

Community Reinvestment Act Public File

Revised April 1, 2026

Requests for copies of information within the CRA Public File should be submitted to the Bank's Community Reinvestment Act Officer at the address below. All requests will be responded to within five calendar days after a request has been received.

Lead Bank
Attn: CRA Officer
1801 Main St
Kansas City, MO 64108



Locations and Hours

	Crossroads	Lee's Summit
Address	1801 Main Street Kansas City, MO 64108	9019 State Route 7 Lee's Summit, MO 64064
Census Tract	28140-29-095-0158.00 - Upper	28140-29-095-0141.12 - Upper
Phone	Main Phone: (866) 845-9545 Fax: (816) 220-8602	Main Phone: (866) 845-9545 Fax: (816) 220-8602
Email	clientsupport@lead.bank	clientsupport@lead.bank
Hours	Monday – Friday Lobby: 9am - 5pm Drive-thru: 9am – 6pm Saturday Lobby: 9am - noon Drive-thru: 9am – noon	Monday – Friday Lobby: 9am - 5pm Drive-thru: 9am – 6pm Saturday Lobby: 9am - noon Drive-thru: 9am – noon



Products & Services

Consumer Products

Deposit

Lead On Checking
Lead On Plus Checking
Young Adult Checking (legacy)
Lead Money Market
Lead Savings Account
Lead Special Savings Account
Certificate of Deposit

Health Savings Account

Loans

(*effective 2/20/2026
servicing existing account only -
no new accounts established)

Personal Loan (Secured and Unsecured)*
Home Equity Loan*
Mortgage Loan*

Fresh Start Loans (Overdraft Recovery)

Commercial Products

Deposit

Essentials Business Checking
Essential Plus Business Checking (legacy)
All In Business Checking
Lead Special Savings Account
Lead Business Money Market
Certificate of Deposit
CBD Business Account
CRB Pre-Operational Business Accounts

Loans

Commercial Real Estate Loan
Construction Loan
Contract Receivable Loan
Accounts Receivable Loan
Business Expansion Term Loan
Business Term Loan
Agriculture Loan
Equipment Purchase Loan
Line of Credit
Commercial Lease
Small Business Administration Guaranteed
Loans



Other Products

Deposit

IntraFi Network Deposit Accounts

ATM Cards

Debit Cards

Online and Mobile Banking

Bill Payment

Transfer Money (via Transfer Now)

Zelle

Mobile Deposit

Remote Deposit Capture



Lead Bank Consumer Service Fees

Service	Price	Service	Price
General & Miscellaneous Services		Payment & Transfer Services	
Account Research Hourly Fee	\$ 30.00	Account Transfer (or transfer via phone)	\$ 2.00
Activity Printout	\$ 3.00	Person-to-Person Transfer (via Online Banking)	Free
Amortization Schedule	\$ 10.00		
Copy (charged per copy)	\$ 1.00	Checks & Payments	
Fax (charged per fax)	\$ 5.00	Cashier's Check	\$ 7.00
Garnishment or Levy	\$ 20.00	Counter Check	\$ 0.50
Mailed Paper Statement	\$ 5.00	Money Order	\$ 5.00
Night Drop Zipper Bag	\$ 5.00	Stop Payment	\$ 25.00
Non-Client Check Cashing Fee*	1.00%	Stop Payment via Online Banking	\$ 20.00
NSF Fee [†]	\$ 0.00		
Overdraft Fee [†]	\$ 30.00	Collections & Returned Items	
Overdraft Authorization Sweep	\$ 10.00	Collection	\$ 30.00
Returned Statement	\$ 5.00	Canadian Collection	\$ 12.00
Statement Printout	\$ 5.00	Draft Collection	\$ 50.00
Verification of Deposit	\$ 15.00	Foreign Item Collection	\$ 50.00
		Foreign Item Processing	\$ 2.50
Card Services		Returned Deposited Item	\$ 9.00
Account Deposit with Credit or Debit Card	\$ 15.00	Re-Deposited Returned Item	\$ 6.00
Expedited Shipping of Credit, Debit, or ATM Card	\$ 25.00		
Foreign ATM Charge for Clients	\$ 2.00	Wire Transfers	
Non-Client ATM Fee	\$ 3.00	Domestic Incoming Wire	\$ 15.00
Replacement Credit, Debit, or ATM Card	\$ 20.00	Domestic Outgoing Wire	\$ 30.00
		International Incoming Wire	\$ 50.00
		Outgoing International Wire	\$ 65.00
		Returned Outgoing Wire	\$ 20.00

Prices effective as of April 1, 2024, and are subject to change at any time.

*Fee is 1% of the check's face value. Maximum fee is \$20.00 per check.



*Consumer accounts are exempt from NSF fees. Overdraft fee applies to both consumers and businesses and can be charged for paid transactions and is created by check, in-person withdrawal, ATM withdrawal, or other electronic means. A maximum daily limit of 5 transactions may be subject to overdraft fees, totaling \$150.00.



Lead Bank Commercial Service Fees

Service	Price	Service	Price
Essentials Business Checking		Payment & Transfer Services	
Mailed Paper Statement (waived with eStatement Enrollment)	\$ 5.00	Account Transfer (or transfer via phone)	\$ 2.00
First 100 Transactions	Free	Person-to-Person Transfer (via Online Banking)	Free
Per Transaction Fee After First 100 Transactions	\$ 0.25		
General & Miscellaneous Services		Checks & Payments	
Account Research Hourly Fee	\$ 30.00	Cashier's Check	\$ 7.00
Activity Printout	\$ 3.00	Counter Check	\$ 0.50
Amortization Schedule	\$ 10.00	Money Order	\$ 5.00
Copy (charged per copy)	\$ 1.00	Stop Payment	\$ 25.00
Fax (charged per fax)	\$ 5.00	Stop Payment via Online Banking	\$ 20.00
Garnishment or Levy	\$ 20.00		
Night Drop Zipper Bag	\$ 5.00	Collections & Returned Items	
Non-Client Check Cashing Fee*	1.00%	Collection	\$ 30.00
NSF Fee†	\$ 30.00	Canadian Collection	\$ 12.00
Overdraft Fee‡	\$ 30.00	Draft Collection	\$ 50.00
Overdraft Authorization Sweep	\$ 10.00	Foreign Item Collection	\$ 50.00
Returned Statement	\$ 5.00	Foreign Item Processing	\$ 2.50
Statement Printout	\$ 5.00	Returned Deposited Item	\$ 9.00
Verification of Deposit	\$ 15.00	Re-Deposited Returned Item	\$ 6.00
Card Services		Wire Transfers	
Account Deposit with Credit or Debit Card	\$ 15.00	Domestic Incoming Wire	\$ 15.00
Expedited Shipping of Credit, Debit, or ATM Card	\$ 25.00	Domestic Outgoing Wire	\$ 30.00
Foreign ATM Charge for Clients	\$ 2.00	International Incoming Wire	\$ 50.00
Non-Client ATM Fee	\$ 3.00	Outgoing International Wire	\$ 65.00
Replacement Credit, Debit, or ATM Card	\$ 20.00	Returned Outgoing Wire	\$ 20.00

Prices effective as of April 1, 2024, and are subject to change at any time.

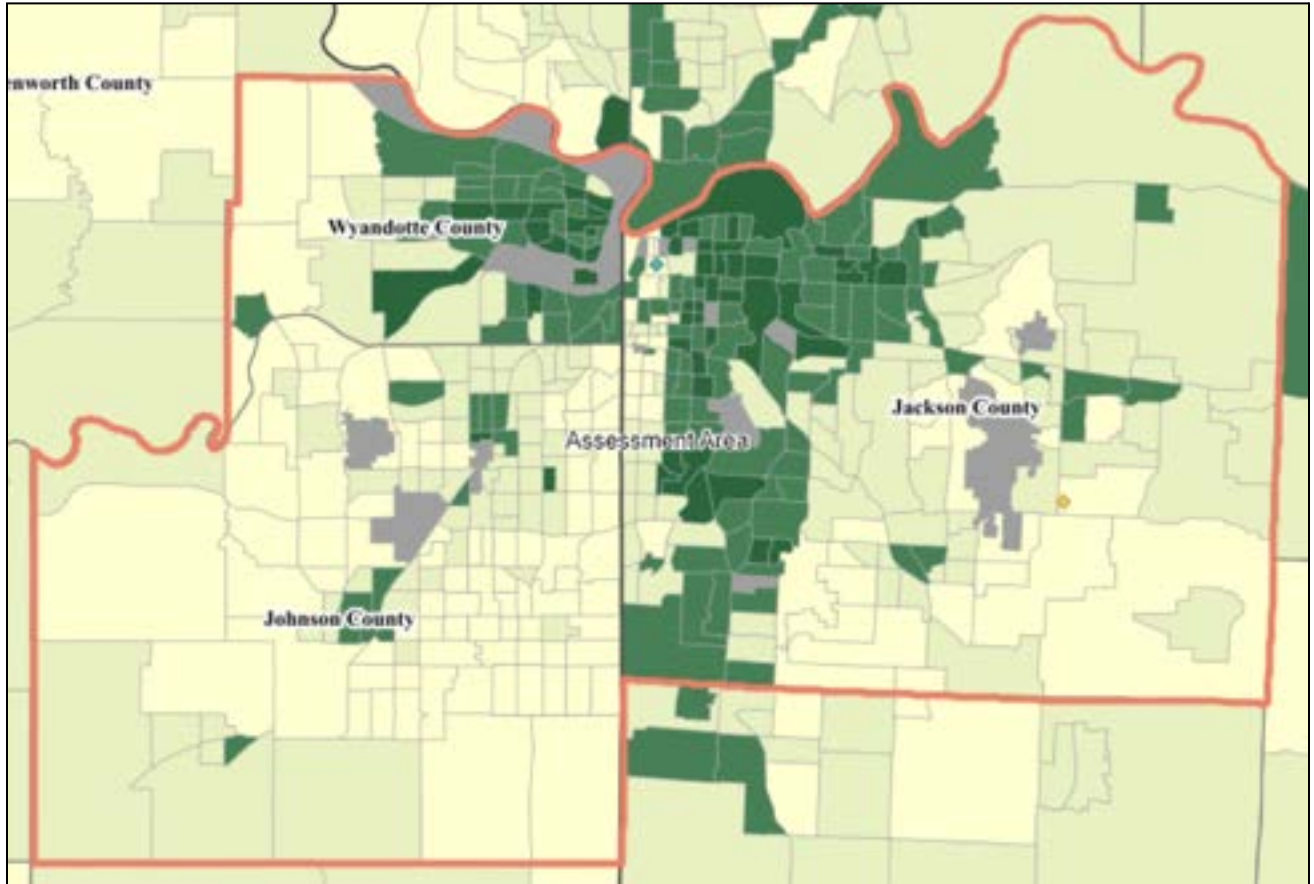


*Fee is 1% of the check's face value. Maximum fee is \$20.00 per check.

*NSF fee applies to businesses only and can be charged for returned transactions. Overdraft fee applies to both consumers and businesses and can be charged for paid transactions and is created by check, in-person withdrawal, ATM withdrawal, or other electronic means. A maximum daily limit of 5 transactions may be subject to NSF or overdraft fees, totaling \$150.00.



Assessment Area



Map Legend

- State
 - County
 - Census Tract
 - Zip Code
 - Assessment Area
-
- ◆ Branch
 - ◆ Limited Service Branch
 - ◆ Main Office
 - ◆ Cash Dispenser
 - ◆ Deposit ATM or ITM
 - ◆ Other
-
- Income Level**
- Low
 - Moderate
 - Middle
 - Upper
 - N/A

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: MISSOURI

County: 095 - JACKSON COUNTY

All Tracts: 227



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0003.00	1 - Low	41.72	No	\$111,100	\$36,122	2087	967	46.33	171	635
MO	JACKSON COUNTY	0006.00	2 - Moderate	57.18	No	\$111,100	\$49,503	4653	3776	81.15	660	1678
MO	JACKSON COUNTY	0007.00	1 - Low	47.78	No	\$111,100	\$41,366	4056	3090	76.18	851	1370
MO	JACKSON COUNTY	0008.00	2 - Moderate	51.72	No	\$111,100	\$44,770	4334	3203	73.90	895	1448
MO	JACKSON COUNTY	0009.00	2 - Moderate	50.76	No	\$111,100	\$43,945	3005	2029	67.52	596	1342
MO	JACKSON COUNTY	0010.00	1 - Low	38.53	No	\$111,100	\$33,355	2910	2132	73.26	374	856
MO	JACKSON COUNTY	0011.00	0 - Unknown	0.00	No	\$111,100	\$0	2378	789	33.18	130	107
MO	JACKSON COUNTY	0018.00	1 - Low	47.77	No	\$111,100	\$41,354	3161	2513	79.50	503	1042
MO	JACKSON COUNTY	0019.00	1 - Low	38.21	No	\$111,100	\$33,077	3380	2830	83.73	608	1087
MO	JACKSON COUNTY	0020.00	2 - Moderate	51.29	No	\$111,100	\$44,405	2315	1912	82.59	469	955
MO	JACKSON COUNTY	0021.00	1 - Low	34.37	No	\$111,100	\$29,756	4470	3765	84.23	678	1353
MO	JACKSON COUNTY	0022.00	1 - Low	43.44	No	\$111,100	\$37,604	3224	2683	83.22	501	1062
MO	JACKSON COUNTY	0023.00	1 - Low	35.96	No	\$111,100	\$31,136	2149	1863	86.69	500	730
MO	JACKSON COUNTY	0034.00	2 - Moderate	53.35	No	\$111,100	\$46,183	3288	2840	86.37	630	1490

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0037.00	1 - Low	44.21	No	\$111,100	\$38,272	1049	937	89.32	186	409
MO	JACKSON COUNTY	0038.00	2 - Moderate	67.81	No	\$111,100	\$58,700	1538	1385	90.05	211	531
MO	JACKSON COUNTY	0043.00	3 - Middle	118.01	No	\$111,100	\$102,159	2794	1209	43.27	378	853
MO	JACKSON COUNTY	0044.00	4 - Upper	182.31	No	\$111,100	\$157,813	1495	355	23.75	475	245
MO	JACKSON COUNTY	0046.00	4 - Upper	129.76	No	\$111,100	\$112,330	2689	891	33.13	626	1104
MO	JACKSON COUNTY	0051.00	4 - Upper	236.20	No	\$111,100	\$204,464	1620	543	33.52	371	549
MO	JACKSON COUNTY	0052.00	2 - Moderate	51.39	No	\$111,100	\$44,485	1038	837	80.64	257	392
MO	JACKSON COUNTY	0053.00	3 - Middle	87.92	No	\$111,100	\$76,111	1437	1054	73.35	271	625
MO	JACKSON COUNTY	0054.00	1 - Low	38.62	No	\$111,100	\$33,438	826	754	91.28	105	513
MO	JACKSON COUNTY	0055.00	1 - Low	30.32	No	\$111,100	\$26,250	927	852	91.91	251	495
MO	JACKSON COUNTY	0056.01	1 - Low	39.08	No	\$111,100	\$33,834	1726	1562	90.50	475	806
MO	JACKSON COUNTY	0056.02	1 - Low	34.97	No	\$111,100	\$30,278	1420	1325	93.31	308	757
MO	JACKSON COUNTY	0057.00	0 - Unknown	0.00	No	\$111,100	\$0	2285	2192	95.93	521	1294
MO	JACKSON COUNTY	0058.01	2 - Moderate	55.04	No	\$111,100	\$47,647	2172	2012	92.63	275	1002
MO	JACKSON COUNTY	0060.00	1 - Low	48.14	No	\$111,100	\$41,676	1478	1394	94.32	464	885
MO	JACKSON COUNTY	0061.00	2 - Moderate	68.21	No	\$111,100	\$59,048	2695	2500	92.76	870	1658
MO	JACKSON COUNTY	0063.00	1 - Low	18.16	No	\$111,100	\$15,724	1737	1389	79.97	194	863

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MO	JACKSON COUNTY	0065.00	3 - Middle	113.71	No	\$111,100	\$98,438	1632	475	29.11	237	594
MO	JACKSON COUNTY	0066.00	4 - Upper	129.65	No	\$111,100	\$112,228	1833	437	23.84	586	490
MO	JACKSON COUNTY	0067.00	3 - Middle	82.40	No	\$111,100	\$71,331	1807	525	29.05	258	290
MO	JACKSON COUNTY	0069.00	4 - Upper	186.04	No	\$111,100	\$161,042	1338	313	23.39	363	310
MO	JACKSON COUNTY	0071.00	3 - Middle	82.31	No	\$111,100	\$71,250	2993	610	20.38	661	1169
MO	JACKSON COUNTY	0072.00	4 - Upper	166.23	No	\$111,100	\$143,897	2044	254	12.43	787	996
MO	JACKSON COUNTY	0073.01	2 - Moderate	71.18	No	\$111,100	\$61,620	1818	454	24.97	270	52
MO	JACKSON COUNTY	0073.02	0 - Unknown	0.00	No	\$111,100	\$0	1377	285	20.70	188	19
MO	JACKSON COUNTY	0074.00	4 - Upper	207.75	No	\$111,100	\$179,833	4397	889	20.22	716	1105
MO	JACKSON COUNTY	0075.00	2 - Moderate	55.91	No	\$111,100	\$48,399	2727	1347	49.39	214	912
MO	JACKSON COUNTY	0076.00	2 - Moderate	58.67	No	\$111,100	\$50,789	2294	2008	87.53	410	1262
MO	JACKSON COUNTY	0077.00	1 - Low	45.07	No	\$111,100	\$39,022	1665	1448	86.97	480	807
MO	JACKSON COUNTY	0078.02	2 - Moderate	52.78	No	\$111,100	\$45,694	2258	2096	92.83	389	965
MO	JACKSON COUNTY	0079.00	1 - Low	44.92	No	\$111,100	\$38,887	3498	3291	94.08	606	1567
MO	JACKSON COUNTY	0080.00	2 - Moderate	78.54	No	\$111,100	\$67,991	3022	2834	93.78	611	1237
MO	JACKSON COUNTY	0081.00	2 - Moderate	56.10	No	\$111,100	\$48,565	2113	1523	72.08	413	1065
MO	JACKSON COUNTY	0082.00	3 - Middle	119.96	No	\$111,100	\$103,848	2913	563	19.33	1348	1555

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MO	JACKSON COUNTY	0083.00	4 - Upper	191.74	No	\$111,100	\$165,977	2337	302	12.92	921	974
MO	JACKSON COUNTY	0084.00	4 - Upper	263.77	No	\$111,100	\$228,333	2800	308	11.00	1041	1063
MO	JACKSON COUNTY	0085.00	4 - Upper	199.43	No	\$111,100	\$172,639	3573	360	10.08	1335	1358
MO	JACKSON COUNTY	0086.00	4 - Upper	139.52	No	\$111,100	\$120,774	5385	815	15.13	1767	2054
MO	JACKSON COUNTY	0087.00	2 - Moderate	52.26	No	\$111,100	\$45,244	2558	2154	84.21	292	972
MO	JACKSON COUNTY	0088.00	2 - Moderate	68.37	No	\$111,100	\$59,183	3430	3140	91.55	836	1795
MO	JACKSON COUNTY	0089.00	2 - Moderate	57.89	No	\$111,100	\$50,112	1950	1871	95.95	369	957
MO	JACKSON COUNTY	0090.00	2 - Moderate	64.76	No	\$111,100	\$56,061	4219	3636	86.18	871	1883
MO	JACKSON COUNTY	0091.00	3 - Middle	118.46	No	\$111,100	\$102,543	3735	759	20.32	1470	1954
MO	JACKSON COUNTY	0092.00	3 - Middle	104.36	No	\$111,100	\$90,341	2890	403	13.94	996	1484
MO	JACKSON COUNTY	0093.00	3 - Middle	84.85	No	\$111,100	\$73,456	2394	454	18.96	934	1369
MO	JACKSON COUNTY	0094.00	3 - Middle	87.43	No	\$111,100	\$75,689	4391	1874	42.68	1196	1823
MO	JACKSON COUNTY	0095.00	1 - Low	49.63	No	\$111,100	\$42,969	3160	2479	78.45	535	1505
MO	JACKSON COUNTY	0096.00	1 - Low	33.09	No	\$111,100	\$28,646	1555	1226	78.84	233	717
MO	JACKSON COUNTY	0097.00	1 - Low	44.83	No	\$111,100	\$38,810	1592	1235	77.58	152	522
MO	JACKSON COUNTY	0098.00	3 - Middle	94.48	No	\$111,100	\$81,786	3484	1285	36.88	1014	1653
MO	JACKSON COUNTY	0099.00	3 - Middle	112.59	No	\$111,100	\$97,467	2130	521	24.46	979	1152

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MO	JACKSON COUNTY	0100.01	3 - Middle	115.28	No	\$111,100	\$99,792	1801	463	25.71	533	711
MO	JACKSON COUNTY	0100.02	3 - Middle	92.69	No	\$111,100	\$80,237	3575	2052	57.40	501	975
MO	JACKSON COUNTY	0101.03	3 - Middle	89.73	No	\$111,100	\$77,679	2417	1503	62.18	592	1030
MO	JACKSON COUNTY	0101.05	3 - Middle	100.75	No	\$111,100	\$87,216	3510	754	21.48	1042	1117
MO	JACKSON COUNTY	0102.01	1 - Low	28.79	No	\$111,100	\$24,923	1836	1134	61.76	169	618
MO	JACKSON COUNTY	0102.03	3 - Middle	103.89	No	\$111,100	\$89,931	4042	1702	42.11	1389	1795
MO	JACKSON COUNTY	0102.04	2 - Moderate	69.65	No	\$111,100	\$60,293	4379	2149	49.08	701	1379
MO	JACKSON COUNTY	0105.00	2 - Moderate	68.28	No	\$111,100	\$59,107	4803	3371	70.19	1068	1664
MO	JACKSON COUNTY	0106.00	3 - Middle	86.26	No	\$111,100	\$74,676	3044	1459	47.93	1072	1324
MO	JACKSON COUNTY	0107.02	1 - Low	46.34	No	\$111,100	\$40,114	3811	2410	63.24	665	1007
MO	JACKSON COUNTY	0110.01	2 - Moderate	62.82	No	\$111,100	\$54,385	2451	768	31.33	527	1110
MO	JACKSON COUNTY	0110.02	1 - Low	41.32	No	\$111,100	\$35,769	2479	891	35.94	289	855
MO	JACKSON COUNTY	0111.00	2 - Moderate	58.27	No	\$111,100	\$50,440	3168	736	23.23	793	1330
MO	JACKSON COUNTY	0112.00	2 - Moderate	60.04	No	\$111,100	\$51,976	3366	922	27.39	744	1327
MO	JACKSON COUNTY	0113.00	3 - Middle	93.62	No	\$111,100	\$81,046	4810	1413	29.38	1205	1955
MO	JACKSON COUNTY	0114.05	1 - Low	31.88	No	\$111,100	\$27,600	2886	1537	53.26	190	531
MO	JACKSON COUNTY	0114.06	2 - Moderate	75.07	No	\$111,100	\$64,984	6000	1577	26.28	1280	2253

