COMMUNITY REINVESTMENT ACT PUBLIC FILE
Southwest National Bank

1. Branches
2. Record of Opening and Closing Branches
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4. Products and Services
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9. HMDA Disclosure Statement
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SouthWest National Bank

BRANCHES

Main Bank
400 E. Douglas Ave.
Wichita, KS 67202
Census Tract 0043.01

Towne East
225 S. Towne East Mall Drive
Wichita, KS 67207
Census Tract 0073.02

Towne West
454 S. Tracy St.
Wichita, KS 67209
Census Tract 0089.00

Motor Bank
157 N. Emporia Ave.
Wichita, KS 67202
Census Tract 0043.01

Twin Lakes
2150 N. Woodrow Ave.
Wichita, KS 67203
Census Tract 0084.00

Indian Hills
2700 W. 13th St.
Wichita, KS 67203
Census Tract 0085.00

Tyler Crossing
8760 W. 21st St. N
Wichita, KS 67205
Census Tract 0095.14

South Seneca
3101 S. Seneca St.
Wichita, KS 67217
Census Tract 0053.00

CLOSED BRANCH
Reflection Ridge Retirement Facility
2300 N. Tyler Rd.
Wichita, KS 67205
Census Tract 0095.14
Closed Jan 2, 2024

SouthWest National Bank

HOURS OF OPERATION

Main Bank
Lobby:
Monday – Friday, 9:00am – 5:00pm

Towne East
Lobby:
Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm
Drive:
Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm
ATM Available

Towne West
Lobby:
Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm
Drive:
Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm
ATM Available

Motor Bank
Drive:
Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
ATM Available

Twin Lakes
Lobby:
Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm
Drive:
Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm
ATM Available

Indian Hills

Lobby:

Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm

Drive:

Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm
ATM Available

Tyler Crossing

Lobby:

Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm

Drive:

Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm

ATM Available

South Seneca

Lobby:

Monday – Thursday, 9:00am – 5:30pm
Friday, 9:00am – 6:00pm
Saturday, 9:00am – 12:00pm

Drive:

Monday – Thursday, 8:00am – 5:30pm
Friday, 8:00am – 6:00pm
Saturday, 9:00am – 12:00pm

ATM Available

SouthWest National Bank

PRODUCTS AND SERVICES OFFERED

Personal

Checking Accounts, Savings Accounts, Money Market Accounts, Certificates of Deposit, Individual Retirement Accounts, Personal Loans, Debit Cards, Credit Cards, Gift Cards, Prepaid Cards, Safe Deposit Boxes, Overdraft Services, Large Deposit Insurance

Business

Checking Accounts, Money Market Accounts, Investment Accounts, Business Lending, Debit Cards, Credit Cards, Gift Cards, Prepaid Cards, Cash Management, Cash Analysis, Remote Deposit Capture, Check and ACH Positive Pay, Merchant Services, Payroll Cards, Electronic Data Interchange Services, Overdraft Services, Large Deposit Insurance

Digital Banking

E-Statements, P2P Service, Bill Pay, Mobile Deposit, Digital Wallet, Phone Banking, Wire Transfers, Text Message Banking, Contextual Personal Financial Management

Wealth Management

Trusts, Estates, Conservator

FEE SCHEDULE
Personal Schedule of Fees

Southwest National Bank

Effective for all personal accounts or services used on or after February 22, 2019.
This document serves as a reference for all fees for Southwest National Bank personal accounts and services. If you have questions about any of the services listed, please call 316-291-5303 or visit your closest branch and talk with a customer service representative.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Closing Fee (If closed within 90 days of opening)	$25.00
Account Research Per Hour (minimum charge is 30 minutes - $12.50)	$25.00
Cashier's Checks**	$5.00
Collections - Domestic (Incoming and Outgoing) Minimum collection amount $50.00, paying bank may assess an additional fee	$15.00
Collections - Foreign (Incoming and Outgoing) Minimum collection amount $50.00, paying bank may assess an additional fee	$35.00
Debit/ATM Card - Foreign terminal*	$2.00
Debit/ATM Card - International Transactions (estimated fee, actual fee may be less)	2.000% of actual debit card transaction
Debit/ATM Card - Replacement Fee	$5.00
Dormant Account - monthly (no contact or activity for 12 months)	$10.00
Foreign Deposited Item	$5.00
Gift Card	$3.95
International ACH - Directo A Mexico	$5.00
IRA Transfer Fee (outgoing)	$25.00
Medallion Guarantee (approval/appointment required)	$25.00
Money Orders**	$2.00
Notary Service	$0.00
Online Banking (Bill Pay, Mobile Deposit, External Transfers & e-Statements)	$0.00
Overdraft Protection Transfer - Accounts linked with Funds Management (Fee is per transfer, first 2 transfers are free)	$5.00
Overdraft/Insufficient - per item or entry whether paid or returned (maximum of 6 charges ($180) per day)	$30.00
Overdraft: Continuous Overdraft Fee - Assessed on the tenth business day the account is overdrawn and every ten days the account remains overdrawn	$15.00
Photocopies Per Page	$0.25
Prepaid Reloadable Card	$5.00
Prepaid Reloadable Card - Reload Fee	$1.00
Returned Deposited Item - Chargback	$8.00
Returned Deposited Item - Reclear	$3.00
Signature Guarantee	$5.00
Statements - Check images included in monthly statement (front of checks only)	$2.00
Statements - Duplicate Monthly Statement (two paper or web & paper)	$5.00
Statements - Reprint or Special Statement (no check images)	$2.00
Stop Payment Fee	$30.00
Tax Levies and Garnishments	$50.00
Telephone Transfer Fee	$2.50
Wire Transfers - Domestic Incoming	$10.00
Wire Transfers - Domestic Outgoing	$15.00
Wire Transfers - International Incoming	$15.00
Wire Transfers - International Outgoing	$45.00

