assessment area. Examiners focused on the percentage of loans in LMI areas located in the assessment area. Although the bank's small business lending performance is reasonable, the bank's home mortgage lending performance was poor, which is more heavily weighted.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects poor performance. As shown in the following table, the bank's lending to borrowers in LMI areas lags aggregate and demographic data. Specifically, the bank's activity is less than a fifth of aggregate levels in the low-income census tracts, and about half of aggregate levels in the moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low	5.2	2.2	4	0.4	387	0.1
Moderate	17.1	12.0	61	6.1	12,820	4.4
Middle	34.5	31.4	230	23.0	54,265	18.6
Upper	43.1	54.3	704	70.3	223,956	76.6
Not Available	0.2	0.2	2	0.2	804	0.3
Totals	**100.0**	**100.0**	**1,001**	**100.0**	**292,232**	**100.0**
Source: 2015 ACS, Bank Data, 2020 HMDA Aggregate Data, Due to rounding, totals may not equal 100.0%						

Small Business Loans

The geographic distribution of small business loans reflects reasonable performance. As shown in the following table, the bank's lending performance is comparable to the corresponding demographic data for both low-income and moderate-income census tracts.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	6.6	14	5.3	1,421	5.3
Moderate	18.9	45	17.0	5,593	20.7
Middle	31.4	55	20.8	4,300	15.9
Upper	41.2	137	51.7	12,881	47.6
Not Available	1.8	14	5.3	2,853	10.5
Totals	**100.0**	**265**	**100.0**	**27,048**	**100.0**
Source: 2020 D&B Data; Bank Data *Due to rounding, totals may not equal 100.0%*					

Borrower Profile

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes. Examiners focused on the percentage of home loans to LMI borrowers, and the percentage of small business loans to operations with revenues of $1 million or less. This conclusion is supported by the bank's poor home mortgage and small business lending performance.

Home Mortgage Loans

The distribution of borrowers reflects poor penetration among individuals of different income levels. Since the previous evaluation, while the number and dollar volume of assessment area home mortgage loans has more than doubled, the bank's performance still lags aggregate and demographic data for LMI borrowers. As shown in the following table, while the bank's performance to moderate-income borrowers slightly lags demographic and aggregate data, the bank's performance is less than half of aggregate data for low-income borrowers

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	20.0	5.8	25	2.5	3,552	1.2
Moderate	16.9	17.1	145	14.5	28,005	9.6
Middle	20.0	21.2	216	21.6	55,705	19.1
Upper	43.1	39.1	557	55.6	183,570	62.8
Not Available	0.0	16.8	58	5.8	21,400	7.3
Totals	**100.0**	**100.0**	**1,001**	**100.0**	**292,232**	**100.0**
Source: 2015 ACS, Bank Data, 2020 HMDA Aggregate Data, *Due to rounding, totals may not equal 100.0%*						

Small Business Loans

The distribution of small business loans reflects poor penetration among businesses of different revenue sizes. This analysis is focused on the bank's non-PPP loans.

Of the 265 small business loans in this analysis, 229 were PPP loans in which revenue information was not available given the relief program requirements. Assessing the bank's performance without considering these PPP loans, the bank made 11 of 36 loans to businesses with revenues of $1 million or less (revenue information was unavailable on 3 non-PPP loans), which is 30.6 percent. Since the bank's lending performance is significantly below demographic data in this revenue category, performance is considered poor.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	83.4	11	4.2	3,014	11.1
>$1,000,000	5.9	22	8.3	9,380	34.7
Revenue Not Available	10.7	232	87.5	14,654	54.2
Total	**100.0**	265	**100.0**	**27,048**	**100.0**

Source: 2020 D&B Data, Bank Data.
Due to rounding, totals may not equal 100.0%

Response to Complaints

The institution has not received any CRA-related complaints regarding its performance in meeting the credit needs of its assessment area since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

NBKC Bank's performance demonstrates adequate responsiveness to community development needs in its assessment area through community development loans, qualified investments, and community development services, considering the institution's capacity and the need and availability of such opportunities for community development in the assessment area.