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MO	JACKSON COUNTY	0114.07	3 - Middle	91.08	No	\$111,100	\$78,846	3333	1022	30.66	899	1312
MO	JACKSON COUNTY	0114.08	2 - Moderate	56.55	No	\$111,100	\$48,958	1546	462	29.88	83	248
MO	JACKSON COUNTY	0114.09	3 - Middle	89.57	No	\$111,100	\$77,534	1581	390	24.67	504	559
MO	JACKSON COUNTY	0114.10	2 - Moderate	73.21	No	\$111,100	\$63,375	2553	586	22.95	762	1048
MO	JACKSON COUNTY	0115.01	1 - Low	47.92	No	\$111,100	\$41,488	4271	1482	34.70	631	1951
MO	JACKSON COUNTY	0115.02	2 - Moderate	66.13	No	\$111,100	\$57,250	1752	714	40.75	239	561
MO	JACKSON COUNTY	0116.01	1 - Low	35.85	No	\$111,100	\$31,038	2759	804	29.14	384	1228
MO	JACKSON COUNTY	0116.02	2 - Moderate	64.83	No	\$111,100	\$56,123	2333	525	22.50	422	567
MO	JACKSON COUNTY	0117.01	1 - Low	38.18	No	\$111,100	\$33,056	2113	850	40.23	267	663
MO	JACKSON COUNTY	0117.02	1 - Low	49.25	No	\$111,100	\$42,632	2257	721	31.95	313	1004
MO	JACKSON COUNTY	0118.00	2 - Moderate	69.03	No	\$111,100	\$59,757	5477	2038	37.21	1007	2453
MO	JACKSON COUNTY	0119.00	2 - Moderate	57.06	No	\$111,100	\$49,393	3771	1392	36.91	936	1614
MO	JACKSON COUNTY	0120.00	2 - Moderate	59.69	No	\$111,100	\$51,674	3647	1452	39.81	998	1415
MO	JACKSON COUNTY	0121.00	2 - Moderate	58.31	No	\$111,100	\$50,481	5871	2135	36.37	1433	2356
MO	JACKSON COUNTY	0122.00	2 - Moderate	74.30	No	\$111,100	\$64,318	6548	1805	27.57	1621	2543
MO	JACKSON COUNTY	0123.00	2 - Moderate	73.78	No	\$111,100	\$63,871	3505	787	22.45	1279	1565
MO	JACKSON COUNTY	0124.00	2 - Moderate	71.19	No	\$111,100	\$61,625	4216	1490	35.34	1248	1648

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MO	JACKSON COUNTY	0125.01	2 - Moderate	73.17	No	\$111,100	\$63,345	3727	1895	50.85	856	1503
MO	JACKSON COUNTY	0125.02	2 - Moderate	78.37	No	\$111,100	\$67,846	3056	1262	41.30	784	1185
MO	JACKSON COUNTY	0126.00	3 - Middle	82.97	No	\$111,100	\$71,824	4803	2226	46.35	1090	1881
MO	JACKSON COUNTY	0127.02	3 - Middle	102.38	No	\$111,100	\$88,629	4214	1965	46.63	1000	1569
MO	JACKSON COUNTY	0127.03	3 - Middle	101.98	No	\$111,100	\$88,281	2307	902	39.10	684	1225
MO	JACKSON COUNTY	0128.02	3 - Middle	91.11	No	\$111,100	\$78,869	3772	1877	49.76	1184	1668
MO	JACKSON COUNTY	0128.03	2 - Moderate	73.25	No	\$111,100	\$63,409	2142	889	41.50	483	922
MO	JACKSON COUNTY	0128.04	2 - Moderate	78.55	No	\$111,100	\$68,000	6120	3471	56.72	1638	2299
MO	JACKSON COUNTY	0129.03	2 - Moderate	51.40	No	\$111,100	\$44,500	3577	2584	72.24	998	1709
MO	JACKSON COUNTY	0129.04	2 - Moderate	72.07	No	\$111,100	\$62,389	2645	1831	69.22	810	1115
MO	JACKSON COUNTY	0129.06	2 - Moderate	69.97	No	\$111,100	\$60,574	4562	3205	70.25	1084	1996
MO	JACKSON COUNTY	0130.03	2 - Moderate	53.61	No	\$111,100	\$46,409	4842	3469	71.64	1121	2059
MO	JACKSON COUNTY	0131.00	2 - Moderate	53.00	No	\$111,100	\$45,885	2983	2006	67.25	729	1361
MO	JACKSON COUNTY	0132.03	1 - Low	49.06	No	\$111,100	\$42,472	4102	3156	76.94	344	1639
MO	JACKSON COUNTY	0132.08	2 - Moderate	50.18	No	\$111,100	\$43,445	3022	2470	81.73	589	1091
MO	JACKSON COUNTY	0132.10	1 - Low	48.95	No	\$111,100	\$42,375	2564	2030	79.17	464	1130
MO	JACKSON COUNTY	0133.01	2 - Moderate	65.71	No	\$111,100	\$56,884	4165	1851	44.44	804	1261

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MO	JACKSON COUNTY	0133.07	0 - Unknown	0.00	No	\$111,100	\$0	2659	1984	74.61	630	923
MO	JACKSON COUNTY	0133.09	2 - Moderate	65.57	No	\$111,100	\$56,765	5040	3515	69.74	920	1360
MO	JACKSON COUNTY	0133.13	3 - Middle	81.20	No	\$111,100	\$70,290	5162	2921	56.59	1300	2119
MO	JACKSON COUNTY	0134.01	2 - Moderate	51.43	No	\$111,100	\$44,521	2802	1866	66.60	458	773
MO	JACKSON COUNTY	0134.05	2 - Moderate	69.77	No	\$111,100	\$60,402	1981	845	42.66	443	662
MO	JACKSON COUNTY	0134.07	3 - Middle	115.16	No	\$111,100	\$99,688	2574	474	18.41	858	921
MO	JACKSON COUNTY	0134.10	2 - Moderate	51.12	No	\$111,100	\$44,259	4037	1940	48.06	312	1138
MO	JACKSON COUNTY	0134.16	3 - Middle	103.22	No	\$111,100	\$89,355	2344	1655	70.61	663	814
MO	JACKSON COUNTY	0134.17	2 - Moderate	66.16	No	\$111,100	\$57,278	2918	1226	42.02	520	963
MO	JACKSON COUNTY	0134.18	3 - Middle	97.04	No	\$111,100	\$84,007	2742	774	28.23	1131	1231
MO	JACKSON COUNTY	0135.02	3 - Middle	110.57	No	\$111,100	\$95,714	6065	962	15.86	2048	2306
MO	JACKSON COUNTY	0135.04	4 - Upper	158.02	No	\$111,100	\$136,786	3488	862	24.71	1054	1279
MO	JACKSON COUNTY	0136.06	4 - Upper	124.91	No	\$111,100	\$108,125	1445	168	11.63	575	575
MO	JACKSON COUNTY	0136.12	4 - Upper	163.50	No	\$111,100	\$141,529	7107	1629	22.92	1901	1976
MO	JACKSON COUNTY	0136.13	3 - Middle	89.33	No	\$111,100	\$77,333	2588	280	10.82	468	973
MO	JACKSON COUNTY	0136.14	4 - Upper	123.55	No	\$111,100	\$106,954	1456	298	20.47	504	870
MO	JACKSON COUNTY	0136.15	3 - Middle	104.42	No	\$111,100	\$90,395	2052	435	21.20	604	748

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MO	JACKSON COUNTY	0137.05	3 - Middle	103.89	No	\$111,100	\$89,931	1408	296	21.02	515	605
MO	JACKSON COUNTY	0137.06	2 - Moderate	58.72	No	\$111,100	\$50,833	4211	1373	32.61	592	1515
MO	JACKSON COUNTY	0137.07	3 - Middle	103.48	No	\$111,100	\$89,583	2975	740	24.87	795	1038
MO	JACKSON COUNTY	0137.08	3 - Middle	105.62	No	\$111,100	\$91,429	3279	556	16.96	1113	1136
MO	JACKSON COUNTY	0138.01	3 - Middle	105.30	No	\$111,100	\$91,154	5724	1545	26.99	1523	2224
MO	JACKSON COUNTY	0138.03	3 - Middle	94.81	No	\$111,100	\$82,071	5267	1158	21.99	1433	2108
MO	JACKSON COUNTY	0138.04	4 - Upper	124.03	No	\$111,100	\$107,369	3122	740	23.70	1011	1130
MO	JACKSON COUNTY	0139.02	3 - Middle	117.99	No	\$111,100	\$102,143	1776	220	12.39	442	537
MO	JACKSON COUNTY	0139.04	4 - Upper	148.15	No	\$111,100	\$128,243	7294	1608	22.05	2266	2438
MO	JACKSON COUNTY	0139.16	4 - Upper	148.87	No	\$111,100	\$128,868	6323	1249	19.75	1741	1921
MO	JACKSON COUNTY	0139.17	4 - Upper	132.42	No	\$111,100	\$114,632	3837	376	9.80	1256	1375
MO	JACKSON COUNTY	0139.18	4 - Upper	160.55	No	\$111,100	\$138,977	3264	287	8.79	1404	1997
MO	JACKSON COUNTY	0140.02	3 - Middle	116.67	No	\$111,100	\$101,000	1797	204	11.35	591	774
MO	JACKSON COUNTY	0140.04	3 - Middle	80.14	No	\$111,100	\$69,375	3141	493	15.70	768	1253
MO	JACKSON COUNTY	0140.05	3 - Middle	97.68	No	\$111,100	\$84,559	5284	691	13.08	1301	1862
MO	JACKSON COUNTY	0140.06	3 - Middle	100.59	No	\$111,100	\$87,074	6614	1079	16.31	1769	2152
MO	JACKSON COUNTY	0140.08	2 - Moderate	67.10	No	\$111,100	\$58,086	3931	731	18.60	617	1462

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MO	JACKSON COUNTY	0140.09	3 - Middle	93.68	No	\$111,100	\$81,092	3097	596	19.24	518	896
MO	JACKSON COUNTY	0141.11	3 - Middle	117.19	No	\$111,100	\$101,446	4054	1021	25.19	1012	1422
MO	JACKSON COUNTY	0141.12	4 - Upper	135.01	No	\$111,100	\$116,875	1801	335	18.60	373	588
MO	JACKSON COUNTY	0141.20	3 - Middle	116.46	No	\$111,100	\$100,815	3079	561	18.22	794	1007
MO	JACKSON COUNTY	0141.21	2 - Moderate	76.83	No	\$111,100	\$66,507	7003	1566	22.36	1762	2426
MO	JACKSON COUNTY	0141.22	4 - Upper	140.48	No	\$111,100	\$121,607	2455	521	21.22	586	778
MO	JACKSON COUNTY	0141.23	2 - Moderate	71.84	No	\$111,100	\$62,190	3140	858	27.32	621	941
MO	JACKSON COUNTY	0141.24	3 - Middle	88.64	No	\$111,100	\$76,737	3550	865	24.37	837	1295
MO	JACKSON COUNTY	0141.25	4 - Upper	122.26	No	\$111,100	\$105,833	2074	342	16.49	756	776
MO	JACKSON COUNTY	0141.26	3 - Middle	93.12	No	\$111,100	\$80,615	5497	1390	25.29	1063	1614
MO	JACKSON COUNTY	0141.27	3 - Middle	82.45	No	\$111,100	\$71,375	1884	403	21.39	338	553
MO	JACKSON COUNTY	0141.28	2 - Moderate	74.40	No	\$111,100	\$64,403	5238	1436	27.42	1145	1947
MO	JACKSON COUNTY	0142.03	4 - Upper	161.20	No	\$111,100	\$139,545	4155	908	21.85	1401	1553
MO	JACKSON COUNTY	0142.05	3 - Middle	102.94	No	\$111,100	\$89,107	3725	1366	36.67	599	911
MO	JACKSON COUNTY	0142.06	4 - Upper	156.55	No	\$111,100	\$135,521	5093	749	14.71	2084	2084
MO	JACKSON COUNTY	0143.00	3 - Middle	113.99	No	\$111,100	\$98,673	5483	2331	42.51	1254	1797
MO	JACKSON COUNTY	0144.00	3 - Middle	107.94	No	\$111,100	\$93,438	2951	1460	49.47	677	793

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MO	JACKSON COUNTY	0145.01	3 - Middle	88.21	No	\$111,100	\$76,362	4106	1173	28.57	1111	1712
MO	JACKSON COUNTY	0145.03	2 - Moderate	50.84	No	\$111,100	\$44,013	1287	214	16.63	336	490
MO	JACKSON COUNTY	0145.04	3 - Middle	97.34	No	\$111,100	\$84,265	3538	708	20.01	1045	1568
MO	JACKSON COUNTY	0146.01	2 - Moderate	71.74	No	\$111,100	\$62,100	5469	1479	27.04	1639	2017
MO	JACKSON COUNTY	0146.03	3 - Middle	83.69	No	\$111,100	\$72,449	3685	964	26.16	1452	1648
MO	JACKSON COUNTY	0146.04	2 - Moderate	77.74	No	\$111,100	\$67,295	4984	1689	33.89	870	1142
MO	JACKSON COUNTY	0147.01	3 - Middle	91.69	No	\$111,100	\$79,375	3903	1368	35.05	617	757
MO	JACKSON COUNTY	0147.02	3 - Middle	102.87	No	\$111,100	\$89,049	5143	991	19.27	1710	1940
MO	JACKSON COUNTY	0148.04	4 - Upper	139.35	No	\$111,100	\$120,625	3328	536	16.11	976	1074
MO	JACKSON COUNTY	0148.06	3 - Middle	111.45	No	\$111,100	\$96,477	4576	1034	22.60	1125	1402
MO	JACKSON COUNTY	0149.02	2 - Moderate	74.60	No	\$111,100	\$64,583	1950	248	12.72	664	893
MO	JACKSON COUNTY	0149.03	3 - Middle	114.32	No	\$111,100	\$98,963	5636	597	10.59	1843	2146
MO	JACKSON COUNTY	0149.04	3 - Middle	103.84	No	\$111,100	\$89,891	6713	1495	22.27	1755	2196
MO	JACKSON COUNTY	0149.05	3 - Middle	119.40	No	\$111,100	\$103,357	5184	829	15.99	1514	1664
MO	JACKSON COUNTY	0150.00	3 - Middle	82.00	No	\$111,100	\$70,988	3653	435	11.91	1019	1296
MO	JACKSON COUNTY	0151.00	2 - Moderate	79.47	No	\$111,100	\$68,799	5935	1343	22.63	1748	2282
MO	JACKSON COUNTY	0152.00	4 - Upper	142.29	No	\$111,100	\$123,173	2646	701	26.49	357	108

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MO	JACKSON COUNTY	0153.00	2 - Moderate	57.90	No	\$111,100	\$50,125	3010	2142	71.16	655	1158
MO	JACKSON COUNTY	0154.01	1 - Low	25.86	No	\$111,100	\$22,392	2138	1823	85.27	95	245
MO	JACKSON COUNTY	0154.02	0 - Unknown	0.00	No	\$111,100	\$0	1341	1098	81.88	58	126
MO	JACKSON COUNTY	0155.00	1 - Low	43.88	No	\$111,100	\$37,986	1328	744	56.02	264	606
MO	JACKSON COUNTY	0156.00	2 - Moderate	57.10	No	\$111,100	\$49,430	2483	1262	50.83	408	791
MO	JACKSON COUNTY	0157.01	4 - Upper	188.64	No	\$111,100	\$163,292	2219	541	24.38	124	24
MO	JACKSON COUNTY	0157.02	4 - Upper	120.05	No	\$111,100	\$103,920	3191	1153	36.13	118	28
MO	JACKSON COUNTY	0158.00	4 - Upper	155.95	No	\$111,100	\$135,000	1932	380	19.67	201	71
MO	JACKSON COUNTY	0159.00	0 - Unknown	0.00	No	\$111,100	\$0	1955	994	50.84	284	14
MO	JACKSON COUNTY	0160.00	1 - Low	23.53	No	\$111,100	\$20,375	1756	1534	87.36	238	725
MO	JACKSON COUNTY	0161.00	3 - Middle	85.39	No	\$111,100	\$73,917	1906	1724	90.45	181	652
MO	JACKSON COUNTY	0162.00	2 - Moderate	59.56	No	\$111,100	\$51,563	2052	1370	66.76	254	452
MO	JACKSON COUNTY	0163.00	1 - Low	35.17	No	\$111,100	\$30,450	2082	1435	68.92	336	840
MO	JACKSON COUNTY	0164.00	1 - Low	37.97	No	\$111,100	\$32,869	1741	1417	81.39	238	926
MO	JACKSON COUNTY	0165.00	1 - Low	45.26	No	\$111,100	\$39,183	1868	1752	93.79	357	998
MO	JACKSON COUNTY	0166.00	2 - Moderate	76.53	No	\$111,100	\$66,250	1619	1482	91.54	369	841
MO	JACKSON COUNTY	0167.00	2 - Moderate	68.69	No	\$111,100	\$59,464	3366	1204	35.77	392	901

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MO	JACKSON COUNTY	0168.01	3 - Middle	88.53	No	\$111,100	\$76,638	2178	754	34.62	200	488
MO	JACKSON COUNTY	0168.02	3 - Middle	107.34	No	\$111,100	\$92,917	1338	357	26.68	542	778
MO	JACKSON COUNTY	0169.00	2 - Moderate	61.89	No	\$111,100	\$53,575	2361	2042	86.49	454	1219
MO	JACKSON COUNTY	0170.00	1 - Low	41.50	No	\$111,100	\$35,924	2510	1276	50.84	542	946
MO	JACKSON COUNTY	0171.00	2 - Moderate	68.12	No	\$111,100	\$58,973	3814	3615	94.78	694	1756
MO	JACKSON COUNTY	0172.00	2 - Moderate	72.35	No	\$111,100	\$62,634	4573	3161	69.12	973	1654
MO	JACKSON COUNTY	0173.00	4 - Upper	128.52	No	\$111,100	\$111,250	3354	969	28.89	1186	1479
MO	JACKSON COUNTY	0174.00	1 - Low	42.04	No	\$111,100	\$36,399	2807	2022	72.03	199	747
MO	JACKSON COUNTY	0175.00	3 - Middle	87.78	No	\$111,100	\$75,985	2012	1170	58.15	628	866
MO	JACKSON COUNTY	0176.00	3 - Middle	110.39	No	\$111,100	\$95,560	5118	2662	52.01	1551	2074
MO	JACKSON COUNTY	0177.00	3 - Middle	108.30	No	\$111,100	\$93,750	5365	1197	22.31	1461	1838
MO	JACKSON COUNTY	0178.00	2 - Moderate	70.81	No	\$111,100	\$61,302	3809	1717	45.08	354	693
MO	JACKSON COUNTY	0179.00	3 - Middle	97.21	No	\$111,100	\$84,150	5099	1498	29.38	1050	1330
MO	JACKSON COUNTY	0180.00	2 - Moderate	77.14	No	\$111,100	\$66,775	3599	800	22.23	1049	1473
MO	JACKSON COUNTY	0181.01	4 - Upper	151.77	No	\$111,100	\$131,377	5159	989	19.17	1608	1877
MO	JACKSON COUNTY	0181.02	4 - Upper	144.52	No	\$111,100	\$125,106	3148	911	28.94	694	802
MO	JACKSON COUNTY	0182.00	4 - Upper	158.84	No	\$111,100	\$137,500	4166	1132	27.17	1041	1169

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MO	JACKSON COUNTY	0185.00	4 - Upper	149.24	No	\$111,100	\$129,188	4559	975	21.39	1579	1752
MO	JACKSON COUNTY	0186.00	3 - Middle	118.22	No	\$111,100	\$102,337	3000	594	19.80	1018	1111
MO	JACKSON COUNTY	0193.01	3 - Middle	112.33	No	\$111,100	\$97,240	4070	1087	26.71	1104	1479
MO	JACKSON COUNTY	0193.02	4 - Upper	129.96	No	\$111,100	\$112,500	3168	630	19.89	998	1145
MO	JACKSON COUNTY	9801.01	0 - Unknown	0.00	No	\$111,100	\$0	3	3	100.00	0	0
MO	JACKSON COUNTY	9808.02	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	0
MO	JACKSON COUNTY	9883.00	4 - Upper	164.80	No	\$111,100	\$142,656	97	5	5.15	45	45
MO	JACKSON COUNTY	9891.00	0 - Unknown	0.00	No	\$111,100	\$0	18	2	11.11	0	0
MO	JACKSON COUNTY	9892.00	0 - Unknown	0.00	No	\$111,100	\$0	7	4	57.14	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: KANSAS

County: 091 - JOHNSON COUNTY

All Tracts: 154



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0500.00	4 - Upper	147.89	No	\$111,100	\$128,021	5065	818	16.15	1677	2128
KS	JOHNSON COUNTY	0501.00	3 - Middle	93.76	No	\$111,100	\$81,161	4389	1145	26.09	1316	2001
KS	JOHNSON COUNTY	0502.00	3 - Middle	107.14	No	\$111,100	\$92,750	3759	791	21.04	1302	1573
KS	JOHNSON COUNTY	0503.01	3 - Middle	85.37	No	\$111,100	\$73,903	4127	1413	34.24	357	1005
KS	JOHNSON COUNTY	0503.02	3 - Middle	80.54	No	\$111,100	\$69,722	1799	364	20.23	537	657
KS	JOHNSON COUNTY	0504.00	3 - Middle	105.64	No	\$111,100	\$91,447	4896	1661	33.93	1335	1981
KS	JOHNSON COUNTY	0505.00	3 - Middle	87.72	No	\$111,100	\$75,938	2507	577	23.02	899	1073
KS	JOHNSON COUNTY	0506.00	4 - Upper	146.96	No	\$111,100	\$127,220	4565	746	16.34	1483	1899
KS	JOHNSON COUNTY	0507.00	4 - Upper	163.49	No	\$111,100	\$141,522	4821	558	11.57	1768	2011
KS	JOHNSON COUNTY	0508.00	4 - Upper	288.81	No	\$111,100	\$250,001	2699	269	9.97	954	1000
KS	JOHNSON COUNTY	0509.00	4 - Upper	156.95	No	\$111,100	\$135,867	4728	550	11.63	1675	2059
KS	JOHNSON COUNTY	0510.00	4 - Upper	148.57	No	\$111,100	\$128,611	3763	412	10.95	1329	1667
KS	JOHNSON COUNTY	0511.00	3 - Middle	105.34	No	\$111,100	\$91,190	3525	817	23.18	1161	1498
KS	JOHNSON COUNTY	0512.00	3 - Middle	99.80	No	\$111,100	\$86,389	4190	1100	26.25	1276	1788

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KS	JOHNSON COUNTY	0513.00	3 - Middle	86.95	No	\$111,100	\$75,272	4526	895	19.77	1226	1774
KS	JOHNSON COUNTY	0514.00	4 - Upper	146.13	No	\$111,100	\$126,500	3238	334	10.32	1094	1460
KS	JOHNSON COUNTY	0515.00	4 - Upper	154.98	No	\$111,100	\$134,159	4115	586	14.24	1321	1897
KS	JOHNSON COUNTY	0516.00	4 - Upper	169.64	No	\$111,100	\$146,850	5640	541	9.59	2146	2285
KS	JOHNSON COUNTY	0517.00	4 - Upper	204.87	No	\$111,100	\$177,344	4754	454	9.55	1726	1833
KS	JOHNSON COUNTY	0518.01	4 - Upper	182.43	No	\$111,100	\$157,917	4159	463	11.13	1159	1299
KS	JOHNSON COUNTY	0518.03	3 - Middle	91.82	No	\$111,100	\$79,485	4331	1190	27.48	1236	1572
KS	JOHNSON COUNTY	0518.04	3 - Middle	95.99	No	\$111,100	\$83,092	5173	1230	23.78	1319	1538
KS	JOHNSON COUNTY	0518.05	3 - Middle	113.42	No	\$111,100	\$98,187	5577	863	15.47	2145	2365
KS	JOHNSON COUNTY	0518.06	4 - Upper	147.63	No	\$111,100	\$127,794	5390	881	16.35	1580	1883
KS	JOHNSON COUNTY	0518.07	3 - Middle	95.82	No	\$111,100	\$82,946	3867	601	15.54	1215	1521
KS	JOHNSON COUNTY	0518.08	1 - Low	47.56	No	\$111,100	\$41,169	2642	1046	39.59	300	623
KS	JOHNSON COUNTY	0519.02	3 - Middle	101.08	No	\$111,100	\$87,500	4326	1160	26.81	1370	1700
KS	JOHNSON COUNTY	0519.04	3 - Middle	118.54	No	\$111,100	\$102,614	6318	1405	22.24	1772	2364
KS	JOHNSON COUNTY	0519.07	3 - Middle	91.49	No	\$111,100	\$79,199	3825	1880	49.15	310	1273
KS	JOHNSON COUNTY	0519.08	3 - Middle	96.75	No	\$111,100	\$83,750	1715	532	31.02	477	612
KS	JOHNSON COUNTY	0519.09	3 - Middle	104.90	No	\$111,100	\$90,809	5547	1331	23.99	1815	2353