SAFE DEPOSIT BOXES:
(Fees vary for key replacement and box drilling.)

2" x 5"	$17.00	5" x 5"	$25.00
2.5" x 5"	$20.00	5" x 10"	$45.00
3" x 5"	$20.00	10" x 10"	$70.00
3" x 10"	$30.00	10" x 15"	$85.00

NON-CUSTOMER FEES:

Cashier's Check	$10.00
Check Cashing	$10.00
Coin Counting	Greater of 10% or $2.00
Notary Service	$5.00

*Foreign ATM Fee is waived for Kasasa Cash, Kasasa Cash Back, Perks Plus, Platinum and Interest Checking accounts.

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**Cashier's Check and Money Order fees are waived for Platinum Checking, Perks Plus Checking, and Interest Checking accounts. Limited to a combination of 3 per day.

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FEE SCHEDULE
Business Schedule of Fees

SOUTHWEST NATIONAL BANK
2150 WOODROW AVE
WICHITA, Kansas 67203
(316)291-5303
www.southwestnb.com

Effective for all business accounts or services on or after December 1, 2019.
This document serves as a reference for fee information for Southwest National Bank business account services. If you have questions about any of the services listed, please call 316-291-5303 or visit your closest branch and talk with a customer service representative.

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Account Closing Fee (If closed within 90 days of opening)	$25.00
Account Research Per Hour (minimum charge is 30 minutes - $12.50)	$25.00
Cash Order - First $2,500 monthly*	$0.00
Cash Order - Over $2,500 monthly - Per roll of coin	$0.15
Cash Order - Over $2,500 monthly - Per strap of cash	$0.35
Cashier's Checks	$5.00
Collections - Domestic (Incoming & Outgoing) Minimum collection amount $50.00, paying bank may assess an additional fee.	$15.00
Collections - Foreign (Incoming & Outgoing) Minimum collection amount $50.00, paying bank may assess an additional fee.	$35.00
Debit/ ATM Card - International Transactions (estimated fee, actual fee may be less)	2.000% of actual debit card transaction
Debit/ATM Card - Replacement Fee	$5.00
Dormant Account- monthly (no contact or activity for 12 months)	$10.00
Foreign Deposited Item	$5.00
Gift Card	$3.95
Medallion Guarantee (approval/appointment required)	$25.00
Money Orders	$2.00
Notary Service (customers only)	$0.00
Online Banking (Bill Pay, Mobile Deposit, External Transfers and e-Statements)	$0.00
Overdraft - Continuous Overdraft Fee - Assessed on each business day the account is overdrawn beginning the tenth business day	$5.00
Overdraft - Negative Balance Fee assessed based upon the bank's prime + 2%	
Overdraft / Insufficient checks - (per item for overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means)	$30.00
Overdraft Protection - Accounts linked with Funds Management (Fee is per transfer, first 2 transfers are free)	$5.00
Photocopies Per Page	$0.25
Prepaid Reloadable Card	$5.00
Prepaid Reloadable Card - Reload Fee	$1.00
Returned Deposited Item - Chargeback	$8.00
Returned Deposited Item - Reclear	$3.00
Signature Guarantee	$5.00
Statements - Duplicate Monthly Statement (two paper or web & paper)	$5.00
Statements - Reprint or Special Statement (no check images)	$2.00
Stop Payment Fee	$30.00
Tax Levies and Garnishments	$50.00
Telephone Transfer Fee	$2.50
Treasury ACH Positive Pay (monthly)	$10.00
Treasury Check Positive Pay (monthly)	$40.00
Treasury Check Positive Pay (per item fee)	$0.10
Treasury Check Positive Pay (per reviewed exception item)	$1.00
Treasury Online Cash Management (monthly)	$30.00
Treasury Online Cash Management: ACH Access (monthly)	$20.00
Treasury Online Cash Management: ACH Access (Per batch fee)	$2.00
Treasury Online Cash Management: ACH Access (Per item fee)	$0.10
Treasury Online Cash Management: ACH Access (Per same day item fee)	$0.30
Treasury Online Cash Management: ACH Access (Return item fee)	$7.00
Treasury Online Cash Management: Wire Access (monthly)	$15.00
Treasury Payroll Cards	$0.00
Treasury Remote Deposit Capture (monthly)	$50.00
Treasury Remote Deposit Capture (per item fee)	$0.12
Wire Transfer: Domestic - Incoming	$10.00
Wire Transfer: Domestic - Outgoing	$15.00
Wire Transfer: International - Incoming	$15.00