Community Development Loans

NBKC Bank originated two community development loans totaling $10.6 million. This dollar volume represents 0.9 percent of total assets, and 2.0 percent of net loans as of December 31, 2020. Examiners compared NBKC Bank's performance to six similarly situated banks operating in Kansas and/or Missouri that were recently evaluated for CRA. The bank's level of community development lending is in the lower-range among the similarly situated banks. Specifically, considering an approximate one-year period, the similarly situated banks' ratios of community development loans to total assets ranged from 0.6 percent to 5.2 percent.

Both of the community development loans were highly responsive to the assessment area's affordable housing needs. Each loan provided approximately $5 million in financing to major housing complexes that provide affordable rental housing primarily to LMI individuals. This financing helped to provide extensive renovations and repairs, improve safety for residents, and increase the number of rentable units. Both complexes are located in low-income census tracts in Jackson County.

Qualified Investments

NBKC Bank made eight qualified investments totaling approximately $4.6 million that benefited the assessment area. This total is comprised of debt securities, deposits in Community Development Financial Institutions (CDFIs), and qualifying donations. The total dollar amount of investments equates to 0.4 percent of total assets, and 4.2 percent of total securities as of December 31, 2020. The bank's level of qualified investments is considered responsive, and is in the upper-range among similarly situated banks. Considering an approximate one-year period, the similarly situated banks' ratios of qualified investments to total assets ranged from 0.1 percent to 0.5 percent. The following table illustrates NBKC Bank's qualified investments.

Qualified Investments										
Activity Year	**Affordable Housing**		**Community Services**		**Economic Development**		**Revitalize or Stabilize**		**Totals**	
	#	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**	**#**	**$(000s)**
Prior Period	0	0	0	0	0	0	0	0	**0**	**0**
2020 (since 2-10-2020)	2	4,017	0	0	2	498	0	0	**4**	**4,515**
Qualified Grants & Donations	1	1	3	35	0	0	0	0	**4**	**36**
Total	**3**	**4,018**	**3**	**35**	**2**	**498**	**0**	**0**	**8**	**4,551**
Source: Bank Records										

The following are details on the qualified investment activities in the above table.

- The bank purchased two securities for $4.0 million for the purpose of affordable housing as they are backed by mortgage loans to LMI residents in the assessment area.

- The bank invested in two annually renewing certificates of deposit totaling $498,000 with two CDFIs that supports economic development in the assessment area.

- During the review period, the bank donated $36,000 to qualifying area programs and organizations that provide community services or affordable housing primarily to LMI individuals.

Community Development Services

During the 2020 evaluation period, the bank had four qualifying community development services that benefited the assessment area. Considering an approximate one-year period, the similarly situated banks' average number of qualifying community development services was 34, and ranged from 11 to 60. NBKC Bank's services demonstrated some responsiveness to identified community development needs, but were very limited in comparison to the similarly situated banks.

In addition to the bank's low-cost checking account (see the Strategic Plan section for details), the following are the bank's three remaining community development services.

- A bank officer serves as an Executive Board member of an organization that supports economic development by helping small businesses obtain SBA 504 loan financing.
- A bank employee provides financial education during an annual area event that benefits primarily LMI students.
- A bank employee serves on the board of an organization that offers emergency support to LMI individuals through vital services such as food pantry access, utility assistance, rent and mortgage assistance, winter coats, and prescriptions.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The geographic distribution of the bank's loans;
4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

1) The number and amount of community development loans;
2) The number and amount of qualified investments;
3) The extent to which the bank provides community development services; and
4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

(1) Support affordable housing for low- and moderate-income individuals;
(2) Target community services toward low- and moderate-income individuals;
(3) Promote economic development by financing small businesses or farms; or
(4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:
(1) Has as its primary purpose community development; and
(2) Except in the case of a wholesale or limited purpose bank:
(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:
(1) Has as its primary purpose community development;
(2) Is related to the provision of financial services; and
(3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is 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.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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 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 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan 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 area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.