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0519.10	3 - Middle	91.33	No	\$111,100	\$79,063	2169	894	41.22	78	422
KS	JOHNSON COUNTY	0519.11	2 - Moderate	65.41	No	\$111,100	\$56,625	3408	1506	44.19	340	987
KS	JOHNSON COUNTY	0519.12	3 - Middle	96.75	No	\$111,100	\$83,750	2471	778	31.49	701	971
KS	JOHNSON COUNTY	0520.01	3 - Middle	88.08	No	\$111,100	\$76,250	2257	531	23.53	352	541
KS	JOHNSON COUNTY	0520.04	2 - Moderate	72.78	No	\$111,100	\$63,000	1701	460	27.04	566	627
KS	JOHNSON COUNTY	0520.05	2 - Moderate	66.57	No	\$111,100	\$57,625	2884	926	32.11	575	864
KS	JOHNSON COUNTY	0520.06	2 - Moderate	75.02	No	\$111,100	\$64,946	3614	1335	36.94	944	1250
KS	JOHNSON COUNTY	0521.01	3 - Middle	103.38	No	\$111,100	\$89,492	1751	461	26.33	387	479
KS	JOHNSON COUNTY	0521.02	3 - Middle	88.30	No	\$111,100	\$76,439	2669	725	27.16	673	939
KS	JOHNSON COUNTY	0522.01	3 - Middle	88.72	No	\$111,100	\$76,806	3598	1248	34.69	842	1193
KS	JOHNSON COUNTY	0522.02	3 - Middle	97.09	No	\$111,100	\$84,044	3433	664	19.34	1159	1265
KS	JOHNSON COUNTY	0523.04	3 - Middle	113.42	No	\$111,100	\$98,182	4943	1230	24.88	1749	1993
KS	JOHNSON COUNTY	0523.05	3 - Middle	119.71	No	\$111,100	\$103,629	4856	850	17.50	1727	1796
KS	JOHNSON COUNTY	0523.06	4 - Upper	158.12	No	\$111,100	\$136,875	3571	527	14.76	1193	1256
KS	JOHNSON COUNTY	0523.07	3 - Middle	99.83	No	\$111,100	\$86,417	3860	1039	26.92	917	1005
KS	JOHNSON COUNTY	0523.08	2 - Moderate	70.96	No	\$111,100	\$61,432	3521	1320	37.49	710	966
KS	JOHNSON COUNTY	0524.10	4 - Upper	136.74	No	\$111,100	\$118,370	5222	1114	21.33	1370	1658

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KS	JOHNSON COUNTY	0524.11	4 - Upper	161.60	No	\$111,100	\$139,886	3087	583	18.89	969	1010
KS	JOHNSON COUNTY	0524.14	4 - Upper	142.35	No	\$111,100	\$123,222	4018	588	14.63	1450	1423
KS	JOHNSON COUNTY	0524.15	3 - Middle	119.90	No	\$111,100	\$103,789	3542	919	25.95	543	772
KS	JOHNSON COUNTY	0524.16	3 - Middle	103.15	No	\$111,100	\$89,292	4492	804	17.90	1058	1532
KS	JOHNSON COUNTY	0524.17	3 - Middle	80.00	No	\$111,100	\$69,250	3389	1384	40.84	404	977
KS	JOHNSON COUNTY	0524.18	1 - Low	44.55	No	\$111,100	\$38,567	3483	2007	57.62	221	454
KS	JOHNSON COUNTY	0524.19	3 - Middle	115.68	No	\$111,100	\$100,135	4785	1544	32.27	1138	1367
KS	JOHNSON COUNTY	0524.21	4 - Upper	123.36	No	\$111,100	\$106,786	4788	894	18.67	1513	1717
KS	JOHNSON COUNTY	0524.22	3 - Middle	114.38	No	\$111,100	\$99,014	4758	1111	23.35	1689	1865
KS	JOHNSON COUNTY	0524.23	2 - Moderate	57.95	No	\$111,100	\$50,169	2856	1534	53.71	256	369
KS	JOHNSON COUNTY	0525.02	4 - Upper	175.63	No	\$111,100	\$152,031	1641	233	14.20	771	784
KS	JOHNSON COUNTY	0525.05	4 - Upper	177.34	No	\$111,100	\$153,516	3073	748	24.34	507	855
KS	JOHNSON COUNTY	0525.06	4 - Upper	147.42	No	\$111,100	\$127,614	1489	242	16.25	389	409
KS	JOHNSON COUNTY	0525.07	3 - Middle	119.37	No	\$111,100	\$103,333	3186	907	28.47	314	493
KS	JOHNSON COUNTY	0526.04	4 - Upper	168.55	No	\$111,100	\$145,903	2254	313	13.89	619	655
KS	JOHNSON COUNTY	0526.06	3 - Middle	119.59	No	\$111,100	\$103,523	1992	360	18.07	432	489
KS	JOHNSON COUNTY	0526.07	4 - Upper	149.86	No	\$111,100	\$129,722	2651	414	15.62	585	723

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KS	JOHNSON COUNTY	0526.08	4 - Upper	201.39	No	\$111,100	\$174,333	6418	990	15.43	1840	2002
KS	JOHNSON COUNTY	0526.09	4 - Upper	168.60	No	\$111,100	\$145,945	5982	1031	17.24	1468	1670
KS	JOHNSON COUNTY	0526.10	4 - Upper	161.89	No	\$111,100	\$140,139	6246	1314	21.04	1248	1571
KS	JOHNSON COUNTY	0526.11	3 - Middle	116.43	No	\$111,100	\$100,785	2443	401	16.41	698	863
KS	JOHNSON COUNTY	0526.12	4 - Upper	159.64	No	\$111,100	\$138,188	3115	526	16.89	1102	1113
KS	JOHNSON COUNTY	0526.13	4 - Upper	184.96	No	\$111,100	\$160,109	7250	1317	18.17	1918	2082
KS	JOHNSON COUNTY	0527.01	3 - Middle	104.26	No	\$111,100	\$90,250	5383	1227	22.79	1375	1787
KS	JOHNSON COUNTY	0527.02	4 - Upper	131.52	No	\$111,100	\$113,854	2239	433	19.34	522	795
KS	JOHNSON COUNTY	0528.03	3 - Middle	84.21	No	\$111,100	\$72,898	4137	2011	48.61	556	1204
KS	JOHNSON COUNTY	0528.04	4 - Upper	220.24	No	\$111,100	\$190,646	4831	594	12.30	1777	1770
KS	JOHNSON COUNTY	0528.05	4 - Upper	131.54	No	\$111,100	\$113,864	8151	1742	21.37	1836	2203
KS	JOHNSON COUNTY	0528.06	4 - Upper	129.19	No	\$111,100	\$111,833	6063	1321	21.79	1648	1895
KS	JOHNSON COUNTY	0528.07	4 - Upper	153.27	No	\$111,100	\$132,681	4830	928	19.21	1490	1532
KS	JOHNSON COUNTY	0529.04	3 - Middle	106.16	No	\$111,100	\$91,901	3474	932	26.83	1115	1210
KS	JOHNSON COUNTY	0529.05	2 - Moderate	60.41	No	\$111,100	\$52,297	4589	2673	58.25	663	1286
KS	JOHNSON COUNTY	0529.06	2 - Moderate	78.50	No	\$111,100	\$67,956	4954	1847	37.28	1286	1779
KS	JOHNSON COUNTY	0529.07	3 - Middle	92.27	No	\$111,100	\$79,875	4545	1861	40.95	803	1143

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KS	JOHNSON COUNTY	0529.08	3 - Middle	104.96	No	\$111,100	\$90,859	5692	2036	35.77	1015	1512
KS	JOHNSON COUNTY	0529.10	4 - Upper	165.60	No	\$111,100	\$143,350	4318	843	19.52	1142	1235
KS	JOHNSON COUNTY	0530.04	3 - Middle	99.04	No	\$111,100	\$85,737	3656	774	21.17	1023	1228
KS	JOHNSON COUNTY	0530.05	4 - Upper	126.11	No	\$111,100	\$109,167	1794	519	28.93	313	741
KS	JOHNSON COUNTY	0530.06	4 - Upper	147.39	No	\$111,100	\$127,592	3744	771	20.59	742	877
KS	JOHNSON COUNTY	0530.07	3 - Middle	117.37	No	\$111,100	\$101,600	4908	1250	25.47	1089	1384
KS	JOHNSON COUNTY	0530.08	4 - Upper	135.40	No	\$111,100	\$117,206	4863	1303	26.79	1191	1377
KS	JOHNSON COUNTY	0530.09	4 - Upper	182.77	No	\$111,100	\$158,214	5206	1023	19.65	1379	1540
KS	JOHNSON COUNTY	0530.10	4 - Upper	179.32	No	\$111,100	\$155,231	6081	1224	20.13	1293	1395
KS	JOHNSON COUNTY	0530.11	4 - Upper	164.21	No	\$111,100	\$142,149	2233	530	23.73	830	919
KS	JOHNSON COUNTY	0530.12	4 - Upper	142.29	No	\$111,100	\$123,173	3242	824	25.42	956	1016
KS	JOHNSON COUNTY	0530.13	4 - Upper	121.91	No	\$111,100	\$105,536	2339	769	32.88	483	698
KS	JOHNSON COUNTY	0531.01	4 - Upper	122.74	No	\$111,100	\$106,250	4163	991	23.80	1131	1352
KS	JOHNSON COUNTY	0531.02	4 - Upper	127.00	No	\$111,100	\$109,934	4647	1397	30.06	1252	1483
KS	JOHNSON COUNTY	0531.05	3 - Middle	93.68	No	\$111,100	\$81,094	3306	1279	38.69	870	1336
KS	JOHNSON COUNTY	0531.08	4 - Upper	139.79	No	\$111,100	\$121,012	4204	1053	25.05	1197	1478
KS	JOHNSON COUNTY	0531.09	4 - Upper	133.26	No	\$111,100	\$115,357	2950	1353	45.86	512	623

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KS	JOHNSON COUNTY	0531.10	4 - Upper	165.50	No	\$111,100	\$143,264	3845	1000	26.01	1135	1167
KS	JOHNSON COUNTY	0532.01	4 - Upper	168.26	No	\$111,100	\$145,652	2468	501	20.30	726	804
KS	JOHNSON COUNTY	0532.02	4 - Upper	173.28	No	\$111,100	\$150,000	3942	687	17.43	900	1259
KS	JOHNSON COUNTY	0532.03	4 - Upper	189.92	No	\$111,100	\$164,405	5649	1253	22.18	1294	1859
KS	JOHNSON COUNTY	0533.01	4 - Upper	235.23	No	\$111,100	\$203,627	5193	726	13.98	2148	2074
KS	JOHNSON COUNTY	0533.02	4 - Upper	252.39	No	\$111,100	\$218,478	7138	819	11.47	2796	2850
KS	JOHNSON COUNTY	0534.03	4 - Upper	133.37	No	\$111,100	\$115,450	3998	1138	28.46	856	1109
KS	JOHNSON COUNTY	0534.09	4 - Upper	204.47	No	\$111,100	\$177,000	3810	803	21.08	1046	1231
KS	JOHNSON COUNTY	0534.11	4 - Upper	133.05	No	\$111,100	\$115,179	5452	1150	21.09	1669	1923
KS	JOHNSON COUNTY	0534.13	4 - Upper	147.24	No	\$111,100	\$127,458	4082	1264	30.97	894	1142
KS	JOHNSON COUNTY	0534.14	3 - Middle	119.47	No	\$111,100	\$103,424	4907	2364	48.18	457	723
KS	JOHNSON COUNTY	0534.15	4 - Upper	134.29	No	\$111,100	\$116,250	4267	1375	32.22	658	790
KS	JOHNSON COUNTY	0534.17	4 - Upper	129.12	No	\$111,100	\$111,771	3978	1301	32.70	1260	1409
KS	JOHNSON COUNTY	0534.18	4 - Upper	143.81	No	\$111,100	\$124,485	4832	1691	35.00	1419	1695
KS	JOHNSON COUNTY	0534.19	4 - Upper	162.41	No	\$111,100	\$140,592	1656	343	20.71	443	469
KS	JOHNSON COUNTY	0534.21	4 - Upper	191.41	No	\$111,100	\$165,694	4173	1210	29.00	762	832
KS	JOHNSON COUNTY	0534.22	4 - Upper	199.85	No	\$111,100	\$173,000	2247	539	23.99	614	729

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	JOHNSON COUNTY	0534.23	4 - Upper	229.23	No	\$111,100	\$198,434	5436	1530	28.15	1544	1605
KS	JOHNSON COUNTY	0534.25	4 - Upper	139.83	No	\$111,100	\$121,045	3207	733	22.86	825	855
KS	JOHNSON COUNTY	0534.26	4 - Upper	157.40	No	\$111,100	\$136,250	5435	1345	24.75	1712	1832
KS	JOHNSON COUNTY	0534.27	4 - Upper	271.05	No	\$111,100	\$234,630	6759	1273	18.83	1879	1966
KS	JOHNSON COUNTY	0534.28	4 - Upper	236.22	No	\$111,100	\$204,483	4293	1189	27.70	1010	1010
KS	JOHNSON COUNTY	0534.29	4 - Upper	238.87	No	\$111,100	\$206,776	4712	1116	23.68	1350	1438
KS	JOHNSON COUNTY	0534.30	4 - Upper	212.93	No	\$111,100	\$184,318	4896	1010	20.63	1459	1514
KS	JOHNSON COUNTY	0534.31	4 - Upper	191.49	No	\$111,100	\$165,763	2638	513	19.45	840	926
KS	JOHNSON COUNTY	0535.02	2 - Moderate	50.39	No	\$111,100	\$43,619	3667	1729	47.15	334	725
KS	JOHNSON COUNTY	0535.06	4 - Upper	145.48	No	\$111,100	\$125,938	3790	901	23.77	1058	1172
KS	JOHNSON COUNTY	0535.07	3 - Middle	112.45	No	\$111,100	\$97,347	5530	1128	20.40	1982	2049
KS	JOHNSON COUNTY	0535.08	4 - Upper	126.91	No	\$111,100	\$109,863	6072	1531	25.21	1687	2048
KS	JOHNSON COUNTY	0535.09	4 - Upper	125.77	No	\$111,100	\$108,876	6878	1756	25.53	1949	2259
KS	JOHNSON COUNTY	0535.10	4 - Upper	131.40	No	\$111,100	\$113,750	5506	1309	23.77	1653	1771
KS	JOHNSON COUNTY	0535.55	2 - Moderate	57.50	No	\$111,100	\$49,779	2112	882	41.76	321	625
KS	JOHNSON COUNTY	0535.56	2 - Moderate	67.14	No	\$111,100	\$58,125	2597	1239	47.71	464	743
KS	JOHNSON COUNTY	0535.57	2 - Moderate	75.95	No	\$111,100	\$65,750	2313	1080	46.69	481	815

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KS	JOHNSON COUNTY	0535.58	4 - Upper	129.37	No	\$111,100	\$111,989	3425	886	25.87	914	966
KS	JOHNSON COUNTY	0535.59	4 - Upper	147.52	No	\$111,100	\$127,697	3605	843	23.38	1165	1315
KS	JOHNSON COUNTY	0535.60	4 - Upper	187.16	No	\$111,100	\$162,014	4444	577	12.98	1181	1239
KS	JOHNSON COUNTY	0536.01	3 - Middle	93.86	No	\$111,100	\$81,250	2098	1028	49.00	454	734
KS	JOHNSON COUNTY	0536.03	4 - Upper	141.33	No	\$111,100	\$122,344	2977	656	22.04	768	912
KS	JOHNSON COUNTY	0536.04	3 - Middle	119.81	No	\$111,100	\$103,716	5454	2159	39.59	1488	1803
KS	JOHNSON COUNTY	0537.01	3 - Middle	100.50	No	\$111,100	\$87,000	2706	364	13.45	865	1030
KS	JOHNSON COUNTY	0537.03	3 - Middle	103.73	No	\$111,100	\$89,792	3376	734	21.74	552	953
KS	JOHNSON COUNTY	0537.05	2 - Moderate	72.33	No	\$111,100	\$62,618	3315	1049	31.64	612	1019
KS	JOHNSON COUNTY	0537.07	3 - Middle	96.13	No	\$111,100	\$83,214	5214	1401	26.87	1079	1609
KS	JOHNSON COUNTY	0537.09	3 - Middle	112.41	No	\$111,100	\$97,308	6376	1299	20.37	1517	1958
KS	JOHNSON COUNTY	0537.11	4 - Upper	146.13	No	\$111,100	\$126,500	5066	947	18.69	1184	1437
KS	JOHNSON COUNTY	0537.12	3 - Middle	113.57	No	\$111,100	\$98,309	4722	936	19.82	1182	1391
KS	JOHNSON COUNTY	0538.01	3 - Middle	110.68	No	\$111,100	\$95,813	7613	1071	14.07	1822	2227
KS	JOHNSON COUNTY	0538.03	4 - Upper	166.18	No	\$111,100	\$143,854	4079	415	10.17	1240	1341
KS	JOHNSON COUNTY	0538.04	4 - Upper	200.06	No	\$111,100	\$173,177	4504	760	16.87	1276	1450
KS	JOHNSON COUNTY	9800.01	0 - Unknown	0.00	No	\$111,100	\$0	18	9	50.00	0	0

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KS	JOHNSON COUNTY	9800.03	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	12
KS	JOHNSON COUNTY	9800.04	0 - Unknown	0.00	No	\$111,100	\$0	7	7	100.00	0	0
KS	JOHNSON COUNTY	9800.05	0 - Unknown	0.00	No	\$111,100	\$0	1	1	100.00	0	0
KS	JOHNSON COUNTY	9801.00	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 28140 - KANSAS CITY, MO-KS

State: KANSAS

County: 209 - WYANDOTTE COUNTY

All Tracts: 64



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0401.00	2 - Moderate	51.69	No	\$111,100	\$44,750	2909	2779	95.53	666	1266
KS	WYANDOTTE COUNTY	0402.00	2 - Moderate	63.53	No	\$111,100	\$55,000	1422	1279	89.94	326	600
KS	WYANDOTTE COUNTY	0405.00	2 - Moderate	51.88	No	\$111,100	\$44,909	2064	1674	81.10	357	730
KS	WYANDOTTE COUNTY	0406.00	2 - Moderate	60.86	No	\$111,100	\$52,689	2855	2673	93.63	510	1157
KS	WYANDOTTE COUNTY	0407.00	1 - Low	46.69	No	\$111,100	\$40,417	1791	1729	96.54	320	841
KS	WYANDOTTE COUNTY	0409.00	3 - Middle	81.46	No	\$111,100	\$70,518	1282	1018	79.41	519	900
KS	WYANDOTTE COUNTY	0411.00	1 - Low	15.36	No	\$111,100	\$13,298	1440	1328	92.22	124	447
KS	WYANDOTTE COUNTY	0412.00	2 - Moderate	58.90	No	\$111,100	\$50,987	1789	1713	95.75	395	717
KS	WYANDOTTE COUNTY	0413.00	1 - Low	45.66	No	\$111,100	\$39,531	5369	4864	90.59	1192	1789
KS	WYANDOTTE COUNTY	0414.00	1 - Low	26.12	No	\$111,100	\$22,614	1579	1507	95.44	325	1040
KS	WYANDOTTE COUNTY	0415.00	1 - Low	34.36	No	\$111,100	\$29,750	2787	2299	82.49	351	887
KS	WYANDOTTE COUNTY	0416.00	2 - Moderate	56.85	No	\$111,100	\$49,216	4266	3416	80.08	768	1417
KS	WYANDOTTE COUNTY	0419.00	2 - Moderate	66.42	No	\$111,100	\$57,500	1707	996	58.35	274	649
KS	WYANDOTTE COUNTY	0420.01	1 - Low	32.22	No	\$111,100	\$27,895	1691	1394	82.44	155	362

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KS	WYANDOTTE COUNTY	0420.02	2 - Moderate	52.82	No	\$111,100	\$45,724	1728	1488	86.11	257	538
KS	WYANDOTTE COUNTY	0421.00	2 - Moderate	59.66	No	\$111,100	\$51,648	2944	2472	83.97	488	909
KS	WYANDOTTE COUNTY	0422.00	1 - Low	38.18	No	\$111,100	\$33,056	1853	1475	79.60	386	594
KS	WYANDOTTE COUNTY	0423.00	1 - Low	31.08	No	\$111,100	\$26,906	3270	2776	84.89	408	1099
KS	WYANDOTTE COUNTY	0424.00	1 - Low	43.19	No	\$111,100	\$37,391	2596	2239	86.25	318	887
KS	WYANDOTTE COUNTY	0426.00	1 - Low	38.90	No	\$111,100	\$33,676	2771	2182	78.74	402	1101
KS	WYANDOTTE COUNTY	0427.00	1 - Low	42.99	No	\$111,100	\$37,216	3509	2697	76.86	562	1020
KS	WYANDOTTE COUNTY	0428.00	2 - Moderate	58.72	No	\$111,100	\$50,833	3286	2386	72.61	477	1012
KS	WYANDOTTE COUNTY	0429.00	1 - Low	45.79	No	\$111,100	\$39,640	4808	3549	73.81	644	1179
KS	WYANDOTTE COUNTY	0430.00	2 - Moderate	62.47	No	\$111,100	\$54,082	3525	2116	60.03	932	1579
KS	WYANDOTTE COUNTY	0433.01	2 - Moderate	55.00	No	\$111,100	\$47,610	3445	1854	53.82	313	651
KS	WYANDOTTE COUNTY	0434.00	2 - Moderate	64.56	No	\$111,100	\$55,893	2196	1056	48.09	500	737
KS	WYANDOTTE COUNTY	0435.00	3 - Middle	102.78	No	\$111,100	\$88,971	1684	734	43.59	351	567
KS	WYANDOTTE COUNTY	0436.00	2 - Moderate	64.99	No	\$111,100	\$56,262	6648	3420	51.44	1678	2272
KS	WYANDOTTE COUNTY	0437.00	2 - Moderate	59.53	No	\$111,100	\$51,538	2473	1214	49.09	548	767
KS	WYANDOTTE COUNTY	0438.02	3 - Middle	85.36	No	\$111,100	\$73,897	1305	293	22.45	408	509
KS	WYANDOTTE COUNTY	0438.03	3 - Middle	84.11	No	\$111,100	\$72,813	2959	1265	42.75	704	943