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Wire Transfer: International - Outgoing	$45.00

*Money service businesses are charged for all cash orders completed each month.

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LOAN TO DEPOSIT RATIO

Quarter End	Loan to Deposit %
12/31/2024	102.18
09/30/2024	100.57
06/30/2024	104.65
03/31/2024	103.17

ASSESSMENT AREA - Wichita MSA, Kansas

Butler County Code: 015
Tract code:
0201.00 0202.01 0202.02 0202.03 0203.00 0204.00 0205.00 0206.00 0207.00 0208.00 0209.01 0209.02 0209.03

Harvey County Code: 079
Tract Codes:
0301.00 0302.00 0303.00 0304.00 0305.00 0306.00

Kingman County Code: 095
Tract Codes:
9611.00 9612.00 9613.00 9999.99

Sedgwick County Code: 173
Tract Codes:
0001.00 0002.00 0003.00 0004.00 0006.00 0007.00 0008.00 0009.00 0010.00 0011.00 0014.00 0015.00
0018.00 0019.00 0020.00 0021.00 0022.00 0023.00 0024.00 0026.00 0027.00 0028.00 0029.00 0030.00
0031.00 0032.00 0034.00 0035.00 0036.00 0037.00 0038.00 0039.00 0040.00 0043.00 0051.00 0052.00
0053.00 0054.00 0055.01 0055.02 0056.00 0057.00 0058.00 0059.00 0060.00 0061.00 0062.00 0063.00
0064.00 0065.00 0066.00 0067.00 0068.00 0069.00 0070.00 0071.01 0071.02 0072.01 0072.03 0072.04
0073.01 0073.02 0074.00 0075.00 0076.00 0077.00 0078.00 0080.00 0081.00 0082.00 0083.00 0084.00
0085.00 0086.00 0087.00 0088.00 0089.00 0090.00 0091.00 0092.00 0093.01 0093.02 0094.01 0094.02
0095.03 0095.04 0095.05 0095.06 0095.07 0095.08 0095.09 0095.10 0095.11 0095.12 0095.13 0096.03
0096.04 0096.05 0097.00 0098.01 0098.02 0099.00 0100.01 0100.02 0100.03 0100.04 0100.05 0101.06
0101.07 0101.08 0101.09 0101.10 0101.11 0101.13 0101.15 0101.16 0102.00 0103.00 0104.00 0105.00
0106.00 0107.00 0108.01 0108.02

Sumner County Code: 191
Tract Codes:
9621.00 9622.00 9623.00 9624.00 9625.00 9626.00 9999.99

Assessment Area Listing Revised 3/2013 to include Kingman County which was added to Wichita MSA.

ASSESSMENT AREA - Wichita MSA, Kansas

Butler County Code: 015
Tract code:
0201.00 0202.01 0202.02 0202.03 0203.00 0204.00 0205.00 0206.00 0207.00 0208.00 0209.01 0209.02 0209.03

Harvey County Code: 079
Tract Codes:
0301.00 0302.00 0303.00 0304.00 0305.00 0306.00

Kingman County Code: 095
Tract Codes:
9611.00 9612.00 9613.00 9999.99

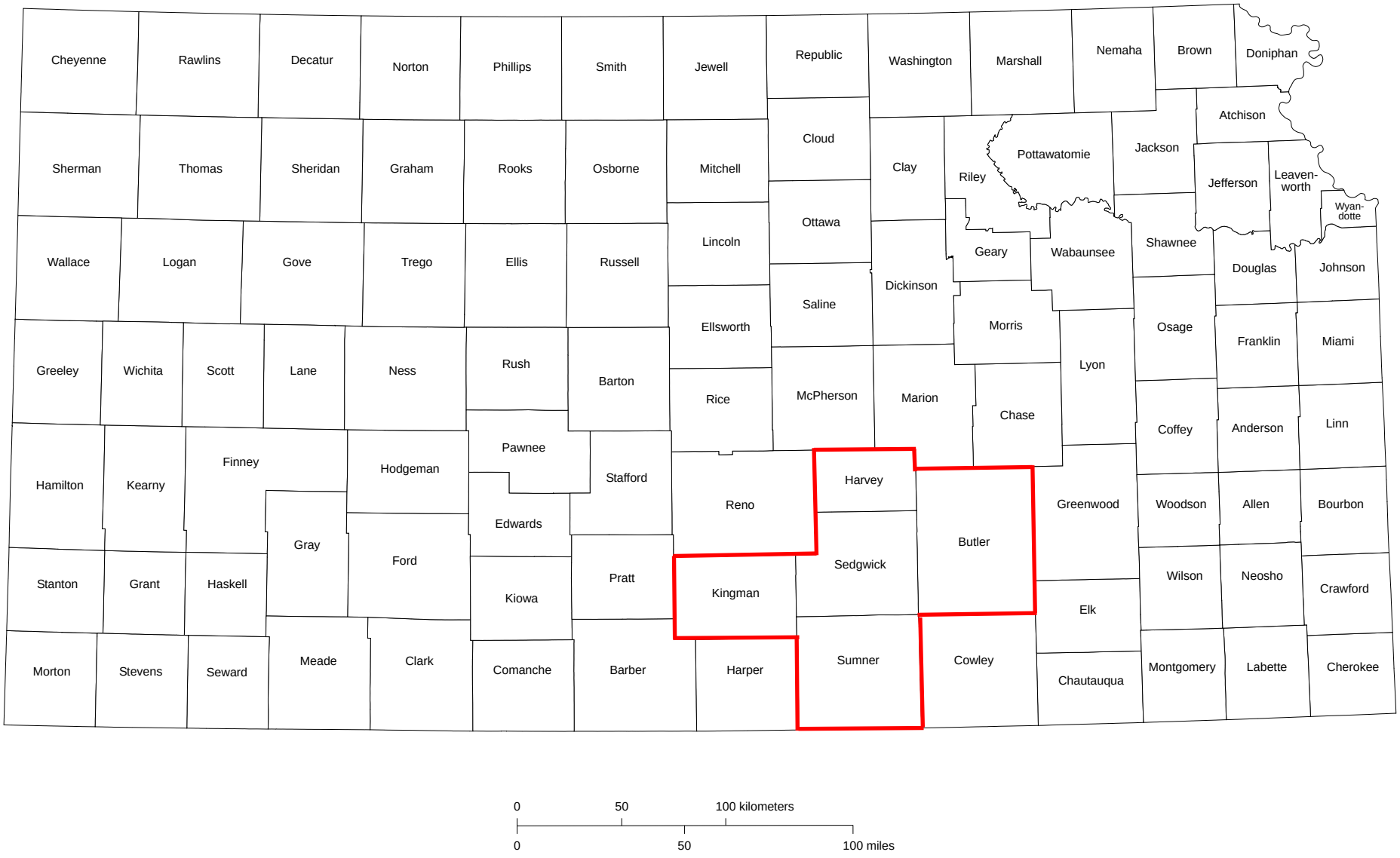
Sedgwick County Code: 173
Tract Codes:
0001.00 0002.00 0003.00 0004.00 0006.00 0007.00 0008.00 0009.00 0010.00 0011.00 0014.00 0015.00
0018.00 0019.00 0020.00 0021.00 0022.00 0023.00 0024.00 0026.00 0027.00 0028.00 0029.00 0030.00
0031.00 0032.00 0034.00 0035.00 0036.00 0037.00 0038.00 0039.00 0040.00 0043.00 0051.00 0052.00
0053.00 0054.00 0055.01 0055.02 0056.00 0057.00 0058.00 0059.00 0060.00 0061.00 0062.00 0063.00
0064.00 0065.00 0066.00 0067.00 0068.00 0069.00 0070.00 0071.01 0071.02 0072.01 0072.03 0072.04
0073.01 0073.02 0074.00 0075.00 0076.00 0077.00 0078.00 0080.00 0081.00 0082.00 0083.00 0084.00
0085.00 0086.00 0087.00 0088.00 0089.00 0090.00 0091.00 0092.00 0093.01 0093.02 0094.01 0094.02
0095.03 0095.04 0095.05 0095.06 0095.07 0095.08 0095.09 0095.10 0095.11 0095.12 0095.13 0096.03
0096.04 0096.05 0097.00 0098.01 0098.02 0099.00 0100.01 0100.02 0100.03 0100.04 0100.05 0101.06
0101.07 0101.08 0101.09 0101.10 0101.11 0101.13 0101.15 0101.16 0102.00 0103.00 0104.00 0105.00
0106.00 0107.00 0108.01 0108.02

Sumner County Code: 191
Tract Codes:
9621.00 9622.00 9623.00 9624.00 9625.00 9626.00 9999.99

Assessment Area Listing Revised 3/2013 to include Kingman County which was added to Wichita MSA.