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0439.03	1 - Low	42.59	No	\$111,100	\$36,875	3134	2444	77.98	628	1067
KS	WYANDOTTE COUNTY	0439.04	1 - Low	41.36	No	\$111,100	\$35,809	3606	2939	81.50	496	1248
KS	WYANDOTTE COUNTY	0439.05	2 - Moderate	57.22	No	\$111,100	\$49,531	1764	1161	65.82	297	626
KS	WYANDOTTE COUNTY	0440.01	3 - Middle	82.56	No	\$111,100	\$71,473	3592	1677	46.69	808	1199
KS	WYANDOTTE COUNTY	0440.02	1 - Low	44.02	No	\$111,100	\$38,110	3247	1250	38.50	970	1429
KS	WYANDOTTE COUNTY	0441.01	0 - Unknown	0.00	No	\$111,100	\$0	1125	874	77.69	197	398
KS	WYANDOTTE COUNTY	0441.02	2 - Moderate	73.04	No	\$111,100	\$63,228	2878	1719	59.73	721	974
KS	WYANDOTTE COUNTY	0441.03	3 - Middle	86.73	No	\$111,100	\$75,080	3049	2121	69.56	729	1070
KS	WYANDOTTE COUNTY	0441.04	2 - Moderate	54.47	No	\$111,100	\$47,157	3504	2716	77.51	352	672
KS	WYANDOTTE COUNTY	0442.01	3 - Middle	104.36	No	\$111,100	\$90,344	4209	2399	57.00	1218	1530
KS	WYANDOTTE COUNTY	0442.02	3 - Middle	84.67	No	\$111,100	\$73,295	3873	2590	66.87	1330	1596
KS	WYANDOTTE COUNTY	0443.01	2 - Moderate	74.92	No	\$111,100	\$64,858	2452	1502	61.26	690	957
KS	WYANDOTTE COUNTY	0443.02	2 - Moderate	71.87	No	\$111,100	\$62,214	2032	1356	66.73	430	697
KS	WYANDOTTE COUNTY	0443.03	2 - Moderate	57.47	No	\$111,100	\$49,750	2484	1980	79.71	555	813
KS	WYANDOTTE COUNTY	0444.00	2 - Moderate	53.93	No	\$111,100	\$46,685	3080	2289	74.32	627	1053
KS	WYANDOTTE COUNTY	0445.00	2 - Moderate	50.65	No	\$111,100	\$43,850	2309	1631	70.64	488	829
KS	WYANDOTTE COUNTY	0446.01	2 - Moderate	70.18	No	\$111,100	\$60,750	2761	1133	41.04	695	991

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
KS	WYANDOTTE COUNTY	0446.02	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	0446.03	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	0447.02	3 - Middle	91.31	No	\$111,100	\$79,048	4717	1360	28.83	1360	1701
KS	WYANDOTTE COUNTY	0447.03	4 - Upper	122.26	No	\$111,100	\$105,833	3470	1155	33.29	760	973
KS	WYANDOTTE COUNTY	0447.04	3 - Middle	113.26	No	\$111,100	\$98,042	1705	851	49.91	575	734
KS	WYANDOTTE COUNTY	0448.03	4 - Upper	122.95	No	\$111,100	\$106,429	6835	2076	30.37	1666	1945
KS	WYANDOTTE COUNTY	0448.04	4 - Upper	141.56	No	\$111,100	\$122,540	5152	1834	35.60	1216	1493
KS	WYANDOTTE COUNTY	0448.07	4 - Upper	123.67	No	\$111,100	\$107,054	3069	721	23.49	936	1047
KS	WYANDOTTE COUNTY	0449.00	2 - Moderate	74.05	No	\$111,100	\$64,107	4799	1419	29.57	1290	1943
KS	WYANDOTTE COUNTY	0451.00	2 - Moderate	62.69	No	\$111,100	\$54,267	1985	1163	58.59	142	449
KS	WYANDOTTE COUNTY	0452.00	2 - Moderate	68.93	No	\$111,100	\$59,672	4330	1858	42.91	735	1585
KS	WYANDOTTE COUNTY	9800.00	0 - Unknown	0.00	No	\$111,100	\$0	0	0	0.00	0	0
KS	WYANDOTTE COUNTY	9805.00	0 - Unknown	0.00	No	\$111,100	\$0	15	5	33.33	0	0
KS	WYANDOTTE COUNTY	9809.00	0 - Unknown	0.00	No	\$111,100	\$0	98	48	48.98	0	0
KS	WYANDOTTE COUNTY	9812.00	0 - Unknown	0.00	No	\$111,100	\$0	11	1	9.09	0	0
KS	WYANDOTTE COUNTY	9815.00	0 - Unknown	0.00	No	\$111,100	\$0	9	9	100.00	0	0

PUBLIC DISCLOSURE

January 3, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lead Bank
Certificate Number: 8283

1802 Main Street
Kansas City, Missouri 64108

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office
1100 Walnut St, 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.

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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 Lead 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, 2022. Additionally, examiners evaluated the bank's performance prior to that date using the Intermediate Small Institution Examination Procedures.

As discussed later in this evaluation, Lead 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 Strategic Plan through December 31, 2023.

Examiners did not assign a separate rating for the period of time evaluated under the Intermediate Small Institution Examination Procedures. However, Lead Bank's performance was consistent with a Needs to Improve rating due to the very small percentage of loans within the assessment area. Lead Bank's national lending footprint was the primary reason bank management sought and received approval from the FDIC to operate under a Strategic Plan.

DESCRIPTION OF INSTITUTION

Lead Bank is a full-service financial institution currently headquartered in Kansas City, Missouri. The bank has more than doubled its total assets since its previous February 24, 2020 FDIC Performance Evaluation, in which the bank received a Satisfactory rating based on Interagency Small Institution Examination Procedures. Since that time, Lead Bank experienced substantial growth due to ongoing activity through its nationwide online delivery model, which utilizes different financial technology partners to deliver various products. As of January 1, 2021, due to this ongoing asset growth, Lead Bank became an Intermediate Small Institution for CRA purposes, and effective January 1, 2022, the institution began operating under an approved Strategic Plan.

Lead Bank currently operates two offices in Missouri, both located in Jackson County. Since the previous evaluation, the bank's office changes included re-designating the Kansas City, Missouri branch office as the new headquarters on March 31, 2021, and selling the former headquarters in Garden City, Missouri on April 8, 2021. The Garden City office was in a middle-income area, so this change had no impact on any LMI areas. There were also changes in the bank's ownership. On August 2, 2022, Luna Parent, Inc., based in Sunnyvale, California, purchased Lead Bank's holding company. Luna Parent, Inc. is now the new one-bank holding company

that wholly owns the bank. There are no subsidiaries or affiliates relevant to the CRA evaluation.

Lead Bank's current primary lending program through its nationwide online delivery systems is a consumer credit building program. The program incorporates stages in which a borrower moves from a deposit-secured consumer loan to an eventual credit card account. The ongoing extensive activity from this program has resulted in consumer loans becoming the majority of the loan portfolio. Aside from activity through its nationwide delivery systems, the bank also continues to offer traditional loans for commercial purposes, and to a lesser extent, for residential purposes, while traditional loans for agricultural or consumer purposes are rare.

As part of its traditional operations, Lead Bank continues to offer 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 over 500 PPP loans totaling \$40.9 million since the program's inception.

Lead Bank's nationwide online delivery systems are also heavily utilized for deposit services, including deposit accounts tied to the bank's primary consumer credit building program. Lead Bank also continues to offer a variety of traditional deposit products, including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, remote deposit capture, and bank-owned ATMs.

According to the December 31, 2022 Reports of Condition and Income (Call Report), the institution reported total assets of \$819.1 million, total loans of \$616.5 million, total deposits of \$674.4 million, and total securities of \$45.1 million. The Call Report shows that consumer loans comprise the largest category of loans at 58.2 percent of the portfolio. The next largest portfolio categories are commercial loans at 23 percent; and construction, land development, and other land loans at 9.1 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	56,193	9.1
Secured by Farmland	8,132	1.3
Secured by 1-4 Family Residential Properties	22,282	3.7
Secured by Multi-family (5 or more) Residential Properties	21,077	3.4
Secured by Non-Farm Non-Residential Properties	104,256	16.9
Total Real Estate Loans	211,940	34.4
Commercial and Industrial Loans	37,509	6.1
Agricultural Production and Other Loans to Farmers	-	0.0
Consumer	358,908	58.2
Obligations of States and Political Subdivisions in the United States	-	0.0
Other Loans	8,201	1.3
Lease Financing Receivables (net of unearned income)	-	0.0
Less: Unearned Income	98	0.0
Total Loans	616,460	100.0
<i>Source: Call Report dated December 31, 2021</i>		

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

Lead Bank's sole assessment area continues to be near the central portions of the 14-county Kansas City, Missouri-Kansas Metropolitan Statistical Area (Kansas City MO-KS MSA.) The assessment area remained unchanged since the previous evaluation up until January 1, 2022. At that time, the bank reduced the assessment area to better align with current operations after the April 2021 sale of the former Garden City headquarters office, which was located in Cass County, Missouri. Prior to 2022, the assessment area consisted of the four contiguous counties of Wyandotte (Kansas), Johnson (Kansas), Jackson (Missouri), and Cass (Missouri), along with an adjacent nonmetropolitan census tract (tract 9503) in neighboring Henry County (Missouri) near the bank's former headquarters. As of 2022, the bank removed Cass County and the adjacent Henry County census tract from the assessment area.

The following sections discuss information for the pre-2022 assessment area and for the current assessment area since different evaluation methods and different demographic and economic data sets were utilized for each separate time period.

Economic and Demographic Data

According to 2015 American Community Survey (ACS) data, the pre-2022 assessment area includes 420 census tracts, of which 78 are low-income, 91 are moderate-income, 121 are middle-income, 112 are upper-income, and 18 have no income classification. According to 2020 U.S. Census data, the current assessment area includes 445 census tracts, of which 55 are low-income, 112 are moderate-income, 134 are middle-income, 121 are upper-income, and 23 have

no income classification. The LMI tracts are generally concentrated in Jackson and Wyandotte counties in the central and north central portions of the assessment area near the bank’s current headquarters. The following table illustrates select demographic characteristics of the bank’s current assessment area.

Demographic Information of the Current Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	445	12.4	25.2	30.1	27.2	5.2
Population by Geography	1,496,312	9.4	24.6	32.9	32.2	0.9
Housing Units by Geography	638,794	10.4	25.7	33.5	29.3	1.1
Owner-Occupied Units by Geography	367,076	6.0	20.7	35.4	37.4	0.5
Occupied Rental Units by Geography	218,455	15.4	31.7	32.4	18.8	1.7
Vacant Units by Geography	53,263	20.1	35.8	24.7	16.7	2.8
Businesses by Geography	185,550	7.5	20.4	31.2	37.4	3.6
Family Distribution by Income Level	364,334	20.9	17.3	20.8	41.0	0.0
Household Distribution by Income Level	585,531	24.8	16.2	17.7	41.3	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value			\$205,238
			Median Gross Rent			\$1,009
			Families Below Poverty Level			7.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Examiners used the following Federal Financial Institutions Examination Council (FFIEC) – updated median family income figures to determine certain qualifying community development activities for the assessment area. These figures along with the corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Kansas City, MO-KS MSA Median Family Income				
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
2022 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	>\$116,760
Nonmetropolitan Areas of MO Median Family Income				
2020 (\$54,400)	<\$27,200	\$27,200 to <\$43,520	\$43,520 to <\$65,280	≥\$65,280
2021 (\$55,700)	<\$27,850	\$27,850 to <\$44,560	\$44,560 to <\$66,840	≥\$66,840
<i>Source: FFIEC</i>				

The 2021 D&B data indicated the primary industries in the bank's previous assessment area included service industries, which comprised 40.4 percent of all area businesses (non-farm and farm), followed by non-classifiable establishments at 18.0 percent. This data also indicated that a notable number of area businesses were relatively small, with 89.0 percent having nine or fewer employees, 85.8 percent generating \$1 million or less in annual revenues, and 89.9 percent operating from a single location.

The 2022 D&B data indicates the primary industries in the current assessment area include service industries, which comprise 34.6 percent of all area businesses (non-farm and farm), followed by non-classifiable establishments at 27.1 percent. This data also indicates that a notable number of area businesses are relatively small, with 92.6 percent having nine or fewer employees, 89.5 percent generating \$1 million or less in annual revenues, and 92.5 percent operating from a single location.

Competition

Competition for financial services in the assessment area was very strong throughout the review period. According to June 30, 2022 FDIC Deposit Market Share data, there are 82 banks operating 452 offices in the bank's current assessment area, with Lead Bank holding a 1.0 percent market share. Additionally, although Lead Bank is not required to report loan data, review of aggregate data for lenders required to report small business and home mortgage loans provides an indication of the area's lending opportunities and competition. The 2021 aggregate data indicates strong competition in the assessment area, with 184 lenders reporting 38,282 small business loans, and 637 lenders reporting 85,946 home mortgage loans within the bank's current assessment area.

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 reviewed a recently conducted 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 to LMI individuals.

Credit and Community Development Needs and Opportunities

Examiners determined that the primary credit needs in both the former and current assessment areas are home mortgage and small business loans. This conclusion is based on information from demographic data and aggregate data. Opportunities exist for originating such loans, as indicated by aggregate data, along with demographic data on the notable number of families and

small businesses. 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 business operators.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 24, 2020, to the current evaluation dated January 3, 2023. As previously noted, examiners evaluated Lead 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 24, 2020, to December 31, 2021. 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, 2022. Since Strategic Plans generally involve measurable annual goals, any partial year performance under the bank's Strategic Plan for 2023 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 is consumer loans, followed by commercial loans. This conclusion is based on the bank's business strategy, loan portfolio composition, and recent loan origination activity. Accordingly, while examiners reviewed both consumer loans and small business loans in this evaluation, consumer 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

Lead 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 consumer lending footprint and the reduced activity under a traditional banking model. The Strategic Plan contains measurable annual goals that the FDIC used to evaluate the bank's performance. The Strategic Plan outlines eight goals that measure the bank's activities to help meet the assessment area's needs through lending and community development activities. Each of the eight goals contains a minimum volume threshold necessary to achieve favorable CRA performance levels (satisfactory and outstanding) regarding the following specific activities.

- Goal 1a: Small Business Loans – Borrower Revenues of \$1 Million or Less
- Goal 1b: Small Business Loans – LMI Census Tracts
- Goal 2a: Consumer Loans – LMI Borrowers
- Goal 2b: Consumer Loans – LMI Census Tracts
- Goal 3: Community Development Loans

- Goal 4a: Qualified Investments – Securities
- Goal 4b: Qualified Investments – Donations/Grants
- Goal 5: Community Development Services

Bank management tracked and provided data on the 2022 activities under each goal. Lead 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, examiners reviewed consumer loans and small business loans for the Lending Test. No other loan types, such as small farm or home mortgage loans, represent any major product lines or provide material support for conclusions.

For consumer lending, examiners reviewed all account openings and originations in 2021, as this lending is generally representative of the bank's overall lending patterns since the previous evaluation. The primary consumer loan products were consumer credit cards, and other secured consumer loans. Therefore, the bank's consumer lending performance was evaluated based on these specific loan categories. The 2021 lending activity consisted of 431,583 consumer credit cards totaling \$126.1 million, and 543,934 other secured consumer loans totaling \$392.5 million. These figures are high in relation to the Call Report since they include all account openings, including a notable volume of customers that do not remain in the bank's nationwide consumer credit building program. The data on just those accounts that remained active was not available.

For small business lending, examiners reviewed the bank's collected 2020 and 2021 small business loan data. Lead Bank is not required to collect or report CRA small business data; however, it optionally collected the information. The small business lending data showed a total of 355 loans totaling \$42.3 million in 2020, and 334 loans totaling \$41.8 million in 2021.

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. The lending within the assessment area included 4,733 consumer loans totaling \$3.2 million, and 573 small business loans totaling \$70.0 million.

For the Geographic Distribution and Borrower Profile analyses, examiners used prescribed data as the standard of comparison for the bank's lending performance. The 2015 ACS data provided a standard of comparison for the bank's consumer lending performance, and the 2020 and 2021 D&B data provided a standard of comparison for the bank's small business lending performance. Although both the number and dollar volume of loans are analyzed, examiners emphasized performance by the number of loans, because it is a better indicator of the number of individuals and businesses served. Lastly, for the small business loans, since there were no material differences in lending patterns between 2020 and 2021, the evaluation only presented 2021 lending data.

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 2021.

CONCLUSIONS ON PERFORMANCE CRITERIA – STRATEGIC PLAN

Lead Bank met all Strategic Plan goals for 2022 with the exception of Goal 2a. Since the bank achieved Outstanding performance on two goals, and Satisfactory performance on five goals, examiners considered the Strategic Plan’s 2022 goals substantially met for an overall Satisfactory performance.

Small Business Loans – Goals 1a and 1b

These goals measure the small business loan performance based on borrower profile and geographic distribution. Specifically, Goal 1a measures the bank’s performance to small businesses, and Goal 1b measures the bank’s performance in LMI census tracts. For Goal 1a, small businesses are those with gross annual revenues of \$1 million or less. Lead Bank met both goals for Satisfactory performance, and nearly reached the Outstanding threshold for Goal 1b. Refer to the following table for the specific goal thresholds and the bank’s performance.

Small Business Loans – Goals 1a and 1b			
Strategic Plan Goal	Institution Established Goals		Institution Performance
	Satisfactory	Outstanding	
Goal 1a: Loans to Small Businesses	\$4.5 million	\$5.7 million	\$4.6 million
Goal 1b: Loans in LMI Census Tracts	\$3.6 million	\$5.2 million	\$5.1 million
<i>Source: 2022 Bank records</i>			

Consumer Loans – Goals 2a and 2b

These goals were intended to measure the bank’s consumer lending performance based on borrower profile and geographic distribution. However, the goal thresholds were established before the bank had obtained necessary quantifiable loan data from its nationwide online delivery model. This online model is essentially the bank’s only material delivery system for consumer loans since the 2021 sale of the bank’s former headquarters, and lack of traditional consumer loan officers. Therefore, without the noted data, the goals were established considering only traditional consumer loan performance, or more specifically, performance outside the nationwide delivery model. Goal 2a measures the bank’s performance to LMI borrowers, and Goal 2b measures the bank’s performance in LMI census tracts. For both goals, consumer loans are as defined in the CRA, except that the bank opted to exclude line of credit products.

Lead Bank did not meet Goal 2a, but exceeded the Outstanding threshold for Goal 2b. Refer to the following table for the specific goal thresholds and details on the bank’s performance.

Consumer Loans – Goals 2a and 2b			
Strategic Plan Goal	Institution Established Goals		Institution Performance
	Satisfactory	Outstanding	
Goal 2a: Loans to LMI Borrowers	\$70,000	\$102,000	\$21,000
Goal 2b: Loans in LMI Census Tracts	\$60,000	\$70,000	\$111,000

Source: 2022 Bank records

In regards to both of the above consumer goals, currently available data from the bank’s nationwide delivery model indicates lending levels substantially higher than the stated thresholds. Specifically, for 2021 (the only year the model’s data was obtained and analyzed), the bank made loans totaling \$1.2 million to LMI borrowers, and made loans totaling \$1.6 million in LMI census tracts, both far above the noted traditional loan thresholds.

Community Development Activities – Goals 3, 4a, 4b, and 5

These goals measure the bank’s 2022 community development performance. Specifically, Goal 3 measures the bank’s community development lending performance, Goal 4a and 4b measure the qualified investment performance, and Goal 5 measures the community development service performance. For all goals, examiners counted and considered activities that qualify under the CRA’s standard community development definitions. The community development loan and qualified investment goals are based on the total dollar volume of qualifying activities, and the community development service goal is based on the total number of qualified services completed by the bank or by bank personnel.

Lead Bank met Satisfactory thresholds for Goals 3, 4a, and 4b, and far exceeded the Outstanding threshold for Goal 5. Refer to the following table for the specific goal thresholds and the bank’s performance.

Community Development Activities – Goals 3, 4a, 4b, and 5			
Strategic Plan Goal	Institution Established Goals		Institution Performance
	Satisfactory	Outstanding	
Goal 3: Community Development Loans	\$10,000,000	\$15,000,000	\$14,293,551
Goal 4a: Qualified Investments - Securities	\$3,350,000	\$4,455,000	\$3,534,758
Goal 4b: Qualified Investments – Grants/Donations	\$125,000	\$200,000	\$141,073
Goal 5: Community Development Services	15	25	62

Source: 2022 Bank records

The following are notable examples of Lead Bank's qualifying community development activities.

- A loan for \$1.1 million went toward a multi-year revitalization and affordable housing project that will help revitalize and stabilize LMI census tracts targeted for redevelopment.
- In addition to over \$140,000 in donations to qualifying economic development, affordable housing, and other LMI-targeted initiatives and service organizations, Lead Bank invested \$2 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.
- Officers and other staff provided financial literacy education at various schools in which the majority of the students receive free or reduced-price lunches. The bank also partnered with an area LMI-services organization in an initiative to provide free financial education workshops. The workshops were provided in a LMI census tract and covered topics ranging from budgeting and managing debt, to establishing good credit and starting your own business.

CONCLUSIONS ON PERFORMANCE CRITERIA – INTERMEDIATE SMALL INSTITUTION EVALUATION PROCEDURES

As previously noted, although a rating was not assigned under this evaluation method, Lead Bank's performance is consistent with a Needs to Improve rating due to the low percentage of lending within the assessment area.

LENDING TEST

Lead Bank's performance is consistent with a Needs to Improve under the Lending Test. The bank's Assessment Area Concentration performance supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. Examiners evaluated the bank's performance based on the eight quarterly loan-to-deposit ratios since the previous evaluation. As shown in the following table, the resulting average loan-to-deposit ratio of 88.3 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 Ratio Comparison		
Bank	Total Assets as of 12/31/2021 (\$000s)	Average Net Loan- to-Deposit Ratio (%)
Lead Bank, Kansas City, Missouri	738,350	88.3
Blue Ridge Bank and Trust Co., Independence, Missouri	748,920	72.1
First Federal Bank of Kansas City, Lees Summit, Missouri	823,491	94.6
NBKC Bank, Leawood, Kansas	1,041,605	68.7
<i>Source: Reports of Condition and Income 03/31/2020 - 12/31/2021</i>		

Assessment Area Concentration

A substantial majority of the bank's lending is outside of the assessment area. This conclusion is supported by the bank's overall lending performance. Lead Bank's heavy nationwide delivery and footprint for consumer loans resulted in a substantial majority of loans originated outside of the assessment area, both by number and dollar volume. This poor performance weighed heavily on this evaluation method, as the limited volume of lending to the local community overshadows other criteria under the Lending Test. See the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer										
Credit Cards	2,126	0.5	429,457	99.5	431,583	257	0.2	125,871	99.8	126,128
Other Secured	2,607	0.5	541,327	99.5	543,934	2,927	0.7	389,568	99.3	392,495
Consumer Subtotal	4,733	0.5	970,784	99.5	975,517	3,184	0.6	515,439	99.4	518,623
Small Business										
2020	300	84.5	55	15.5	355	34,533	81.6	7,781	18.4	42,314
2021	273	81.7	61	18.3	334	35,427	84.8	6,370	15.2	41,797
Small Business Subtotal	573	83.2	116	16.8	689	69,960	83.2	14,151	16.8	84,111
Total	5,306	0.5	970,900	99.5	976,206	73,144	12.1	529,590	87.9	602,734
<i>Source: 2021 Bank Data for Consumer Loans; 2020-2021 Bank Data for Small Business Loans</i>										

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. The bank's excellent consumer and small business lending performance supports this conclusion, but it is nonetheless overshadowed by poor performance under the Assessment Area Concentration criterion. Examiners focused on the bank's percentage of loans in the assessment area's LMI census tracts.

Consumer Loans

The geographic distribution of consumer loans reflects excellent performance. As shown in the following table, the bank's lending in LMI tracts notably exceeds the corresponding demographic data.

Geographic Distribution of Consumer Loans					
Tract Income Level	% of Households	#	%	\$(000s)	%
Low	12.1	1,247	26.3	853	26.8
Moderate	21.8	1,566	33.1	1,010	31.7
Middle	34.7	1,343	28.4	914	28.7
Upper	31.0	542	11.5	385	12.1
Not Available	0.4	35	0.7	22	0.7
Totals	100.0	4,733	100.0	3,184	100.0

*Source: 2015 ACS; Bank Data
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The geographic distribution of small business loans reflects excellent performance. As shown in the following table, the bank's lending performance is comparable to the corresponding demographic data in the low-income tracts, and modestly exceeds corresponding demographic data in the moderate-income tracts. Further, the bank's penetration in the moderate-income tracts changes from 23.1 percent to 30.4 percent when the bank's PPP loans are removed from the analysis. This strong penetration in the moderate-income tracts supports excellent overall small business lending performance.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	8.7	19	7.0	1,647	4.6
Moderate	17.2	63	23.1	10,191	28.8
Middle	31.7	90	33.0	10,353	29.2
Upper	40.1	96	35.2	12,711	35.9
Not Available	2.2	5	1.8	525	1.5
Totals	100.0	273	100.0	35,427	100.0

*Source: 2021 D&B Data; Bank Data
Due to rounding, totals may not equal 100.0%*

Borrower Profile

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes. Although the small business lending performance was reasonable, the bank's excellent consumer lending performance was the driver for this conclusion. Nonetheless, this performance was overshadowed by poor performance

under the Assessment Area Concentration criterion. Examiners focused on the percentage of consumer loans to LMI borrowers, and the percentage of small business loans to operations with revenues of \$1 million or less.