KANSAS

Assessment Area



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

November 12, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Southwest National Bank
Charter Number 12346

400 East Douglas
Wichita, KS 67201

Office of the Comptroller of the Currency

2959 N. Rock Road
Suite 510
Wichita, KS 67226

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

Table of Contents

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Overall CRA Rating

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

The lending test is rated: Satisfactory.
The community development test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on Satisfactory performance in the State of Kansas, a more than reasonable loan-to-deposit (LTD) ratio, and a majority of the bank's loan originations were made inside its assessment area (AA).
- The Community Development (CD) Test rating is based on excellent responsiveness to CD needs in the State of Kansas.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is more than reasonable.

Southwest National Bank's (Southwest) average quarterly LTD ratio since the prior CRA examination is 99.7 percent. The LTD ratio is calculated on a bank-wide basis. We compared Southwest to six similarly situated institutions in the AA. The six banks' LTD ratios averaged 83.7 percent, ranging from a low average of 67.3 percent to a high average of 99.2 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 63 percent of its total loans inside the bank's AAs during the 2021 evaluation period and 60.8 percent during the 2022-2023 evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area – 2021										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Small Business	18	90.0	2	10.0	20	1,012	69.0	456	31.0	1,468
Consumer	9	45.0	11	55.0	20	218	44.8	268	55.2	486
Total	**27**	**67.5**	**13**	**32.5**	**40**	**1,230**	**63.0**	**724**	**37.1**	**1,955**

Lending Inside and Outside of the Assessment Area – 2022-2023										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000s)**				**Total $(000s)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Small Business	17	85.0	3	15.0	20	7,315	61.9	4,505	38.1	11,820
Consumer	8	40.0	12	60.0	20	166	35.4	303	64.6	469
Total	**25**	**62.5**	**15**	**37.5**	**40**	**7,481**	**60.8**	**4,808**	**39.1**	**12,289**

Description of Institution

Southwest is a single-state financial institution headquartered in Wichita, Kansas. As of December 31, 2023, the bank's total assets were $566.8 million, and the tier 1 capital was $52.3 million. Republic Financial Corporation is sole owning entity of the bank. Southwest has no subsidiaries or affiliates.

Southwest is a full-service bank that offers a full range of commercial, real estate, and consumer credit products. As of December 31, 2023, net loans and leases represented 86.2 percent of the bank's total assets. The bank's primary lending focus during the evaluation period was commercial real estate and consumer auto loans. Commercial real estate loans total $158.0 million and consumer auto loans total $246.2 million.

Southwest's sole AA is the Wichita Metropolitan Statistical Area (MSA). The bank has seven full-service and one limited-service locations, all of which are in Wichita. The limited-service branch is drive-through only and offers teller services. Southwest has six deposit-taking ATMs, and one walk-up cash dispensing ATM located in Wichita, Kansas. The bank closed one branch location on January 2, 2024.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AA. The Office of the Comptroller of the Currency (OCC) last evaluated Southwest's CRA performance on September 13, 2021. The bank received an overall rating of "Satisfactory" under the Intermediate Small Bank performance standards.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners performed an evaluation of the bank's CRA performance using the Intermediate Small Bank CRA procedures to assess management's ability to meet the community's credit needs within the bank's AA. This Performance Evaluation (PE) is an assessment of CRA performance from January 1, 2021, through December 31, 2023. Due to updated American Community Survey (ACS) Census data, 2020 census tract income level designation changes became effective January 1, 2022. Examiners reviewed two separate evaluation periods: January 1, 2021 through December 31, 2021 using 2015 ACS demographic information and

January 1, 2022 through December 31, 2023 using 2020 U.S. Census Demographic information. Our loan sample included 20 commercial loan and 20 consumer automobile loan originations for each evaluation period.

Selection of Areas for Full-Scope Review

Examiners conducted a full-scope review of the AA. There are no limited-scope areas. Refer to Appendix A, Scope of Examination.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The OCC placed more weight on the commercial lending and consumer automobile lending portfolios as these are the bank's primary products.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

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

The Lending Test is rated: Satisfactory.
The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

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

Description of Institution's Operations in Kansas

Southwest is an intrastate financial institution headquartered in Wichita, Kansas. The bank offers commercial, residential real estate, and consumer loan products. The bank's primary products are automobile and commercial lending. Southwest's sole AA is the Wichita MSA. The Wichita MSA consists of all census tracts in Butler, Harvey, Sedgwick, and Sumner counties. Competition in the AA is high, with a dense population of credit unions, state-chartered financial institutions, and federally chartered financial institutions. The bank has eight branches. All of the bank's branches and ATMs are located within the Wichita MSA in the state of Kansas. The bank closed the Reflection Ridge Retirement Community branch on January 2, 2024. The branch was located in an upper-income census tract and the closure did not have a material negative impact on the community given another branch location approximately 0.3 miles away.

Southwest continues to offer loans, investments, and services to address community development needs. Through 2021, the bank made loans to assist small businesses and farms in the community with financial issues related to the COVID-19 pandemic by participating in the SBA Paycheck Protection Program (PPP).

Examiners used existing community contacts to assess the credit needs and opportunities in the Wichita MSA. The contacts included representatives from city and business development organizations located in the Wichita MSA. Community contacts noted opportunities including, but not limited to, financing for revitalization projects throughout Wichita, assisting low- and moderate-income borrowers, and funding housing development projects. The community contacts communicated that the financial institutions in the Wichita MSA are involved in the community and work with consumers to meet credit needs.

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

Wichita MSA

The following tables provide a summary of the demographic profile of the Wichita MSA by categorizing the AA characteristics into their respective census tracts based on income level for each of the evaluation periods.

Table A – Demographic Information of the Assessment Area

Assessment Area: 2021 Wichita MSA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	149	10.1	26.2	34.2	29.5	0.0
Population by Geography	631,094	7.5	21.7	36.3	34.5	0.0
Housing Units by Geography	265,486	8.4	23.3	37.2	31.1	0.0
Owner-Occupied Units by Geography	157,925	4.5	16.6	37.7	41.2	0.0
Occupied Rental Units by Geography	81,981	13.6	33.1	37.0	16.3	0.0
Vacant Units by Geography	25,580	15.1	33.2	34.9	16.7	0.0
Businesses by Geography	44,131	4.9	24.1	32.6	38.5	0.0
Farms by Geography	1,900	2.4	9.8	43.0	44.8	0.0
Family Distribution by Income Level	157,478	20.5	17.9	21.4	40.2	0.0
Household Distribution by Income Level	239,906	23.7	16.6	18.4	41.4	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		$64,331	Median Housing Value			$122,324
			Median Gross Rent			$742
			Families Below Poverty Level			10.3%

Source: 2015 ACS 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 2021 Wichita MSA consists of four counties with 149 census tracts. The tracts include 15 low-income geographies, 39 moderate-income geographies, 51 middle-income geographies, and 44 upper-income geographies. According to the 2015 ACS US Census, the population of the AA is 631,094 with a median family income of $64,331. There are 239,906 households and 157,478 families in the AA. There are 265,486 total housing units, with 59.5 percent of the units being owner-occupied, 30.9 percent of the units rental occupied, and 9.6 percent being vacant units. The median housing value is $122,324. The income distribution for families within the AA is 20.5 percent low-income, 17.9 percent moderate-income, 21.4 percent middle-income, and 40.2 percent upper-income.

Table A – Demographic Information of the Assessment Area Assessment Area: 2023 Wichita MSA						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	167	4.8	26.3	42.5	25.1	1.2
Population by Geography	647,610	3.1	23.2	43.1	30.1	0.5
Housing Units by Geography	273,561	3.8	25.9	43.4	26.1	0.9
Owner-Occupied Units by Geography	158,913	1.6	17.5	47.3	33.4	0.2
Occupied Rental Units by Geography	88,098	6.4	37.6	38.3	15.7	2.0
Vacant Units by Geography	26,550	8.1	37.1	36.3	16.6	1.9
Businesses by Geography	53,113	2.1	19.6	38.2	37.4	2.6
Farms by Geography	2,240	0.8	10.4	53.3	34.8	0.8
Family Distribution by Income Level	159,645	19.5	18.4	21.7	40.4	0.0
Household Distribution by Income Level	247,011	23.1	17.4	17.9	41.5	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		$74,120	Median Housing Value			$140,676
			Median Gross Rent			$836
			Families Below Poverty Level			8.7%

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.

The demographic data was updated in 2022 using census data from 2020 due to the ACS Census update. The 2022-2023 Wichita MSA consists of four counties with 167 census tracts. The tracts include eight low-income geographies, 44 moderate-income geographies, 71 middle-income geographies, 42 upper-income, and two geographies with no income classification. According to the 2020 ACS US Census, the population of the AA is 647,610 with a median family income of $74,120. There are 247,011 households and 159,645 families in the AA. There are 273,561 total housing units, with 58.1 percent of the units being owner-occupied, 32.2 percent of the units rental occupied, and 9.7 percent being vacant units. The median housing value is $140,676. The income distribution for families within the AA is 19.5 percent low-income, 18.4 percent moderate-income, 21.7 percent middle-income, and 40.4 percent upper-income.