Consumer Loans

The distribution of borrowers reflects excellent penetration among individuals of different income levels. As shown in the following table, the bank’s lending performance to moderate-income borrowers is similar to corresponding demographic data. Additionally, the bank’s performance to low-income borrowers significantly exceeds corresponding demographic data. The performance to low-income borrowers supports the overall conclusion.

Distribution of Consumer Loans by Borrower Income Category					
Borrower Income Level	% of Households	#	%	\$(000s)	%
Low	24.6	1,678	35.5	912	28.6
Moderate	16.6	797	16.8	447	14.0
Middle	17.4	282	6.0	169	5.3
Upper	41.4	277	5.9	161	5.1
Not Available	0.0	1,699	35.9	1,495	47.0
Totals	100.0	4,733	100.0	3,184	100.0

*Source: 2015 ACS; Bank Data
Due to rounding, totals may not equal 100.0%*

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes. Although the following table shows that the percentage of loans to businesses with revenues of \$1 million or less notably lags corresponding demographic data, the bank’s level of lending in this category exceeds CRA aggregate data, which shows 47.3 percent of reported loans are to businesses with revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	85.5	173	63.4	14,812	41.8
>\$1,000,000	5.0	77	28.2	16,669	47.1
Revenue Not Available	9.5	23	8.4	3,946	11.1
Total	100.0	273	100.0	35,427	100.0

*Source: 2021 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 conclusion.

COMMUNITY DEVELOPMENT TEST

Lead Bank’s performance since the previous evaluation through year-end 2021 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. The bank’s solid level of community development lending helps offset the limited qualified investment volume, notably since this is the bank’s first evaluation under the Community Development Test.

Community Development Loans

Lead Bank originated 52 community development loans totaling \$29.1 million. As of December 31, 2021, this dollar volume represents 3.9 percent of total assets, and 4.9 percent of net loans. Examiners compared Lead 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 mid-range among the similarly-situated banks. Specifically, using only a two-year period for comparative purposes, the similarly-situated banks’ ratios of community development loans to total assets ranged from 1.1 percent to 9.6 percent, and averaged 3.4 percent. The following table details Lead Bank’s community development loans.

Community Development Lending										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
2020 (Partial)	6	2,754	2	231	13	1,757	4	1,029	25	5,771
2021	4	6,845	2	245	6	5,122	15	11,146	27	23,358
Total	10	9,599	4	476	19	6,879	19	12,175	52	29,129

Source: Bank Data

The following are notable examples of community development loans in the above table.

- Lead Bank provided \$5 million in financing to support the renovation and redevelopment of a commercial mixed-use property in a LMI census tract. This project is responsive in helping to revitalize and stabilize the area with the renovation of existing buildings, construction of a new office building, and site improvements such as landscaping, additional parking, and road widening.
- Lead Bank originated \$2.3 million in loans for the acquisition and renovation of housing complexes to support housing assistance and transition programs of organizations that serve the area’s homeless population.
- Lead Bank provided \$3.9 million in financing to builders constructing new single-family homes in LMI census tracts in Jackson County. This activity is responsive in that these new homes help to revitalize/stabilize LMI tracts, and Jackson County has the highest concentration of LMI census tracts in the assessment area.

Qualified Investments

Lead Bank made 47 qualified investments totaling \$194,000 that benefited the assessment area. This total is comprised of funds in a Community Development Financial Institution, and donations to various qualifying organizations. As of December 31, 2021, the total dollar amount of qualified investments is less than 0.1 percent of total assets, and is 0.8 percent of total securities. The bank’s level of qualified investments is far below the range among similarly-situated banks. Considering a two-year period for comparative purposes, the similarly-situated banks’ ratios of qualified investments to total assets ranged from 0.1 percent to 0.5 percent. The following table illustrates Lead Bank’s qualified investments.

Qualified Investments										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Prior Period	0	0	0	0	0	0	0	0	0	0
2020 (Partial)	0	0	0	0	0	0	0	0	0	0
2021	0	0	1	25	0	0	0	0	1	25
Subtotal	0	0	1	25	0	0	0	0	1	25
Grants & Donations	1	3	39	134	5	24	1	8	46	169
Total	1	3	40	159	5	24	1	8	47	194

Source: Bank Data

Community Development Services

Lead Bank had 36 qualifying community development services that benefited the assessment area. The bank’s services are in the lower-range among similarly-situated banks. Considering a two-year period for comparative purposes, the similarly-situated banks’ average number of qualifying community development services was 63, and ranged from 20 to 111. The following table shows Lead Bank’s community development services.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (Partial)	0	10	3	0	13
2021	0	12	10	1	23
Total	0	22	13	1	36

Source: Bank Data

The following are notable examples of community development services from the above table.

- Bank officers served on the Boards and/or Executive Boards of three different organizations aimed at providing various services to underprivileged children, the majority of whom come from LMI families.
- Senior bank officers served on the Boards and/or task forces of three different

organizations aimed at furthering the employment, business operations, and other economic well-being of underprivileged and LMI individuals in the area's minority and women populations.

- Officers and other staff provided financial literacy education at various schools in which the majority of the students receive free or reduced-price lunches. Bank staff also worked with various LMI-aimed service and assistance organizations to provide financial education through different presentations, courses, and workshops.

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.



CRA Comment Log

Attached to this page are any written comments received from the public related to Lead Bank's Community Reinvestment Act (CRA) performance and any applicable bank response for the current period and the prior two calendar years.

Date	Comments
As of April 1, 2024	None
As of April 1, 2025	None
As of April 1, 2026	None



Branch Openings & Closings

Lead Bank has not opened or closed any offices in the previous two years. Following are the current retail branches and opening dates.

	Crossroads	Lee's Summit
Open Date	September 30, 2015	May 12, 2008
Address	1801 Main Street Kansas City, MO 64108	9019 State Route 7 Lee's Summit, MO 64064
Census Tract	28140-29-095-0158.00 - Upper	28140-29-095-0141.12 - Upper
Hours	<p>Monday – Friday</p> <p>Lobby: 9am - 5pm Drive-thru: 9am – 6pm</p> <p>Saturday</p> <p>Lobby: 9am - noon Drive-thru: 9am – noon</p>	<p>Monday – Friday</p> <p>Lobby: 9am - 5pm Drive-thru: 9am – 6pm</p> <p>Saturday</p> <p>Lobby: 9am - noon Drive-thru: 9am – noon</p>



Home Mortgage Disclosure Act Notice

Lead Bank was not required to report a 2025 HMDA LAR. That data was last submitted for calendar year 2019 activity.

Notice is provided as a courtesy to provide direction for obtaining any other HMDA data.

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.



Community Reinvestment Act CRA Strategic Plan 2024–2026

Section I: Introduction

A. Lead Bank Profile

Lead Bank (the Bank or Lead) is a Missouri state-chartered financial institution established in 1928 and is wholly owned by Luna Parent, Inc. (“Luna”) On August 1, 2022 Luna acquired Lead with approval from all applicable regulators. Lead Ventures, LLC is a subsidiary of Luna Parent, Inc. and LB Real Estate Holdings, LLC is a subsidiary of Lead Bank.

Lead is a full-service financial institution headquartered in Kansas City, Missouri offering retail and commercial banking services and strategic partner products; these products consist of loans and accounts to consumers and small businesses that are sourced through national strategic partners, under a variety of credit and programs. Lead offers its retail and commercial banking services out of two locations in the Kansas City metro area:

- Crossroads (1801 Main St., Kansas City, MO 64108), and
- Chapman Farms (9019 State Route 7, Lees Summit, MO 64064).

Lead is regulated at the federal level by the Federal Deposit Insurance Corporation (FDIC) in the Kansas City region, and at the state level by the Missouri Division of Finance (MODOF). As a federally insured depository institution, the Bank is subject to the Community Reinvestment Act (CRA) which requires banks to help meet the credit needs of the assessment area, including low- and moderate-income (LMI¹) neighborhoods. Due to the Bank’s nationwide reach via its strategic partnerships, Lead 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 2024-2026 plan year. The CRA Strategic Plan will begin on January 1st, 2024 and end on December 31st, 2026 unless a request for an extension is submitted to and approved by the FDIC. The prior CRA Strategic Plan (the Bank’s first) began on January 1st, 2022 and expires on December 31st, 2023.

Lead’s Board and Senior Management have reviewed and approved this Plan.

¹ LMI means an individual income that is less than 80 percent of the area median income or a median family income that is less than 80 percent in the case of a geography.



B. Lead Bank Financial Information

As of the June 30, 2023 Reports of Condition and Income (Call Report), Lead reported total assets of \$954 million; total loans of \$666 million; total deposits of \$803 million; and total securities of \$66 million. The largest categories of loans by dollar volume are consumer loans (58%), commercial loans (21%), and construction loans (11%). Lending activity is further detailed in Appendix A.

C. Lead Bank Product Offering and Business Model

Lead Bank offers traditional loan products including residential, commercial, agricultural and consumer loans. Lead Bank is a full service bank; focusing on commercial lending and has a business line focused on strategic partnerships.

Consumer Loans

Lead offers a full range of consumer loans, including vehicle loans, home equity loans, secured and unsecured loans, and credit cards. The majority of consumer loans are originated through facilitation via strategic partnerships outside the Bank's physical footprint. Lead serves a diverse consumer population through its strategic partnerships. As a direct result of its strong strategic partnerships, consumer lending is Lead's primary product. At this time, the majority of the consumer loans are generated through the Bank's strategic partnership with Self Financial, Inc². Self Financial, Inc offers a small dollar product that helps users build credit, accumulate savings, and work towards more traditional consumer lending products.

1. Commercial and Small Business Loans

Lead offers traditional lending products to businesses of all sizes. Traditional commercial loans offered to businesses are typically based on the size and needs of the business. Loan products include commercial real estate (including multi-family residential and 1-4 investment properties), commercial leases, construction loans, business term loans, business lines of credit, contract receivable loans, accounts receivable loans, and equipment financing. The Bank is also approved to offer small business loans through the Small Business Administration (SBA). The majority of commercial and small business loans are made to entities operating within the Bank's physical footprint.

2. Residential Loans/Home Loans

Lead's mortgage offerings include; home purchase, refinance, and home improvement loans. Loan types include conventional, fixed- and adjustable-rate, jumbo, and construction loans. The Bank sells the majority of its mortgage loans on the secondary market. Most mortgages are made within the Bank's physical footprint. The number and dollar volume of home loans is a relatively small percentage of the Bank's overall loan portfolio, and is not an actively marketed product. As such, Lead is not currently a Home

² Self Financial, Inc. provides a systematic approach for financially unhealthy, underbanked and unbanked persons, negatively impacted by the financial system, a path back to mainstream financial services.



Mortgage Disclosure Act (HMDA) reporter (originates less than 25 per year). Residential/home lending is not an area the Bank intends to expand on as part of its forward going strategy at this time.

3. Deposits

Lead provides a variety of deposit services including checking, savings, money market deposit accounts, certificates of deposit, Individual Retirement Accounts, and Health Savings Accounts. Additional services include; internet and mobile banking, electronic bill pay, debit cards, remote deposit capture, ATM's, and payment processing services. Deposit services are offered inside and outside the Bank's physical footprint.

4. Banking as a Service (BaaS)

Lead offers sophisticated payment services for technology-focused businesses and FinTech companies to support and deliver their innovative products and services. Capabilities include payment solutions for ACH and wire processing, card disbursements, card sponsoring, and lending programs. Through its BaaS partnerships, the Bank provides access to financial networks (like the Federal Reserve Bank and card networks), and holds and moves money securely for thousands of consumers that otherwise may not have had the opportunity. Many of the Bank's partnerships breakdown barriers to entry and provide consumers the pathway to mainstream financial services and financial success.

D. Lead Bank Strategic Focus & Direction

Lead seeks to deliver innovative products on a nationwide basis offered through strategic partnerships. This includes a strategic partnership designed to responsibly expand access to credit for LMI individuals, facilitate efficiencies in underwriting and servicing, improve consumers' financial wellbeing, and decrease barriers to entry.

Lead is committed to providing products and services in the manner consumers wish to receive them and to developing strategic partnerships that empower FinTechs to drive innovation and promote financial inclusion. The Bank achieves this by delivering its products and services through traditional branch locations and through digital channels. To further its commitment to providing a low-cost banking products, the Bank's future plans include:

- Continuing to identify strategic partnerships so as to increase Lead's impact on those seeking non-traditional banking products to meet their financial needs and goals.
- Continuing to seek out and use innovative and emerging technologies to reach consumers and communities that have been underserved or damaged by the mainstream financial system or otherwise denied access.



- Continuing to identify and build infrastructure necessary to move money faster and more securely so as to promote economic growth and development of Lead's customer base.
- Continuing to build on its long-standing relationship with the Kansas City community by regularly connecting with businesses and consumers through volunteerism, providing financial education, and monetary support through donations and grants.

While Lead's business model supports a variety of LMI households, this activity is marketed on a nationwide basis with no preference to consumers in the Bank's physical footprint creating a customer profile that is majority outside its physical footprint. As such, the Bank should not be evaluated under the same examination guidelines as traditional community banks. Lead operates in a very dynamic and emerging business environment and may decide to adjust its strategic focus to accommodate a different product mix or strategy. Lead believes the research used to develop this Plan, and the primary use of ratios to establish measurable goals provides flexibility, but should a material change in circumstances occur, the Bank may consider an amendment to this Plan.

E. Lead Bank Historical CRA Performance

As a federally insured depository institution, Lead is subject to the CRA and FDIC regulations promulgated under, 12 C.F.R. §345. These regulations require institutions to identify and help meet the needs of their communities, including LMI individuals and geographies. Lead understands the importance of its CRA responsibilities and is dedicated to serving its entire community. Lead's Management and Board are committed to CRA, and have demonstrated this commitment through its historic activities. The Bank intends to extend this commitment as it grows.

Lead was most recently examined by the FDIC for CRA compliance in January 2023 and received a "Satisfactory" rating. According to the FDIC, an institution in this category has a satisfactory record of helping meet the credit needs of its assessment area, including LMI neighborhoods, in a manner consistent with its resources and capabilities. For the previous CRA performance evaluation, examiners assessed the bank's performance using 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, 2022, and using Intermediate Small Institution Examination Procedures prior to that date. The Bank's current Strategic Plan set specific goals around lending to LMI businesses and consumers in LMI areas, as well as providing community development loans, investments, donations, and services in its assessment area (assessment area and CRA performance are further detailed in later sections). See Appendix B for 2022 Strategic Plan performance as documented in the 2023 FDIC CRA Examination.

Prior to 2023, Lead was examined as a Small Bank for CRA purposes, also receiving Satisfactory ratings in 2020 and 2014. The public portions of these examinations are available online at www.fdic.gov.



1. Public File and Written Comments

Lead has not received comments regarding its CRA performance or its ability to meet the community's credit needs from members of its community or the FDIC. Lead's public file is maintained in compliance with the requirements of 12 C.F.R. §345.43. Any comments received relating to CRA performance are made available via the Public File for public review upon request.

F. Lead Bank CRA Governance

1. Oversight

Lead's CRA Program is governed by a CRA Policy that is reviewed and approved at least annually by the Management Risk & Compliance Committee (MRCC), and the Board. The Board has appointed a CRA Officer tasked with overseeing the implementation of the CRA Program. CRA performance and matters impacting CRA compliance are reported at least quarterly. Bank Management will ensure adequate resources are dedicated to CRA matters to ensure continued CRA success.

2. Responsibility

The CRA Officer is responsible for reviewing and implementing the CRA Policy as well as reporting CRA performance and activities to the MRCC and Board. The CRA Officer is responsible for establishing recordkeeping of CRA activities, and providing CRA training. Lead's Board receives CRA training at least annually.

The CRA Officer, in collaboration with various members of Management, is responsible for monitoring the existing CRA Strategic Plan as well as developing future versions should the Bank continue to be evaluated under Strategic Plan performance metrics.

The CRA Officer is responsible for reaching out to community groups and encouraging Bank staff and Management to volunteer to assist LMI persons and areas of the community. All employees are encouraged to actively participate with local businesses and community organizations to promote financial wellbeing.

The CRA Officer and Legal Department regularly review FDIC issuances and other banking agency information pertaining to CRA compliance and community development in order to maintain CRA best practices.

3. Monitoring of Plan Performance

Lead recognizes the lending and community development goals outlined herein are based on both research and general assumptions about the Bank's business strategies and growth, and economic conditions. As a result, CRA staff will monitor Plan performance and report to Management, the MRCC, and the Board on at least a quarterly basis, if not more frequently. Any changes to the Plan deemed necessary will be made in accordance with the FDIC's requirements, guidance, and approval process. Such changes will only be considered if there are significant changes to economic conditions and/or Bank capacity.



Section II: CRA Assessment Area

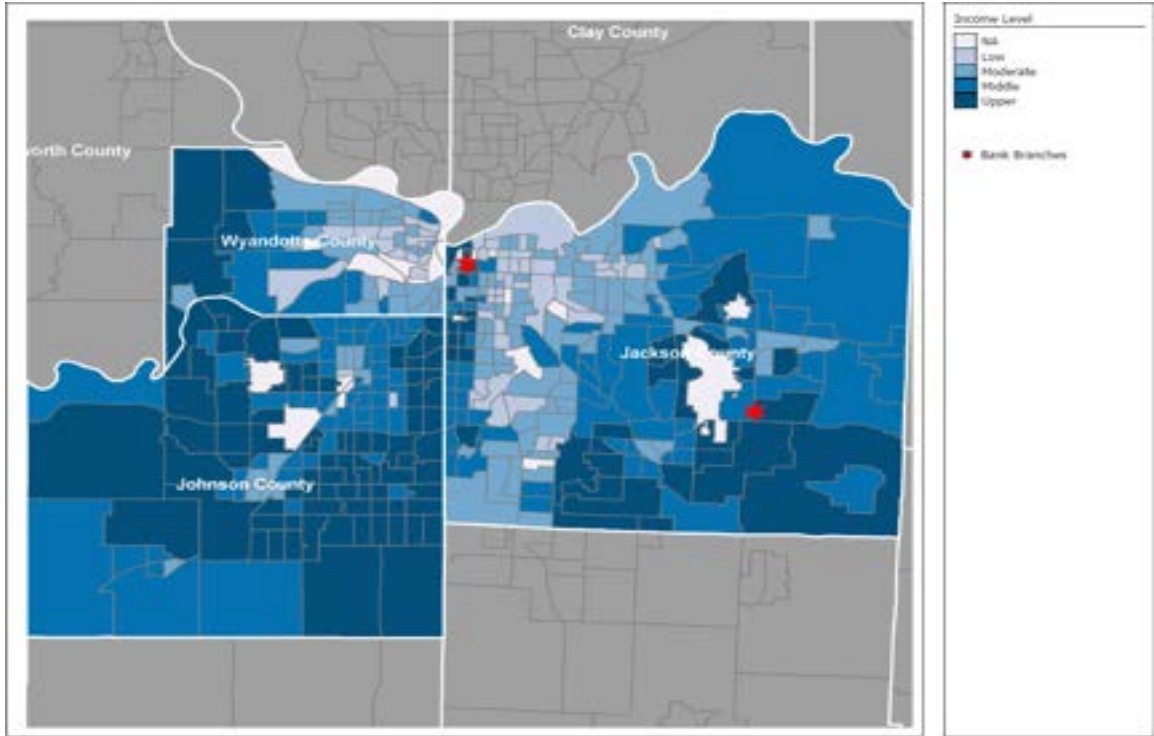
A. Regulatory Definition

The CRA requires financial institutions to define the area(s) upon which its CRA performance will be evaluated. Assessment area(s) must:

- Consist of one or more Metropolitan Statistical Areas (MSA), or one or more contiguous political subdivisions, such as counties, cities, or towns, and
- Include the geographies in which the financial institution has its main office, its branches, and its deposit-taking ATMs, as well as the surrounding geographies in which the financial institution has originated or purchased a substantial portion of its loans on which the financial institution elects to have its performance assessed.
- Other requirements:
 - Must consist of whole geographies,
 - May not reflect discrimination,
 - May not arbitrarily exclude low- and moderate-income geographies, and
 - May not extend substantially beyond an MSA or state boundary unless the assessment area is located in a multi-state MSA.

B. Lead Bank Assessment Area Description

Lead has designated one assessment area (Kansas City Assessment Area) comprising three contiguous counties located entirely within the multistate Kansas City MSA. Those counties include Jackson County in Missouri, and Johnson and Wyandotte Counties in Kansas. Lead's CRA assessment area is based on various factors, including the bank's size, branch locations, lending expertise and capacity, and competition. The delineation of the assessment area complies with regulation and does not arbitrarily exclude low- or moderate-income areas.



C. Demographic and Economic Data

1. Demographics

The assessment area includes 445 census tracts comprising 55 low-income, 112 moderate-income, 134 middle-income, 121 upper-income, and 23 unclassified tracts (see Supplemental Information A, B, and C for detailed assessment area census tract information).

Table 1: Assessment Area Demographic Profile

Demographic Characteristics	Total	Low	Moderate	Middle	Upper	Unclassified
Geography (Census Tracts)	445	12.4%	25.2%	30.1%	27.2%	5.2%
Population by Geography	1,496,312	9.4%	24.6%	32.9%	32.2%	0.9%
Families by Geography	364,334	8.3%	22.6%	33.7%	34.8%	0.6%
Households by Geography	585,531	9.5%	24.8%	34.3%	30.5%	1.0%

Source: FFIEC and 2020 US Census Data



Table 2: Socioeconomic Conditions

Demographic Characteristics	Total	%
Population	1,496,312	100.0%
Income Below Poverty Level	152,975	10.2%
Age 16+	1,147,208	76.7%
In Labor Force	794,545	53.1%
Employed	758,989	50.7%
Unemployed	34,241	2.3%
Armed Forces	1,315	0.1%
Not in Labor Force	352,663	23.6%
Age > 65	212,445	14.2%
Families	364,334	100.0%
Income Below Poverty Level	27,237	7.5%
Households	585,531	100.0%
Income Below Poverty Level	61,316	10.5%

Source: 2020 US Census Data

Table 3: Median Family Income (MFI) - Kansas City, MO-KS MSA

Table 3 documents the whole Kansas City MO-KS MSA which includes the entire counties of the Bank’s assessment area, as well as several additional on both sides of the MO/KS border.

Estimated MFI	Low (< 50%)	Moderate (50% to < 80%)	Middle (80 to < 120%)	Upper (>= 120%)
2021: \$86,300	< \$43,150	\$43,150 to < \$69,040	\$69,040 to < \$103,560	>= \$103,650
2022: \$97,300	< \$48,650	\$48,650 to < \$77,840	\$77,840 to < \$116,760	>= \$116,760
2023: \$104,400	< \$52,200	\$52,200 to < \$83,520	\$83,520 to < \$125,280	>= \$125,280

Source: FFIEC

**Table 4: Small Business Demographics**

County	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	# Loans	\$ Amt (000s)	# Loans	\$ Amt (000s)	# Loans	\$ Amt (000s)	# Loans	\$ Amt (000s)
Jackson County, MO	14,560	227,902	919	151,929	981	527,198	7,886	268,458
Johnson County, KS	15,915	271,998	1,041	174,716	10,041	560,039	8,847	282,371
Wyandotte County, KS	2,301	36,736	172	27,209	183	105,203	1,178	36,123

Source: 2021 FFIEC CRA Aggregate Data

2. Economics

In development of this Strategic Plan, Lead considered several area economic factors including, but not limited to, labor markets and wages, costs of goods and services, consumer spending, and general business activity (specifically with area community development/support organizations).