Scope of Evaluation in Kansas

For purposes of this evaluation, we performed a full-scope review of the bank's single AA. The AA consists of the Wichita MSA (#48620) which includes all of Butler, Harvey, Sedgwick, and Sumner counties located in southcentral Kansas. The AA meets regulatory requirements, as it consists of whole geographies and does not reflect illegal discrimination or arbitrarily exclude any low- or moderate-income geographies. Please refer to Appendix A for additional information.

Conclusions in Respect to Performance Tests in Kansas

Lending Test

The bank's performance under the Lending Test in **Kansas** is rated **Satisfactory**

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of **Kansas** is **reasonable.**

Distribution of Loans by Income Level of the Geography

The bank exhibits **reasonable** geographic distribution of loans in the state.

Small Loans to Businesses

Refer to Table Q in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Southwest demonstrated excellent distribution of small loans to businesses located in low- and moderate-income geographies.

Southwest exhibited excellent distribution during the 2021 evaluation period with 20 percent of loans to small businesses located in low-income geographies, and 35 percent of loans to small businesses located in moderate-income geographies. These percentages exceed the market demographic data of 4.9 percent of small businesses in the AA located in low-income geographies, and 24.1 percent located in moderate-income geographies. The bank also exceeded the aggregate distribution of loans in both low- and moderate-income geographies by all lenders.

Southwest further exhibited excellent distribution during the 2022-2023 evaluation period with 5 percent of loans to small businesses located in low-income geographies, and 50 percent of loans to small businesses located in moderate-income geographies. These percentages exceed the market demographic data of 2.2 percent of small businesses in the AA located in low-income

geographies, and 19.9 percent located in moderate-income geographies. The bank also exceeded the aggregate distribution of loans in both low- and moderate-income geographies by all lenders.

Consumer Loans

Refer to Table U in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Southwest demonstrated reasonable distribution of consumer loans to borrowers located in low- and moderate-income geographies. Reasonable distribution in the 2021 period that exceeds the benchmarks mitigates the poor distribution demonstrated in the 2022-2023 period as detailed in the following paragraphs.

Southwest exhibited reasonable distribution to borrowers in low-income geographies during the 2021 evaluation period, with 5 percent of consumer auto loans made to borrowers located in low-income geographies. This is below the demographic data of 7.6 percent of households in low-income geographies. The bank exhibited excellent distribution of consumer auto loans made to borrowers located in moderate-income geographies at 35 percent, exceeding the demographic data of 22.3 percent of households in moderate-income geographies.

Southwest exhibited poor distribution to borrowers in low-income geographies during the 2022-2023 evaluation period, with zero percent of consumer auto loans made to borrowers located in low-income geographies. This is below the demographic data of 3.3 percent of households in low-income geographies. The bank exhibited poor distribution of consumer auto loans made to borrowers located in moderate-income geographies at 5 percent, below the demographic data of 24.7 percent of households in moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Table R in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Southwest demonstrated reasonable distribution of loans to businesses of different sizes.

The distribution of 2021 commercial loans to businesses with revenues less than or equal to $1 million is reasonable. Southwest originated 85 percent of commercial loans to small businesses during the evaluation period. This exceeds both the demographic data of 83.2 percent and the aggregate data of 52.9 percent.

The distribution of 2022-2023 commercial loans to businesses with revenues less than or equal to $1 million is reasonable. Southwest originated 75 percent of commercial loans to small businesses during the evaluation period. This is below the demographic data of 83.3 percent but above the aggregate data of 51.5 percent. Southwest originated 25 percent of commercial loans to businesses with revenues greater than $1 million. This exceeds the demographic data of 5.3 percent.

Consumer Loans

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

Southwest demonstrated reasonable distribution of consumer loans to low- and moderate-income borrowers.

The distribution of consumer loans to low-income borrowers is reasonable. Southwest originated 20 percent of consumer loans in 2021 and 30 percent in 2022-2023 to low-income borrowers. This is comparable to the demographic data that reflects 23.7 percent and 23.1 percent, respectively, of households in the 2021 and the 2022-2023 evaluation periods are low-income borrowers.

The distribution of consumer loans to moderate-income borrowers is excellent in both the 2021 and the 2022-2023 evaluation periods. Southwest originated 40 percent of consumer loans in 2021 and 30 percent in 2022-2023 to moderate-income borrowers. Demographic data shows 16.6 percent and 17.4 percent, respectively, of households in the 2021 and 2022-2023 evaluation periods are moderate-income borrowers.

Responses to Complaints

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

Community Development Test

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the AA. Performance related to CD activities had a positive effect on the bank's rating in the state.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
	Total			
Assessment Area	**#**	**% of Total #**	**$(000's)**	**% of Total $**
Wichita MSA	217	100	16,638	100

The volume of CD loans reflects satisfactory responsiveness to CD needs and opportunities in the AA during the evaluation period. Southwest originated 217 qualified CD loans totaling $16.6 million during the evaluation period. All qualified CD loans were PPP loans originated through the national emergency disaster declaration to address the disruption in economic and financial activities due to the COVID-19 pandemic.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	**Prior Period***		**Current Period**		**Total**				**Unfunded Commitments****	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Wichita MSA	0	0	14	65	14	100.0	65	100.0	0	0

* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Southwest made 14 qualified investments during the evaluation period totaling $65 thousand. The investments were made to six different organizations that provide community services to low- and moderate-income individuals and households.

Examples of qualified investments provided by the bank include the following:

- A program that assists low- and moderate-income individuals with financial education and residential assistance.
- Investments in organizations that assist with employment, rehabilitative, and guide dog services for the blind or visually impaired.
- Investments in organizations that provide financial literacy to Title 1 school students.

Extent to Which the Bank Provides Community Development Services

Southwest's record of providing CD services in the state of Kansas is adequate. The bank provided CD services through two programs during the evaluation period. The CD services provided by the bank are:

- Trust services at a reduced fee for children in the SRS program.
- International funds transfer program to Mexico at a low cost. The program primarily benefits low-to moderate-income individuals.

Appendix A: Scope of Examination

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

Time Period Reviewed:	**01/01/2021 to 12/31/2023**	
Bank Products Reviewed:	Small business and consumer loans. Community development loans, qualified investments, community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State of Kansas		
Wichita MSA	Full-Scope	Butler, Harvey, Sedgwick, and Sumner Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS: SOUTHWEST NATIONAL BANK			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
Southwest National Bank	**Satisfactory**	**Outstanding**	**Satisfactory**
MMSA or State:			
Kansas	**Satisfactory**	**Outstanding**	**Satisfactory**

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

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

Table Q. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

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

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

Table T. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500 thousand) originated and purchased by the bank to farms with revenues of $1 million or less to: 1) the percentage distribution of farms with revenues of greater than $1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table U. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
2021 Wichita MSA	20	3,092,421	4	11,588	4.9	20.0	5.0	24.1	35.0	24.2	32.6	20.0	31.1	38.5	25.0	39.7	0.0	0	0.0
Total	**20**	**3,092,421**	**4**	**11,588**	**4.9**	**20.0**	**5.0**	**24.1**	**35.1**	**24.2**	**32.6**	**20.0**	**31.1**	**38.5**	**25.0**	**39.7**	**0.0**	**0**	**0.0**

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

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022-2023**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
2023 Wichita MSA	20	7,673,193	5.2	11,288	2.2	5.0	2.1	19.9	50.0	19.8	39.3	30.0	37.2	36.1	15.0	38.2	2.6	0	2.7
Total	**20**	**7,673,193**	**5.2**	**11,288**	**2.2**	**5.0**	**2.1**	**19.9**	**50.0**	**19.8**	**39.3**	**30.0**	**37.2**	**36.1**	**15.0**	**38.2**	**2.6**	**0**	**2.7**

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2021**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2021 Wichita MSA	20	3,092,421	100.0	11,588	83.2	85.0	52.9	5.6	15.0	11.3	0.0
Total	**20**	**3,092,421**	**100.0**	**11,588**	**83.2**	**85.0**	**52.9**	**5.6**	**15.0**	**11.3**	**0.0**

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

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022-2023**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
2023 Wichita MSA	20	7,673,193	100.0	11,288	83.3	75.0	51.5	5.3	25.0	11.4	0.0
Total	**20**	**7,673,193**	**100.0**	**11,288**	**83.3**	**75.0**	**51.5**	**5.3**	**25.0**	**11.4**	**0.0**

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography **2021**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
2021 Wichita MSA	20	464,085	100.0	7.6	5.0	22.3	35.0	37.5	45.0	32.6	15.0	0.0	0

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography **2022-2023**

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
2023 Wichita MSA	20	469,307	100.0	3.3	0.0	24.7	5.0	44.1	75.0	27.1	20.0	0.8	0

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2021**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
2021 Wichita MSA	20	464,085	100.0	23.7	20.0	16.6	40.0	18.4	15.0	41.4	25.0	0.0	0.0
Total	**20**	**464,085**	**100.0**	**23.7**	**20.0**	**16.6**	**40.0**	**18.4**	**15.0**	**41.4**	**25.0**	**0.0**	**0.0**

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

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower **2022-2023**

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
2023 Wichita MSA	20	469,307	100.0	23.1	30.0	17.4	30.0	17.9	30.0	41.5	10.0	0.0	0.0
Total	**20**	**469,307**	**100.0**	**23.1**	**30.0**	**17.4**	**30.0**	**17.9**	**30.0**	**41.5**	**10.0**	**0.0**	**0.0**

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

HMDA Disclosure Statement

The institution's HMDA (Home Mortgage Disclosure Act) Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's website at: www.consumerfinance.gov/hmda.

Public Comments and Responses

NONE