The Federal Reserve Bank of Kansas City noted several common economic activity trends over the last two years in the 10th District via its “Beige Book³” publication.

- Since July 2022, economic activity was reported to have begun slowing, and by November 2022 it began to decline. Declining activity reports continued through April 2023 whereas reports shifted to “changed little”, but still down later in 2023.
- Prices in the District steadily rose (generally robustly) through 2022 and 2023. Most recent reports indicate prices continue to rise at a moderate level. In August 2022, households began reporting difficulty meeting regular expenses, and delinquencies in utility payments increased. Around the same time, as reported in October 2022, many LMI workers began seeking gig or contract work as well as app-based or “side-hustle” microbusinesses work to supplement income to curb rising prices demands.
- In January 2023, non-profit organizations reported expanding their services in response to higher levels of household financial stress and food insecurity over the past year (one organization indicated the number of sack lunches provided tripled in 2022). In May 2023 organizations again reported increased demand in their services over the last six months. As consumer prices increased, organizations further noted:
 - Clients were more likely to experience depleted savings and higher credit card utilization, suggesting LMI populations are struggling to accommodate cost of living increases.
 - Though wages steadily rose (including for LMI workers) through 2022 and 2023, increasing child care, gas, and food costs, as well as significant increases in 2023 tax assessments, and increasing rent prices are expected to continue creating financial hurdles into the future.
- Cost of goods and materials continued to increase through 2022, namely due to supply chain disruptions brought on by COVID-19, and higher labor costs due to changing consumer wage expectations. Contacts also reported growth was driven by higher prices versus volume of activity (September 2022). In January 2023 service businesses reported challenges in retaining customers while also maintaining profitability.
- Later in 2022 and into 2023, businesses owners reported (November 2022) recent financial challenges caused them to increasingly access non- traditional forms of credit with higher interest rates, and more onerous repayment terms. In June 2023, small and micro businesses reported continued financial difficulties due to the rising cost of inputs and hiring constraints. A growing number of businesses also reported paying only their minimum credit card payments, or that they had missed payments completely.

³ Report published eight times per year. Each Federal Reserve Bank gathers anecdotal information on current economic conditions in its District through reports from bank and branch Directors and interviews with key business contacts, economists, market experts, and other sources. The “Beige Book” summarizes this information by District and sector.



- The following are unemployment rates for the Kansas City, MO-KS MSA. (January 2020 - June 2023):

Chart 1: Unemployment Rates



Source: US Bureau of Labor Statistics

D. Competition

Lead conducts business in a highly competitive environment, competing against other banks, credit unions and non-deposit financial institutions. Per the FDIC’s June 30, 2023 Deposit Market Share Report (most recent available), 116 banks exist in the Kansas City MSA operating 667 offices. Lead, as of the 2023 report, ranks 19th with a 0.92% share of the deposits market (see Supplemental Information D).

Additionally, aggregate small business lending data for 2021 (most recent data available) in the assessment area, shows significant lending activity (see also Table 4).

Table 5: Aggregate Small Business Lender Activity

County	# Lenders Making Loans	# Loans	\$ Amt (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
				# Loans	\$ Amt (000s)
Jackson County, MO	126	16,509	907,410	7,860	267,753
Johnson County, KS	134	18,020	1,007,191	8,816	281,675
Wyandotte County, KS	84	2,668	169,289	1,178	35,827

Source: 2021 FFIEC CRA Aggregate Data



Section III: Public Participation

Lead conducted research and outreach to assess the needs and to seek public comment in the development of this Plan. The FDIC regulations for public participation are divided into two categories: (1) informal seeking of public participation in the development of the Plan, and (2) the formal solicitation of public comment, achieved through publication in a widely circulated newspaper.

A. Informal Suggestions through Community Organization Feedback

Lead informally gathered and incorporated suggestions from various diverse community organizations representing affordable housing, economic development, and essential community services to LMI communities to better understand and address the needs within its assessment area.

<p>Catholic Charities of NE Kansas <i>Social services agency working with food, emergency assistance, financial education, workforce development and refugees</i> <u>Lauren Solidum</u>, President & CEO lsolidum@catholiccharitiesks.org Needs/Opportunities Discussed: 1) Affordable rental housing 2) Poverty assistance 3) Community services</p>	<p>Friends of JCDS <i>Provides affordable housing to the disabled community</i> <u>Janelle Bowers</u>, CEO janel@friendsofjcds.org Needs/Opportunities Discussed: 1) Affordable rental housing 2) Community services 3) Poverty assistance</p>
<p>Generating Income For Tomorrow <i>Economic & community development with black owned businesses in an underserved community</i> <u>Brandon Calloway</u>, CEO bcalloway@kansascitygift.org Needs/Opportunities Discussed: 1) Affordable rental housing 2) Access to capital for small business/entrepreneurs</p>	<p>Kanbe's Markets <i>Providing healthy food in food deserts</i> <u>Elle Angelo</u>, Marketing & Development Coordinator elle@kanbesmarkets.org Needs/Opportunities Discussed: 1) Affordable healthcare 2) Community services 3) Poverty assistance</p>



<p>KVC Health Systems <i>Provides support and services to enrich & enhance lives through medical and behavioral healthcare, social services & education</i> <u>Danielle Jones Rease</u>, Senior Director of Development drease@kvc.org Needs/Opportunities Discussed: 1) Community services 2) At-risk youth programs 3) Workforce development</p>	<p>Women’s Employment Network <i>Helps women raise their self-esteem and achieve economic independence through sustained employment.</i> <u>Erin Cole</u>, Chief Development Officer ecole@kcwen.org Needs/Opportunities Discussed: 1) Homelessness 2) Affordable rental housing 3) Affordable healthcare</p>
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B. Formal Public Comment Process

Lead Bank published a notice of the availability of the proposed Strategic Plan (see Appendix C), required by 12 CFR § 345.27(d)(2), on November 12, 2023 in the Kansas City Star, the newspaper with the largest readership within the assessment area, as well as on its website. The public comment period started on November 12, 2023 and concluded on December 12, 2023. All comments will be reviewed and considered by Bank management and the Bank will amend the Strategic Plan, if appropriate, to address concerns where permissible under CRA rules and regulations. All comment letters will be provided to the FDIC as part of the Strategic Plan submission for review. Comments will also be included in the Bank’s CRA Public File.

1. Summary of Public Comments Received

No public comments were received.

Bank Response to Public Comments Received

Not applicable. No public comments were received.

Section IV: Strategic Plan Development

A. CRA Strategic Plan Regulatory Overview

The CRA allows banks to elect to be evaluated under a CRA Strategic Plan. Evaluation under a Strategic Plan enables Lead to design a program and tailor its CRA goals to address the needs of the communities it serves that is consistent to its business strategy, operational capacity, and organizational framework. Bank Management and the Board believe the Strategic Plan evaluation method creates a reasonable means for the Bank to



meet community development needs in a demonstrable and measurable way. Through this Plan, the Bank is affirming its commitment to help meet the needs of its communities, including LMI persons and areas in its assessment area.

The CRA requires a bank formulating a Strategic Plan to establish measurable goals designed to help meet the credit needs of its assessment area, particularly those of LMI individuals and geographies through lending, investments, and services. To ensure community needs are met, this Plan is made available to the public for comments prior to approval. Additionally, the Bank is committed to continually stay in contact with community leaders, non-profit and other community development organizations to ensure all persons within the Bank's assessment area have access to the banking services needed to be financially successful.

B. Development of the Strategic Plan

In developing this Plan, the Bank took the following steps:

- Evaluated its business model, financial position, business strategy, existing Bank partnerships, historical CRA performance, and local competition,
- Evaluated its 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 its assessment area,
- Assessed economic activity trends, community development, and credit needs of the consumers in its assessment area based on information obtained from government agency publications, and local community organizations and stakeholders, and
- Developed goals based on the needs of the assessment area for lending, investment, and service activities.

C. Performance Context

In the "FDIC Guide to Developing a Strategic Plan", banks are guided to conduct a performance context to analyze their assessment area's demographic, economic and housing data in conjunction with bank strategy, product offerings and other data. The performance context is a means to determine the appropriate measurable goals the bank should set within their own strategic plan.

The FDIC applies the various CRA tests and standards in the context of seven factors collectively referred to as a bank's CRA "performance context." These seven factors are:

- Demographic and Economic Data in the Assessment Area (see Assessment section)



- Lending, Investment, and Service Opportunities in the Assessment Area
- Product Offerings and Business Strategy (see Introduction section)
- Institutional Capacity and Constraints
- Bank CRA Performance
- CRA Performance of Similarly Situated Banks/Lenders
- Public File and Written Comments (see in Introduction section)

The FDIC also considers whether to approve a proposed Strategic Plan within those same “performance context” factors (12 C.F.R. §345.21(b)). The elements of the Bank’s CRA performance context is discussed throughout this document. A summary of the factors not included in other sections of this document outlined in 12 C.F.R. §345.21(b)(1) – (7):

D. Lending, Investment, and Service Opportunities

Review of economic factors impacting the assessment area as well as feedback from public participation activity indicates the primary needs of the community are:

- Supporting and partnering with small businesses and entrepreneurs through lending activity that assists in business expansion and job creation,
- Providing small businesses and entrepreneurs business-related financial education,
- Supporting and partnering with community organizations that assist small business owners and entrepreneurs through investment and financial education,
- Supporting affordable rental housing initiatives through lending and investments,
- Providing financial literacy education to LMI persons,
- Preparing LMI persons for jobs through workforce development, and
- Supporting and partnering with community organizations that serve LMI households through lending and investments.

E. Institutional Capacity and Constraints

1. Institutional Capacity

Lead operates with a relatively smaller staff (129) compared to its peer banks (see Performance of Similarly Situated Banks/Lenders section for additional information). As the Bank continues to staff to meet business strategy, it is expected the majority of new hires during the Plan years will be outside its assessment area working remotely, placing a practical limit on the amount of community development activities the Bank will be able



to perform. Lead is committed to serving its assessment area by being actively engaged with local organizations and will set a measurable goal commensurate with this commitment.

While Lead has experienced asset growth over the last several years, the majority of that growth relates to a single strategic partner. Since August 2022, the Bank has increased its number of strategic partner relationships and will continue to do so through the Plan duration; however, Lead does not control partner production, and production is not targeted to its assessment area. Lead will continue to develop strategic partner relationships and offer innovative products through them designed to expand access to credit and financial services products. The Bank is committed to assuring those services impact its assessment area, including the LMI population.

2. Constraints

Though the Federal COVID-19 Public Health Emergency declaration came to an end in May 2023, the lasting implications on the banking industry are expected to continue into the foreseeable future. These impacts have created economic uncertainty, decreased loan demand, and rising interest and inflation environments. While the Bank remains in a strong position to provide credit and banking services, caution must be maintained as the Bank navigates these uncertain and unprecedented times.

Small Business Lending Conditions

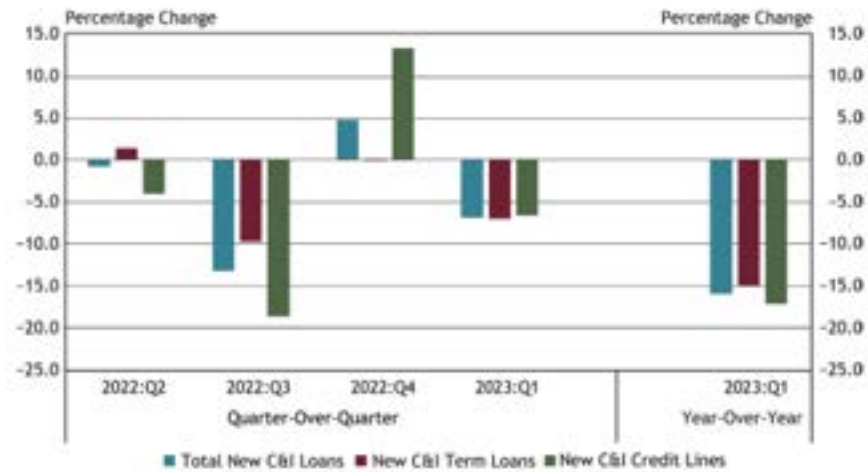
The Federal Reserve Bank of Kansas City via its quarterly Small Business Lending Survey⁴ has continually highlighted challenges in the lending environment around decreased loan demand, tightening credit standards, and increasing rates. Its most recent publication (dated June 30, 2023) put forth the following:

- Small business commercial and industrial (C&I) lending declined sharply in the first quarter, decreasing 15.9 percent from the same period in 2022 and 6.8 percent from the previous quarter.

⁴ The Small Business Lending Survey is a quarterly collection of quantitative and qualitative information that can be used to understand credit market conditions for bank lending to small businesses. The survey captures detailed, comprehensive information that is not otherwise available about small business lending and how it changes from quarter to quarter. Specifically, quantitative information is collected on commercial and industrial (C&I) loan amounts, interest rates, maturities, and lending terms for term loans and lines of credit with fixed and variable interest rates, and applications received and approved. In addition, qualitative information is collected on changes in credit standards and terms and loan demand, as well as reasons for those changes.

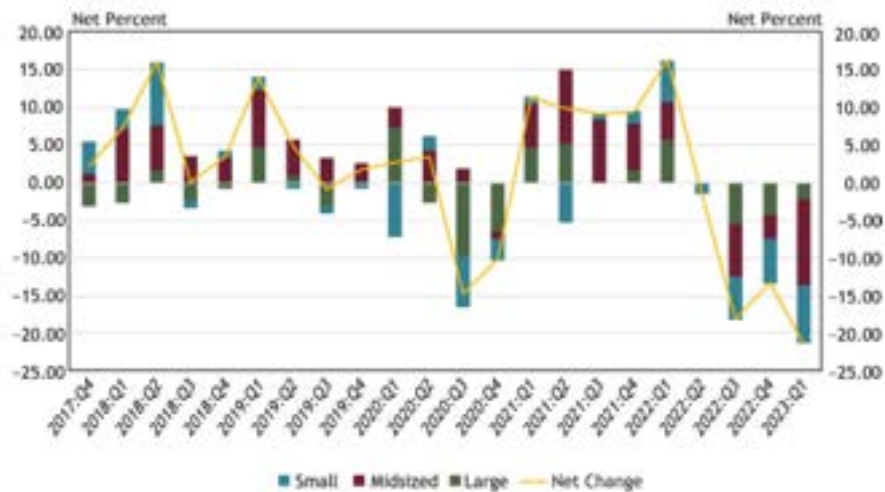


Chart 2: New Small Business Lending Declines



- Respondents reported declining loan demand for the fourth consecutive quarter, with the largest percentage of respondents reporting softening demand.

Chart 3: Declines in Loan Demand



- The 130 respondents to the survey indicated that credit standards tightened while credit quality decreased, and interest rates continued to rise.



Chart 4: Credit Quality Decreases

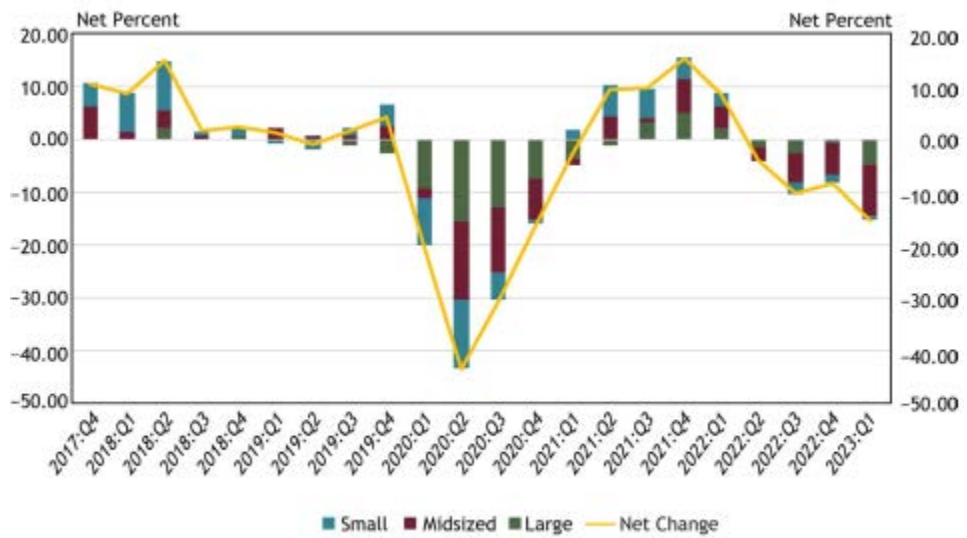
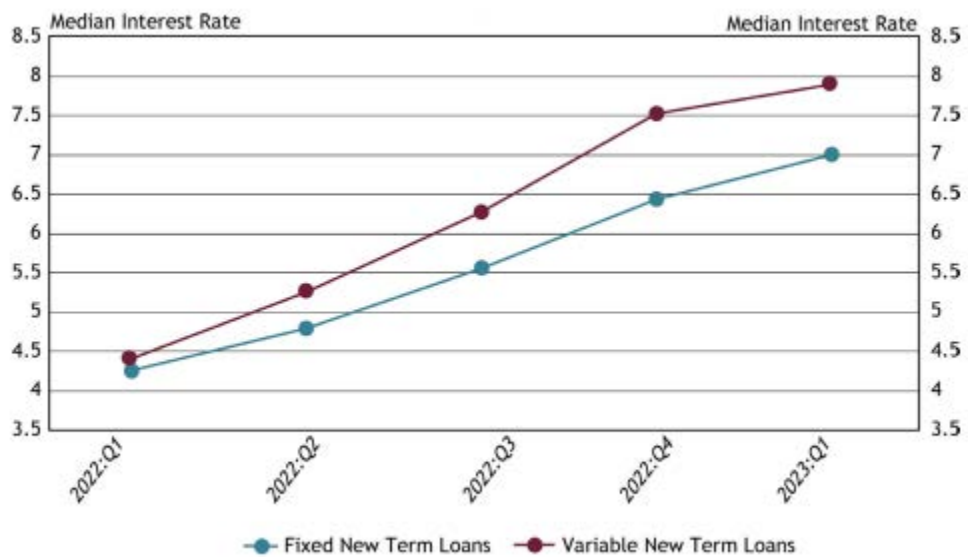


Chart 5: Rate Increases on New Loans (Term)



Consumer Conditions

As a result of the COVID-19 pandemic, government agencies put into effect multiple temporary relief measures to ease the burden of work-from-home orders and/or those



potentially experiencing loss job or job reduction actions. Add to that the pressures COVID-19 and Russia's invasion of Ukraine in February 2022 put on US supply chains, consumer prices and inflation began to increase. To curb this, the Federal Reserve began increasing its benchmark rate (Fed Funds Rate) in March 2022 and has continued to raise (11 times since March 2022) regularly. Economic projections point to at least one more raise before the end of 2023. This significant and perpetual increase has directly impacted consumers income, especially LMI consumers, as higher inflation increases the costs of everyday items (food, gas, and other consumables), and reduces discretionary spending. As of August 2023, the target benchmark stood at a range of 5.25%-5.5% (highest level in more than 20 years), and in 2022 inflation reached a 40 year high.

F. Bank CRA Performance

The Bank's historical performance metrics are presented below. This time period represents the historical lookback period used to provide consistency of the information shared, and to set benchmarks for comparison and creation of the Plan goals. Of note, the data included does not include loans originated under the Small Business Administration's Paycheck Protection Program ("PPP") given the unique circumstances surrounding such a program and non-repeatable nature of such loans give the expiration of the program and tie to the pandemic.

1. Small Business Lending Performance

Geography

The chart below presents the geographic distribution of the Bank's small business loans⁵ originated and renewed by dollars, counts, and percentages within the assessment area in low and moderate-income (LMI) census tracts.

Business Lending by Geography			
Year	\$ in LMI Census Tracts	Count in LMI Census Tracts	% in LMI Census Tracts
2020	\$7,402,000	24	38.10%
2021	\$8,809,000	33	38.82%
2022	\$5,557,000	29	42.03%
Avg	\$7,256,000	29	39.65%

⁵A small business loan is defined as 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.



- Comparison to Peer Banks:
 - Two peer banks have historical data utilizing percentage goals for small business loans in LMI census tracts and one local peer utilizes a dollar amount.
 - Local Peer: 5 year average = 41.84%
 - Strategic Partner Peer: 3 year average = 35.70%
 - Local Peer: 3 year average = \$2.1 million

Revenue

The chart below presents the amount of the Bank’s small business loans originated and renewed by dollars, counts, and percentages within the assessment area.

Small Business Lending - Gross Annual Revenue (GAR) \$1 million or less			
Year	\$ for GARs \$1 million or less	Count for GARs \$1 million or less	% Small Business for GARs \$1 million or less
2020	\$7,385,000	30	47.62%
2021	\$13,002,000	44	51.76%
2022	\$10,338,000	34	49.28%
Avg	\$10,241,666	36	49.55%

- Comparison to Peer Banks:
 - Two peers have historical data utilizing percentage goals for the number of loans made in the assessment to small businesses and one peer utilizes a dollar amount.
 - Local Peer: 5 year average = 53.69%
 - Strategic Partner Peer: 3 year average = 60%
 - Local Peer: 3 year average = \$3.2 million



2. Consumer Lending Performance

The chart below details the number of the Bank's consumer loans originated in LMI geographies within the assessment area ("AA") which includes secured and unsecured consumer purpose loans, and Self secured loans and Self credit cards. The goal does not include home equity loans or home equity lines of credit.

Consumer Lending - LMI Census Tracts			
Year	# Loans in LMI Geography	Total # of Loans in AA	% of Loans in LMI in AA
2020	923	1,521	61%
2021	2,032	3,147	65%
2022	1,596	2,434	66%
Avg	1,517	2,367	64%

- The majority of the consumer lending activity occurs outside of the Bank's assessment area. The services offered in connection with the Bank's strategic partnerships are in line with the history and purpose of CRA in that they open the aperture of banking services to those traditionally underserved, including but not limited to those in the LMI communities within the Bank's assessment area.
- Comparison to Peer Banks:
 - Local Peer: 50

3. Community Development Performance (Lending & Investments)

Data for community development (CD) lending, investments, and donations was obtained from the 2023 CRA Performance Evaluation. The chart below presents the Bank's CD activity, excluding PPP loans. The percentage of CD activity is calculated by the dollar amount of CD loans originated and investments made each year, divided by year-end assets as the Bank has reported on line 12 of Schedule RC-Balance Sheet of the December 31 Call Report.

CD Lending and Investments				
Type	2020	2021	2022	Avg
CD Lending	\$5,771,000	\$23,358,000	\$14,293,551	\$14,474,184
CD Investments	N/A	\$194,000	\$3,675,831	\$1,289,943



Combined CD	\$5,771,000	\$23,552,000	\$17,969,382	\$15,764,127
Call Report	12/31/2020	12/31/2021	12/31/2022	Avg
Year-End Assets	\$537,218,000	\$738,350,000	\$817,248,000	\$697,605,000
12/31 % of Assets	1.07%	3.19%	2.20%	2.26%

Description of CD Lending

Lead has historically engaged with local nonprofit, affordable housing, and economic development organizations to assure community development needs, specifically those impacting LMI households and geographies, are supported. A few, but not all, organizations the Bank has supported; AltCap, Englewood Arts, Community Housing of Wyandotte County, Friends of JCDS, Inc, Hispanic Economic Development Corporation of Greater Kansas City (HEDC), and Prospect Business Association.



Lead has supported many affordable housing projects by lending to groups building and improving housing designed to benefit LMI with below market rents, as well as organizations assisting with housing for those working through mental health, substance abuse, and homelessness. Areas supported include the Manheim Park and Paseo Gateway areas.

Lead has supported organizations that have created, retained, or improved hundreds of jobs for LMI persons in the retail, food, technical, and professional services industries.

Description of CD Investments

Lead has historically supported its community by investing in mortgage-backed securities where the underlying loans are made to LMI borrowers, purchased shares in national CRA Investment Funds where the underlying activity benefits LMI persons or geographies in the assessment area, and purchased shares with CRA Partners to support assessment area LMI senior living facilities. Additionally, Lead has made hundreds-of-thousands of dollars in grants and donations to area nonprofits and community development organizations including, but not limited to, Big Brothers Big Sisters of KC, Catholic Charities of NE KS, Community Housing of Wyandotte County, Friends of JCDS Inc, Habitat for Humanity, KC GIFT, Kansas City Teachers Residency, KVC Foundation, Mattie Rhodes, Newhouse Domestic Violence Shelter, Sewing Labs, School of Economics, and Women's Employment Network.

- Comparison to Peer Banks:
 - Lead Bank's historical performance significantly exceeded peer performance.
 - One local peer utilized a 5 year average for all categories with an overall average of .17%.
 - All Strategic Partner Peer Banks utilized a percentage of assets to formulate goals.

3 year averages:

- .60% average assets
- .71% average assets



4. Community Development Performance (Services)

Data for the number of the Bank's service events within the assessment area that was taken from the 2023 CRA Performance Evaluation.

CD Services	
Year	# of Events
2020	13
2021	23
2022	62
Avg	33

- Comparison to Peer Banks (based on a three year historical average):
 - Local Peer =27
 - Local Peer =25
 - Local Peer =12

Description of CD Services

Bank Management and employees have historically been very active in community service. Members of Management have or currently hold Board or Advisory Committee positions with organizations that serve LMI individuals or areas including, but not limited to, Big Brothers Big Sisters of KC, Child Abuse Prevention Association, Community Housing of Wyandotte County, Englewood Arts, Kansas City Teachers Residency, KVC Health Systems, Newhouse Domestic Violence Shelter, Resurrection School, School of Economics, Troost39, and Women's Employment Network.

Additionally, Bank employees have provided financial literacy, elder abuse, tax preparation (KC VITA - 2022 tax season) and business consulting and education for numerous organizations including, but limited to, Junior Achievement, KC GIFT, The Local Investment Connection (LINC), Prospect Business Association, Prosperity Center, School of Economics, UMKC Scale Up, and senior living facilities, Parallel Senior Living Apartments and Parkway Care & Rehabilitation Center.



G. CRA Performance of Similarly Situated Lenders

Lead used publically available CRA Strategic Plans and recent CRA Performance Evaluations for similarly sized institutions with similar business strategy (for example, national footprints via strategic partnerships) for comparison and goals creation (see Appendix D for additional Peer Bank information).

Lead defined its peer set as follows:

- **Local Peer Banks:** Banks with Strategic Plans and assets ranging from approximately \$850 million - \$1.1 billion, predominantly operating in Missouri and Kansas (specifically the Kansas City metropolitan statistical area) that are similarly situated lenders.
 - Banks: Bank of Labor, First Federal Bank of Kansas City and NBKC
- **Strategic Partner Peer Banks:** Banks with Strategic Plans and lending capabilities that extend across the country through strategic partnerships and assets ranging from approximately \$1.5 billion - \$2.7 billion.
 - Banks: WebBank and Celtic Bank

1. Analysis Summary

CRA Performance Metric	Peer Comparison Summary
Small Business - Geography (LMI tracts)	<ul style="list-style-type: none"> ● Two peers have historical data utilizing percentage goals for loans made in the assessment to small businesses in LMI census tracts and one local peer utilizes a dollar amount. <ul style="list-style-type: none"> ○ Local peer: 5 year average = 41.84% ○ Strategic partner peer: 3 year average = 35.70% ○ Local peer: 3 year average = \$2.1 million ● Comparable Strategic Plan Goals: <ul style="list-style-type: none"> ○ Local peer: 4.5 yr goals: SAT* =26%, OUT* =42% ○ Strategic partner peer: 3.25 yr goals: SAT=25%, OUT =35%
Small Business - Revenue (gross <= \$1MIL)	<ul style="list-style-type: none"> ● Two peers have historical data utilizing percentage goals for loans made in the assessment to small businesses with gross revenues of \$1 million or less and one local peer utilizes a dollar amount. <ul style="list-style-type: none"> ○ Local peer: 5 year average = 53.69% ○ Strategic partner peer: 3 year average = 60% ○ Local peer: 3 year average = \$3.3 million



	<ul style="list-style-type: none"> ● Comparable Strategic Plan Goals: <ul style="list-style-type: none"> ○ Local peer: 4.5 yr goals: SAT =47%, OUT =55% ○ Strategic partner peer: 3.25 yr goals: SAT =50%, OUT =70%
<p>Consumer - Geography (LMI tracts)</p>	<ul style="list-style-type: none"> ● One local peer bank formulated a consumer lending goal at 50. Peer comparison in this goal area is not practical as the Bank was unable to locate a comparison bank with a similar business strategy and consumer lending goal. Strategic partners have different products with different distribution and marketing strategies and all may not be in the same stage of their business life cycles to appropriately develop production goals.
<p>Community Development - Lending & Investments</p>	<ul style="list-style-type: none"> ● Lead's historical performance significantly exceeded peer group performance. Historical performance was weighted more heavily than peer data. ● One one local peer utilized a 5 year average for all categories with an overall average of 0.17%. ● All strategic partner peers utilized a percentage of assets calculation to formulate goals. 3 year averages: <ul style="list-style-type: none"> ○ 0.60% average assets ○ 0.71% average assets ● Comparable Strategic Plan Goals: <ul style="list-style-type: none"> ○ Local peer: 4.5 yr goals: SAT =.64%, OUT =.79% ○ Strategic partner peer: 3.25 yr goals: SAT =.40%, OUT =.60% ○ Strategic partner peer: 3.5 yr goals: SAT =.40%, OUT =.60%
<p>Community Development - Services</p>	<ul style="list-style-type: none"> ● Services performed, recent three year historical average: <ul style="list-style-type: none"> ○ Local peer = 27 ○ Local peer = 25 ○ Local peer = 12 ● Comparable Strategic Plan Goals: <ul style="list-style-type: none"> ○ Local peer: 3 yr goals: SAT =27, OUT =34 ○ Local peer: 2 yr goals: SAT =30, OUT =40 ○ Local peer: 2 yr goals: SAT=35/40, OUT =60/65

*SAT = Satisfactory, OUT = Outstanding



Section V: Lead Bank CRA Strategic Plan & Measurable Goals

A. Plan Overview

Lead Bank's CRA Strategic Plan goals allows us to tailor the CRA goals to address the needs of the community consistent with our business strategy, operational focus and constraints.

Plan goals were established using historical CRA data, business strategies, and projected increase in the Bank's asset size. The goals took into consideration regulatory guidance, and other financial institution's strategic plans and CRA performance evaluations. The current economic environment of the Bank's assessment area and impacting economic conditions, as discussed in the proposed CRA Strategic Plan, all influenced the goals set forth below. The Bank elects for its goals to remain static for all Plan years 2024-2026 which is similar to most peer banks.

B. Plan Length and Term

This Strategic Plan will encompass three (3) years beginning January 1, 2024 and ending December 31, 2026. The Bank will submit the CRA Strategic Plan to the FDIC for approval on September 1, 2023.

C. Measurable Goals

Business Lending Goals

To formulate reasonable measurable goals in this area, the Bank's lending activity in recent years was reviewed and analyzed. The small business and business lending goals listed below reflect that analysis and are based on the assumption that a combination of uncertain macroeconomic conditions, decreasing loan demand due to market saturation, and rising interest rates will impact lending growth. The goals listed herein should satisfy both the satisfactory and outstanding performance. The goals are based on a percentage of small business loans as defined by CRA, as Lead's lending portfolio grows, so too does our impact on LMI communities.

GOAL 1: Business Lending - LMI Census Tracts

The Bank's goal considers the percentage by number of small business loan* originations, renewals, or refinances in low to moderate income areas within the assessment area. This goal is calculated based on the number of small business loans in low to moderate income census tracts where the maturity date is created or extended during the plan year against the total number of small business loans made during the Plan year in the



assessment area. Both small business lending goals will reflect loans in call report codes 1.e.(1), 1.e.(2), and item 4 will count in this goal if the below criteria is satisfied.

Goal 1: Lending Test
Geographic Distribution by count of small business loans* located in or loan proceeds benefiting LMI areas.

Year	Satisfactory	Outstanding
2024	30%	40%
2025	30%	40%
2026	30%	40%
Historical Performance (3 Year Avg)		39.55%

**small business loan is a loan included in “loans to small businesses” as defined in the Consolidated Report of Condition and Income. These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or classified as commercial and industrial loans. Call report codes 1.e.(1), 1.e.(2), and item 4.*

- Comparison to Peer Banks:
 - Local Peer: 4.5 year goals: Satisfactory =26%, Outstanding =42%
 - Strategic Partner Peer: 3.25 year goals: Satisfactory =25%, Outstanding =35%

GOAL 2: Small Business Lending – Gross Revenues \$1 Million or Less

The Bank’s goal will be calculated based on the number of small business loans to business operations with gross annual revenues of \$1 million or less against the total number of small business loans made during the Plan year in the assessment area. The Bank’s goal considers the percentage by number of small business loan originations, renewals, or refinances to small businesses with revenues of \$1 million or less in the assessment area where the maturity date is created or extended during the Plan year. Because a small business loan as defined by CRA to a business with gross annual revenue \$1 million or less may also be located in, or benefit, a low- or moderate-income census tract, credit may be applied in both Goal #1 and Goal #2.



Goal 2: Lending Test

Borrower profile by count of loans to businesses with gross annual revenue \$1 million or less.

Year	Satisfactory	Outstanding
2024	47%	55%
2025	47%	55%
2026	47%	55%
Historical Performance (3 Year Avg)		49.55%

- Comparison to Peer Banks:
 - Local Peer- 4.5 year goals: Satisfactory =47%, Outstanding =55%
 - Strategic Partner Peer-3.25 year goals: Satisfactory =50%, Outstanding=70%

Consumer Lending Goal

GOAL 3: Consumer Lending - LMI Census Tracts

The Bank’s consumer lending goal considers the number of consumer loans originated in low to moderate income geographies within the assessment area. The goal includes secured and unsecured consumer loans facilitated through the bank’s retail branches, Self deposit secured loans, and Self credit cards. The goal does not include home equity loans or home equity lines or credit. The Bank’s goal will be calculated based on the number of consumer loans made in LMI areas during the Plan year in the assessment area.

Goal 3: Lending Test

Consumer loans based on number (count) volume located in LMI areas.

Year	Satisfactory	Outstanding
2024	1,500	1,700
2025	1,575	1,775
2026	1,700	1,900



Historical Performance (3 Year Avg)	1,517
--	--------------

GOAL 4: New Community Development Loans & Investments

The Bank currently maintains a level of community development qualifying loans and investments that is comparable to similarly situated banks when considered from a percentage of assets perspective. It is Lead’s objective to grow the level of community development qualifying loans and investments in a manner consistent with the growth of assets retained. Credit for both lending and investment activity will be given based upon the definitions of Community Development under the CRA.

The Bank’s Goal #4 measures the dollar amount of new community loans and investments benefitting Lead’s assessment area per Plan year as a percentage of the Bank’s previous year of avg assets over the 4 quarters. Lead Bank believes setting Goal #4 over a prior year 4 quarter average assets allows more year-over-year predictability for the Bank to base investment decisions on. The average asset number is calculated based on averaging the bank’s assets (as reported on line 12 of Schedule RC-Balance Sheet of the Call Report) for each quarter of the previous year.

Community Development Lending

Credit for CD lending will be given to any new loan originated or purchased within a Plan year that meets the definition of community development under CRA. A loan counted in the small business lending and consumer lending goals cannot also be counted in the community development goals.

Community Development Investments

Credit will be given to any new investment benefitting the Bank’s assessment area that meets the definition of community development under CRA.

**Goal 4: Community Development Test
New Community Development Loans & Investments Goal
% to Prior Year 4 Quarter Average Assets.**

Year	New Community Development Loans & Investments*	
	Satisfactory	Outstanding
2024	.40%	.60%
2025	.40%	.60%
2026	.40%	.60%



GOAL 5: Cumulative Community Development Loans & Investments

The Bank's Goal #5 measures the dollar amount of the Bank's cumulative community development and investment activity, including new community development loans and investments benefitting Lead's assessment area per Plan year as a percentage of the Bank's previous year of avg assets over the 4 quarters. Lead Bank believes setting Goal over a prior year 4 quarter average assets allows more year-over-year predictability for the Bank to base investment decisions on. The average asset number is calculated based on averaging the bank's assets (as reported on line 12 of Schedule RC-Balance Sheet of the Call Report) for each quarter of the previous year.

Community Development Lending

Credit for CD lending will be given to any new loan originated or purchased within a Plan year and any loan renewed or refinanced in a given Plan year benefitting the Bank's assessment area that meets the definition of community development under CRA. Loans renewing or refinancing will be given credit in the year of renewal or refinance and for the dollar amount of the loan at the time of the renewal or refinance

Community Development Investments

Credit will be given to any new investment and period period investments benefitting the Bank's assessment area that meet the definition of community development under CRA. Regarding prior period investments for each Plan year (excluding grants or charitable donations - those will only receive credit in the Plan year provided), the total amount of qualified investments may include the outstanding book value of the prior period investments (as of December 31) that were originated and/or purchased in previous Plan years. For example, an investment made in 2024, will count in 2025 provided the investment remains outstanding.

**Goal 5: Community Development Test
Accumulative Community Development Loans & Investments Goal
% to Prior Year 4 Quarter Average Assets.**

Year	Cumulative Community Development Loans & Investments**	
	Satisfactory	Outstanding
2024	1.5%	2.25%
2025	1.5%	2.25%
2026	1.5%	2.25%
Historical Performance (3 Year Avg)		2.26%



Comparison to Peer Banks:

- Local Peer 4.5 year goals: Satisfactory=.64%, Outstanding =.79%
- Strategic Partner Peer-3.25 year goals: Satisfactory=.40%, Outstanding=.60%
- Strategic Partner Peer-3.5 year goals: Satisfactory =.40%,Outstanding=.60%

GOAL 6: Community Development Services

Goal #6 measures the Bank’s ability to serve LMI consumers and small businesses through a qualified service activity. The Bank achieves this by its employees serving on Boards and volunteering with many diverse CRA qualified non-profit organizations in its assessment area. Goal #6 is calculated using the total number of qualified services completed by Lead staff during the Plan years. Credit given for services will be based upon the definition of Community Development under the CRA

**Goal 6: Community Development Test
CD Services**

Year	Satisfactory	Outstanding
2024	35	45
2025	45	55
2026	55	65
Historical Performance (3 Year Avg)		33

- Comparison to Peer Banks:
 - Local Peer-3 year goal: Satisfactory =27, Outstanding =34
 - Local Peer-2 year goal: Satisfactory =30, Outstanding =40
 - Local Peer-2 year goal: Satisfactory =35/40, Outstanding =60/65

D. Strategies to Deliver Goals

To further enhance the Bank’s positive CRA record, to continue delivering affordable and achievable financial products and services to the low- and moderate-income community, and to assist in delivering the goals listed herein, the Bank believes the following strategies delivered should include, but are not limited to:



- Create/enhance roles within the Bank’s organizational structure to monitor and analyze CRA performance metrics and report CRA related activity to senior management and the Board.
- Strengthen engagements and partnerships with community-based organizations and area leaders serving low- and moderate-income persons and neighborhoods in the assessment area.
- Enhance training for relationship managers, bankers, and lenders relating to CRA concepts, programs, products, and techniques to identify and deliver CRA loans and related activity to the assessment area.
- Focus on working with consumers and small businesses located in identified low- and moderate-income markets within the assessment area.

Section VI: Alternative Performance Requests

A. Election of Alternative Performance Evaluation

Statements in this Plan, other than the historical facts around performance data and economic conditions, are generally forward looking statements. These forward looking statements are subject to risks and uncertainties that may change at any time, and therefore, actual results may differ materially from Lead’s expectations. Additionally, the Bank has identified business constraints that may affect performance under this Plan. Should the Bank substantially miss the measurable goals outlined as Satisfactory in this Plan, it desires to be measured under the examination standards in 12 C.F.R. §345 that are applicable to the Bank at that time.

B. CRA Modernization Consideration

The Plan is based on the CRA regulation, including definitions, as of the date the Plan was approved. The CRA regulation as of the date of the Plan approval, will apply to all three years covered under the Plan. Specifically, this Plan will not use or consider the Final Rule issued on October 24, 2023, which was jointly issued by the Federal regulatory agencies to modernize the CRA regulations.

Section VII: Contact Information

Questions or comments regarding this Strategic Plan may be addressed to the following:

Mary Buche

SVP, Fair Banking & CRA Officer



1801 Main St.
 Kansas City, MO 64108
 (816) 874-4863
 mbuche@lead.bank

Appendix A

Loan Portfolio Distribution as of June 30, 2023		
Loan Category	\$(000s)	%
Construction, Land Development, & Other Land Loans	71,390	10.72
Secured by Farmland	6,803	1
Secured by 1-4 Family Residential Properties	26,415	3.97
Secured by Multifamily (5 or more) Residential Properties	27,328	4.10
Secured by Non-Farm, Non-Residential Properties	103,392	15.52
Total Real Estate Loans	235,328	35.31
Commercial and Industrial Loans	38,033	5.71
Ag Production & Other Loans to Farmers	0	0
Consumer	383,765	57.62
Other Loans	9,192	1.38
Less Unearned Income	373	.05
Total Loans	665,945	100.0
<i>Source: Reports of Condition and Income (Call Report)</i> <i>Due to rounding, totals may not equal 100.0%</i>		



Appendix B

CRA Performance under CRA Strategic Plan (2022 Plan Year)			
Goal	Satisfactory	Outstanding	Institution Performance
Goal 1a: Sm Biz Lns to Bizs with Revs <\$1mm	\$4.5 million	\$5.7 million	\$4.6 million
Goal 1b: Sm Biz Lns in LMI Census Tracts	\$3.6 million	\$5.2 million	\$5.1 million
Goal 2a: Cons Lns (nonBaaS) to LMI Borrowers	\$70,000	\$102,000	\$21,000**
Goal 2b: Cons Lns (nonBaaS) to LMI Census Tracts	\$60,000	\$70,000	\$111,000
Goal 3: CommDev Loans	\$10 million	\$15 million	\$14.3 million
Goal 4a: CommDev Invs-Deb/Equity Securities	\$3,350,000	\$4,455,000	\$3,534,758
Goal 4b: CommDev Invs-Donations/Grants	\$125,000	\$200,000	\$141,073
Goal 5: CommDev Services	15	25	62

**Did not meet goal.



Appendix C

Lead Bank Community Reinvestment Act Strategic Plan Public Notice

Community Reinvestment Act (“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 30 days. In accordance with this requirement, Lead Bank hereby provides notice to the public of its plan to submit a two-year CRA Strategic Plan to the Federal Deposit Insurance Corporation (FDIC).

Written comments from the public pertaining to the Strategic Plan are encouraged. To obtain a copy of the Bank’s Strategic Plan at no charge to the requesting party, please visit either Lead Bank location or contact Mary Buche, CRA Officer, at 816-874-4863 or mbuche@lead.bank.

All written comments regarding the Plan should be directed to Mary Buche at the email address listed above.

Comments and suggestions will be accepted until December 12, 2023. Lead Bank will review all received and incorporate suggestions to the Bank’s Plan at its discretion. The Bank received a Satisfactory rating on its last CRA performance evaluation under the ISB & Strategic Plan exam procedures in January 2023. A copy of the most recent examination is available upon request.



**Lead Bank
Community Reinvestment Act
Strategic Plan Public Notice**

Community Reinvestment Act ("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 30 days. In accordance with this requirement, Lead Bank hereby provides notice to the public of its plan to submit a three-year CRA Strategic Plan to the Federal Deposit Insurance Corporation (FDIC). Written Comments from the public pertaining to the Strategic Plan are encouraged. To obtain a copy of the Bank's Strategic Plan at no charge to the requesting party, please visit either a Lead Bank location, or contact Mary Buche, CRA Officer, at (816)874-4863 or mbuche@lead.bank. All written comments regarding the Plan should be directed to Mary Buche at the email address listed above. Comments and suggestions will be accepted until December 12, 2023. Lead Bank will review all comments received and incorporate suggestions to the Bank's Plan at its discretion. The Bank received a Satisfactory rating on its last CRA Performance Evaluation in January 2023. A copy of the most recent examination is available upon request.

IPL0147927
Nov 12 2023



Appendix D

Peer Analysis & Comparison (Local Banks)					Consumer Loans	Small Business Loans		Community Development	
Bank	Product Focus	3yr Avg Assets (2020-2022)	Estimated FTE	AA Counties	Geography 3yr Avg (2020-2022)	Revenue 3yr Avg (2020-2022)	Geography 3yr Avg (2020-2022)	Aggregate CD Loans & Investments 3yr Avg (2020-2022)	Service Activities 3yr Avg (2020-2022)
Lead Bank	Small Business Lending Revenue & Geography Goals, Nationwide Lending through BaaS partners	\$698M	129	Jackson Co MO Wyandotte Co KS Johnson Co KS	Count: 1,517	Count %: 49.55% Amt: \$10,285,000 Amt %: 52.97%	Count %: 39.65% Amt: \$7,256,000 Amt %: 37.25%	2.26% Avg	33
Bank of Labor	Small Business Lending Revenue & Geography Goals, Nationwide Commercial Lending to Labor Organizations across the country	\$845M	118	Jackson Co MO Platte Co MO Clay Co MO Wyandotte Co KS Johnson Co KS Leavenworth Co KS	n/a	Count %: 53.69% (5 yr avg - 2018-2022) Plan Goal: SAT: 47% OUT: 55%	Count %: 41.84% (5 yr avg - 2018-2022) Plan Goal: SAT: 26% OUT: 42%	0.40% avg (2020-2022) Plan Goal (2023-2027) : SAT: 0.64% OUT: 0.79% **KC assessment area only**	27 (3 yr avg 2020-2022) Plan Goal (2023-2027) : SAT: 27 OUT: 34 **KC assessment area only**
First Federal Bank of	Consumer Lending Goals,	\$851M	154	Jackson Co MO Clay Co MO	Count: 76 (3 yr avg 2020-2022)	n/a	n/a	0.45% avg (2020-2022)	25 (3 yr avg 2020-2022)



KC	Mortgage Lending Goals, Nationwide Mortgage Lending			Platte Co MO Cass Co MO Wyandotte Co KS Johnson Co KS	Plan Goal: SAT: 50 OUT: 60			Plan Goal (compared against Tier 1 Capital vs Assets)	Plan Goal (2023-2024) : SAT: 30 OUT: 40
NBKC	Small Business Lending Revenue & Geography Goals, Mortgage Lending Goals Nationwide, Mortgage Lending outside of AA	\$1.1B	422	Jackson Co MO Clay Co MO Johnson Co KS	n/a	Amt: \$3,300,000 (3 yr avg - 2019-2021) Plan Goal: SAT: \$4,000,000 OUT: \$8,000,000	Amt: \$2,067,000 (3 yr avg - 2019-2021) Plan Goal: SAT: \$2,500,000 OUT: \$3,500,000	0.97% avg (2018-2021) Plan Goal (not a combined a goal)	12 (3 yr avg 2019-2021) Plan Goal (2023-2024) : SAT: 35/40 OUT: 60/65

Peer Analysis & Comparison (Strategic Partner Banks)					Consumer Loans	Small Business Loans		Community Development	
Bank	Product Focus	3yr Avg Assets (2020-2022)	Estimated FTE	AA Counties	Geography 3yr Avg (2020-2022)	Revenue 3yr Avg (2020-2022)	Geography 3yr Avg (2020-2022)	Aggregate CD Loans & Investments 3yr Avg (2020-2022)	Service Activities 3yr Avg (2020-2022)
WebBank	Consumer, Small Business, Asset-Based Lending on a Nationwide Basis through BaaS Partnerships	\$2B	164	Salt Lake Co UT	n/a	n/a	n/a	0.71% avg (2018-2021) Plan Goal (2022-2026) : SAT: 0.40% (new) / 1.15% (total) OUT: 0.60% (new) / 1.50%	Goal FTE x 4



								(total)	
Celtic Bank	Commercial, SBA, Construction Lending Renewable Energy & Equipment Financing on a Nationwide Basis through BaaS Partnerships	\$2.7B	205	Salt Lake Co UT	n/a	Count %: 60.01% (3 yr avg 2018-2020) Plan Goal (2022-2024) : SAT: 50% OUT: 70%	Count%: 35.70% (3 yr avg 2018-2020) Plan Goal (2022-2024) : SAT: 25% OUT: 35%	0.60% avg (2018-2020) Plan Goal (2022-2024) : SAT: 0.40% OUT: 0.60%	Goal FTE X 3.5



Supplemental Information A – Census Tract Details (Jackson County, MO)

2022 FFIEC Census Report - Summary Census Income Information
 State: 29 - MISSOURI (MO)
 County: 095 - JACKSON COUNTY
 Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0003.00	Low	\$86,562	\$97,300	32.06	41.72	\$36,122	\$40,594	\$34,615
29	095	0006.00	Moderate	\$86,562	\$97,300	23.88	57.18	\$49,503	\$55,636	\$38,716
29	095	0007.00	Low	\$86,562	\$97,300	17.79	47.78	\$41,366	\$46,490	\$30,925
29	095	0008.00	Moderate	\$86,562	\$97,300	30.64	51.72	\$44,770	\$50,324	\$38,333
29	095	0009.00	Moderate	\$86,562	\$97,300	32.93	50.76	\$43,945	\$49,389	\$40,851
29	095	0010.00	Low	\$86,562	\$97,300	46.15	38.53	\$33,355	\$37,490	\$31,048
29	095	0011.00	Unknown	\$86,562	\$97,300	17.96	0.00	\$0	\$0	\$43,421
29	095	0018.00	Low	\$86,562	\$97,300	28.19	47.77	\$41,354	\$46,480	\$31,623
29	095	0019.00	Low	\$86,562	\$97,300	41.39	38.21	\$33,077	\$37,178	\$17,924
29	095	0020.00	Moderate	\$86,562	\$97,300	39.27	51.29	\$44,405	\$49,905	\$37,092
29	095	0021.00	Low	\$86,562	\$97,300	39.90	34.37	\$29,756	\$33,442	\$27,145
29	095	0022.00	Low	\$86,562	\$97,300	29.14	43.44	\$37,604	\$42,267	\$19,787
29	095	0023.00	Low	\$86,562	\$97,300	38.81	35.96	\$31,136	\$34,989	\$25,750
29	095	0034.00	Moderate	\$86,562	\$97,300	34.89	53.35	\$46,183	\$51,910	\$35,229
29	095	0037.00	Low	\$86,562	\$97,300	30.48	44.21	\$38,272	\$43,016	\$32,663
29	095	0038.00	Moderate	\$86,562	\$97,300	24.91	67.81	\$58,700	\$65,979	\$32,727
29	095	0043.00	Middle	\$86,562	\$97,300	19.77	118.01	\$102,159	\$114,824	\$69,125
29	095	0044.00	Upper	\$86,562	\$97,300	8.39	182.31	\$157,813	\$177,388	\$72,273
29	095	0046.00	Upper	\$86,562	\$97,300	14.57	129.76	\$112,330	\$126,256	\$62,567
29	095	0051.00	Upper	\$86,562	\$97,300	5.45	236.20	\$204,464	\$229,623	\$73,000
29	095	0052.00	Moderate	\$86,562	\$97,300	27.66	51.39	\$44,485	\$50,002	\$31,111
29	095	0053.00	Middle	\$86,562	\$97,300	28.46	87.92	\$76,111	\$85,546	\$43,750
29	095	0054.00	Low	\$86,562	\$97,300	25.83	38.62	\$33,438	\$37,577	\$18,092
29	095	0055.00	Low	\$86,562	\$97,300	43.13	30.32	\$26,250	\$29,501	\$38,728
29	095	0056.01	Low	\$86,562	\$97,300	35.74	39.08	\$33,834	\$38,025	\$24,375
29	095	0056.02	Low	\$86,562	\$97,300	30.90	34.97	\$30,278	\$34,026	\$23,589
29	095	0057.00	Unknown	\$86,562	\$97,300	38.72	0.00	\$0	\$0	\$27,222
29	095	0058.01	Moderate	\$86,562	\$97,300	27.16	55.04	\$47,647	\$53,554	\$26,410
29	095	0060.00	Low	\$86,562	\$97,300	18.22	48.14	\$41,678	\$46,640	\$38,804
29	095	0061.00	Moderate	\$86,562	\$97,300	14.40	68.21	\$59,048	\$66,368	\$47,807
29	095	0063.00	Low	\$86,562	\$97,300	41.43	18.16	\$15,724	\$17,670	\$25,857
29	095	0065.00	Middle	\$86,562	\$97,300	19.02	113.71	\$98,438	\$110,640	\$51,313
29	095	0066.00	Upper	\$86,562	\$97,300	9.71	129.65	\$112,228	\$126,149	\$62,000
29	095	0067.00	Middle	\$86,562	\$97,300	26.46	82.40	\$71,331	\$80,175	\$32,270
29	095	0069.00	Upper	\$86,562	\$97,300	5.50	186.04	\$161,042	\$181,017	\$90,395
29	095	0071.00	Middle	\$86,562	\$97,300	5.29	82.31	\$71,250	\$80,088	\$69,059
29	095	0072.00	Upper	\$86,562	\$97,300	3.80	186.23	\$143,897	\$161,742	\$107,969
29	095	0073.01	Moderate	\$86,562	\$97,300	31.20	71.18	\$61,620	\$69,258	\$54,191
29	095	0073.02	Unknown	\$86,562	\$97,300	11.21	0.00	\$0	\$0	\$62,750
29	095	0074.00	Upper	\$86,562	\$97,300	17.29	207.75	\$179,833	\$202,141	\$98,984
29	095	0075.00	Moderate	\$86,562	\$97,300	23.71	55.91	\$48,399	\$54,400	\$41,014



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29	095	0076.00	Moderate	\$86,562	\$97,300	30.00	58.67	\$50,789	\$57,086	\$42,066
29	095	0077.00	Low	\$86,562	\$97,300	14.61	45.07	\$39,022	\$43,853	\$34,000
29	095	0078.02	Moderate	\$86,562	\$97,300	24.80	52.78	\$45,894	\$51,355	\$26,344
29	095	0079.00	Low	\$86,562	\$97,300	23.91	44.92	\$38,887	\$43,707	\$30,111
29	095	0080.00	Moderate	\$86,562	\$97,300	21.80	78.54	\$67,991	\$78,419	\$37,462
29	095	0081.00	Moderate	\$86,562	\$97,300	20.46	56.10	\$48,565	\$54,585	\$38,516
29	095	0082.00	Middle	\$86,562	\$97,300	5.64	119.96	\$103,848	\$116,721	\$74,885
29	095	0083.00	Upper	\$86,562	\$97,300	3.28	191.74	\$165,977	\$186,563	\$131,023
29	095	0084.00	Upper	\$86,562	\$97,300	0.86	263.77	\$228,333	\$256,648	\$181,875
29	095	0085.00	Upper	\$86,562	\$97,300	0.39	199.43	\$172,639	\$194,045	\$160,329
29	095	0086.00	Upper	\$86,562	\$97,300	9.17	139.52	\$120,774	\$135,753	\$80,407
29	095	0087.00	Moderate	\$86,562	\$97,300	31.84	52.26	\$45,244	\$50,849	\$31,146
29	095	0088.00	Moderate	\$86,562	\$97,300	29.49	68.37	\$59,183	\$66,524	\$38,947
29	095	0089.00	Moderate	\$86,562	\$97,300	24.19	57.89	\$50,112	\$56,327	\$37,011
29	095	0090.00	Moderate	\$86,562	\$97,300	18.02	64.76	\$58,061	\$63,011	\$52,656
29	095	0091.00	Middle	\$86,562	\$97,300	0.97	118.46	\$102,543	\$115,262	\$80,931
29	095	0092.00	Middle	\$86,562	\$97,300	2.47	104.36	\$90,341	\$101,542	\$81,493
29	095	0093.00	Middle	\$86,562	\$97,300	4.40	84.85	\$73,458	\$82,559	\$64,030
29	095	0094.00	Middle	\$86,562	\$97,300	8.76	87.43	\$75,689	\$85,069	\$59,097
29	095	0095.00	Low	\$86,562	\$97,300	19.08	49.63	\$42,969	\$48,290	\$39,222
29	095	0096.00	Low	\$86,562	\$97,300	44.82	33.09	\$28,648	\$32,197	\$29,551
29	095	0097.00	Low	\$86,562	\$97,300	21.82	44.83	\$38,810	\$43,620	\$32,578
29	095	0098.00	Middle	\$86,562	\$97,300	7.39	94.48	\$81,786	\$91,929	\$58,687
29	095	0099.00	Middle	\$86,562	\$97,300	9.80	112.59	\$97,467	\$109,550	\$70,683
29	095	0100.01	Middle	\$86,562	\$97,300	3.99	115.28	\$99,792	\$112,167	\$82,059
29	095	0100.02	Middle	\$86,562	\$97,300	12.11	92.69	\$80,237	\$90,187	\$47,088
29	095	0101.03	Middle	\$86,562	\$97,300	6.58	89.73	\$77,679	\$87,307	\$57,708
29	095	0101.05	Middle	\$86,562	\$97,300	5.51	100.75	\$87,218	\$98,030	\$59,032
29	095	0102.01	Low	\$86,562	\$97,300	39.76	28.79	\$24,923	\$28,013	\$29,653
29	095	0102.03	Middle	\$86,562	\$97,300	4.81	103.89	\$89,931	\$101,085	\$66,094
29	095	0102.04	Moderate	\$86,562	\$97,300	15.14	69.65	\$60,293	\$67,769	\$50,929
29	095	0105.00	Moderate	\$86,562	\$97,300	12.64	68.28	\$59,107	\$66,436	\$48,818
29	095	0106.00	Middle	\$86,562	\$97,300	6.66	86.26	\$74,676	\$83,931	\$68,052
29	095	0107.02	Low	\$86,562	\$97,300	22.40	46.34	\$40,114	\$45,089	\$38,789
29	095	0110.01	Moderate	\$86,562	\$97,300	6.60	62.82	\$54,385	\$61,124	\$51,454
29	095	0110.02	Low	\$86,562	\$97,300	28.51	41.32	\$35,769	\$40,204	\$39,215
29	095	0111.00	Moderate	\$86,562	\$97,300	17.61	58.27	\$50,440	\$58,697	\$42,832
29	095	0112.00	Moderate	\$86,562	\$97,300	18.59	60.04	\$51,978	\$58,419	\$48,772
29	095	0113.00	Middle	\$86,562	\$97,300	6.60	93.62	\$81,046	\$91,092	\$73,009
29	095	0114.05	Low	\$86,562	\$97,300	52.56	31.88	\$27,600	\$31,019	\$28,960
29	095	0114.06	Moderate	\$86,562	\$97,300	16.52	75.07	\$64,984	\$73,043	\$62,680
29	095	0114.07	Middle	\$86,562	\$97,300	5.22	91.08	\$78,846	\$88,621	\$51,094
29	095	0114.08	Moderate	\$86,562	\$97,300	11.20	56.55	\$48,958	\$55,023	\$26,480
29	095	0114.09	Middle	\$86,562	\$97,300	7.97	89.57	\$77,534	\$87,152	\$68,600
29	095	0114.10	Moderate	\$86,562	\$97,300	9.84	73.21	\$63,375	\$71,233	\$45,566



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29	095	0115.01	Low	\$86,562	\$97,300	26.60	47.92	\$41,488	\$46,626	\$40,120
29	095	0115.02	Moderate	\$86,562	\$97,300	27.58	66.13	\$57,250	\$64,344	\$27,465
29	095	0116.01	Low	\$86,562	\$97,300	18.81	35.85	\$31,038	\$34,882	\$25,291
29	095	0116.02	Moderate	\$86,562	\$97,300	5.34	64.83	\$56,123	\$63,080	\$29,993
29	095	0117.01	Low	\$86,562	\$97,300	26.33	38.18	\$33,056	\$37,149	\$33,681
29	095	0117.02	Low	\$86,562	\$97,300	33.68	49.25	\$42,632	\$47,920	\$43,190
29	095	0118.00	Moderate	\$86,562	\$97,300	11.05	69.03	\$59,757	\$67,168	\$43,449
29	095	0119.00	Moderate	\$86,562	\$97,300	14.91	57.06	\$49,393	\$55,519	\$54,126
29	095	0120.00	Moderate	\$86,562	\$97,300	21.18	59.69	\$51,674	\$58,078	\$47,679
29	095	0121.00	Moderate	\$86,562	\$97,300	12.57	58.31	\$50,481	\$56,736	\$45,298
29	095	0122.00	Moderate	\$86,562	\$97,300	16.17	74.30	\$64,318	\$72,294	\$63,583
29	095	0123.00	Moderate	\$86,562	\$97,300	12.00	73.78	\$63,871	\$71,788	\$52,758
29	095	0124.00	Moderate	\$86,562	\$97,300	6.85	71.19	\$61,625	\$69,268	\$51,191
29	095	0125.01	Moderate	\$86,562	\$97,300	4.89	73.17	\$63,345	\$71,194	\$55,571
29	095	0125.02	Moderate	\$86,562	\$97,300	9.12	78.37	\$67,846	\$76,254	\$56,500
29	095	0126.00	Middle	\$86,562	\$97,300	20.76	62.97	\$71,624	\$80,730	\$52,781
29	095	0127.02	Middle	\$86,562	\$97,300	4.61	102.38	\$88,629	\$99,616	\$65,545
29	095	0127.03	Middle	\$86,562	\$97,300	1.70	101.98	\$88,281	\$99,227	\$56,796
29	095	0128.02	Middle	\$86,562	\$97,300	8.89	91.11	\$78,669	\$88,650	\$60,430
29	095	0128.03	Moderate	\$86,562	\$97,300	13.35	73.25	\$63,409	\$71,272	\$49,726
29	095	0128.04	Moderate	\$86,562	\$97,300	8.82	78.55	\$68,000	\$76,429	\$50,895
29	095	0129.03	Moderate	\$86,562	\$97,300	22.69	51.40	\$44,500	\$50,012	\$31,814
29	095	0129.04	Moderate	\$86,562	\$97,300	9.22	72.07	\$62,389	\$70,124	\$60,610
29	095	0129.06	Moderate	\$86,562	\$97,300	20.31	69.97	\$60,574	\$68,081	\$52,254
29	095	0130.03	Moderate	\$86,562	\$97,300	16.18	53.61	\$46,409	\$52,163	\$46,949
29	095	0131.00	Moderate	\$86,562	\$97,300	11.10	53.00	\$45,885	\$51,569	\$50,841
29	095	0132.03	Low	\$86,562	\$97,300	42.41	49.06	\$42,472	\$47,735	\$40,186
29	095	0132.08	Moderate	\$86,562	\$97,300	12.45	50.18	\$43,445	\$48,625	\$40,921
29	095	0132.10	Low	\$86,562	\$97,300	30.38	48.95	\$42,375	\$47,628	\$30,202
29	095	0133.01	Moderate	\$86,562	\$97,300	15.23	65.71	\$56,884	\$63,936	\$34,832
29	095	0133.07	Unknown	\$86,562	\$97,300	30.61	0.00	\$0	\$0	\$43,081
29	095	0133.09	Moderate	\$86,562	\$97,300	15.99	65.57	\$56,765	\$63,600	\$50,206
29	095	0133.13	Middle	\$86,562	\$97,300	8.99	81.20	\$70,290	\$79,008	\$56,892
29	095	0134.01	Moderate	\$86,562	\$97,300	13.86	51.43	\$44,521	\$50,041	\$44,819
29	095	0134.05	Moderate	\$86,562	\$97,300	25.60	69.77	\$60,402	\$67,686	\$54,750
29	095	0134.07	Middle	\$86,562	\$97,300	0.68	115.16	\$99,688	\$112,051	\$91,250
29	095	0134.10	Moderate	\$86,562	\$97,300	17.00	51.12	\$44,259	\$49,740	\$41,926
29	095	0134.16	Middle	\$86,562	\$97,300	2.38	103.22	\$89,355	\$100,433	\$74,667
29	095	0134.17	Moderate	\$86,562	\$97,300	10.13	66.16	\$57,278	\$64,374	\$40,125
29	095	0134.18	Middle	\$86,562	\$97,300	7.90	97.04	\$84,007	\$94,420	\$67,155
29	095	0135.02	Middle	\$86,562	\$97,300	2.53	110.57	\$85,714	\$107,585	\$88,083
29	095	0135.04	Upper	\$86,562	\$97,300	6.19	158.02	\$136,786	\$153,753	\$114,653
29	095	0136.06	Upper	\$86,562	\$97,300	1.03	124.91	\$108,125	\$121,537	\$102,969
29	095	0136.12	Upper	\$86,562	\$97,300	0.92	163.50	\$141,529	\$159,086	\$136,027
29	095	0136.13	Middle	\$86,562	\$97,300	8.04	89.33	\$77,333	\$86,918	\$38,583



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29	095	0136.14	Upper	\$86,562	\$97,300	0.00	123.55	\$106,954	\$120,214	\$0
29	095	0136.15	Middle	\$86,562	\$97,300	2.37	104.42	\$90,395	\$101,601	\$73,250
29	095	0137.05	Middle	\$86,562	\$97,300	3.65	103.89	\$89,931	\$101,085	\$57,292
29	095	0137.06	Moderate	\$86,562	\$97,300	32.58	58.72	\$50,833	\$57,135	\$45,517
29	095	0137.07	Middle	\$86,562	\$97,300	6.40	103.48	\$89,583	\$100,686	\$67,222
29	095	0137.08	Middle	\$86,562	\$97,300	3.31	105.82	\$91,429	\$102,768	\$86,462
29	095	0138.01	Middle	\$86,562	\$97,300	5.16	105.30	\$91,154	\$102,457	\$81,406
29	095	0138.03	Middle	\$86,562	\$97,300	0.88	94.81	\$82,071	\$92,250	\$78,907
29	095	0138.04	Upper	\$86,562	\$97,300	1.43	124.03	\$107,369	\$120,681	\$107,456
29	095	0139.02	Middle	\$86,562	\$97,300	1.50	117.99	\$102,143	\$114,804	\$99,219
29	095	0139.04	Upper	\$86,562	\$97,300	2.22	148.15	\$128,243	\$144,150	\$108,566
29	095	0139.16	Upper	\$86,562	\$97,300	0.99	148.87	\$128,868	\$144,851	\$116,250
29	095	0139.17	Upper	\$86,562	\$97,300	3.13	132.42	\$114,632	\$128,845	\$82,763
29	095	0139.18	Upper	\$86,562	\$97,300	1.20	160.55	\$138,977	\$156,215	\$135,217
29	095	0140.02	Middle	\$86,562	\$97,300	12.18	116.67	\$101,000	\$113,520	\$59,732
29	095	0140.04	Middle	\$86,562	\$97,300	16.51	80.14	\$69,375	\$77,976	\$58,536
29	095	0140.05	Middle	\$86,562	\$97,300	10.81	97.68	\$84,559	\$95,043	\$72,610
29	095	0140.06	Middle	\$86,562	\$97,300	3.70	100.59	\$87,074	\$97,874	\$79,529
29	095	0140.08	Moderate	\$86,562	\$97,300	8.07	67.10	\$58,086	\$65,288	\$59,766
29	095	0140.09	Middle	\$86,562	\$97,300	5.33	93.68	\$81,092	\$91,151	\$80,439
29	095	0141.11	Middle	\$86,562	\$97,300	4.40	117.19	\$101,446	\$114,026	\$71,786
29	095	0141.12	Upper	\$86,562	\$97,300	3.25	135.01	\$116,875	\$131,365	\$113,036
29	095	0141.20	Middle	\$86,562	\$97,300	4.06	116.46	\$100,815	\$113,316	\$91,734
29	095	0141.21	Moderate	\$86,562	\$97,300	4.03	76.83	\$66,507	\$74,756	\$67,622
29	095	0141.22	Upper	\$86,562	\$97,300	0.00	140.48	\$121,607	\$136,687	\$107,917
29	095	0141.23	Moderate	\$86,562	\$97,300	11.08	71.84	\$62,190	\$69,900	\$61,176
29	095	0141.24	Middle	\$86,562	\$97,300	8.04	88.64	\$76,737	\$86,247	\$70,838
29	095	0141.25	Upper	\$86,562	\$97,300	0.63	122.26	\$105,833	\$118,959	\$99,565
29	095	0141.26	Middle	\$86,562	\$97,300	5.91	93.12	\$80,615	\$90,606	\$63,616
29	095	0141.27	Middle	\$86,562	\$97,300	11.08	82.45	\$71,375	\$80,224	\$46,071
29	095	0141.28	Moderate	\$86,562	\$97,300	6.96	74.40	\$64,403	\$72,391	\$63,030
29	095	0142.03	Upper	\$86,562	\$97,300	2.03	161.20	\$139,545	\$156,848	\$122,802
29	095	0142.05	Middle	\$86,562	\$97,300	6.73	102.94	\$89,107	\$100,161	\$59,611
29	095	0142.06	Upper	\$86,562	\$97,300	3.95	156.55	\$135,521	\$152,323	\$127,400
29	095	0143.00	Middle	\$86,562	\$97,300	7.54	113.99	\$98,673	\$110,912	\$64,645
29	095	0144.00	Middle	\$86,562	\$97,300	6.62	107.94	\$93,438	\$105,026	\$72,425
29	095	0145.01	Middle	\$86,562	\$97,300	3.56	88.21	\$76,362	\$85,826	\$62,386
29	095	0145.03	Moderate	\$86,562	\$97,300	16.31	50.84	\$44,013	\$49,467	\$25,346
29	095	0145.04	Middle	\$86,562	\$97,300	23.12	97.34	\$84,265	\$94,712	\$52,981
29	095	0146.01	Moderate	\$86,562	\$97,300	11.74	71.74	\$62,100	\$69,603	\$60,357
29	095	0146.03	Middle	\$86,562	\$97,300	3.97	83.69	\$72,449	\$81,430	\$69,500
29	095	0146.04	Moderate	\$86,562	\$97,300	12.07	77.74	\$67,295	\$75,641	\$45,460
29	095	0147.01	Middle	\$86,562	\$97,300	8.43	91.69	\$79,375	\$89,214	\$64,345
29	095	0147.02	Middle	\$86,562	\$97,300	3.83	102.87	\$89,049	\$100,093	\$73,929
29	095	0148.04	Upper	\$86,562	\$97,300	0.38	139.35	\$120,625	\$135,588	\$117,865



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
29	095	0148.06	Middle	\$86,562	\$97,300	1.41	111.45	\$96,477	\$108,441	\$88,929
29	095	0149.02	Moderate	\$86,562	\$97,300	10.91	74.60	\$64,583	\$72,586	\$89,100
29	095	0149.03	Middle	\$86,562	\$97,300	7.05	114.32	\$98,963	\$111,233	\$91,548
29	095	0149.04	Middle	\$86,562	\$97,300	4.19	103.84	\$89,891	\$101,036	\$74,494
29	095	0149.05	Middle	\$86,562	\$97,300	5.45	119.40	\$103,357	\$116,176	\$98,750
29	095	0150.00	Middle	\$86,562	\$97,300	4.18	82.00	\$70,988	\$79,786	\$66,505
29	095	0151.00	Moderate	\$86,562	\$97,300	5.13	79.47	\$68,799	\$77,324	\$65,603
29	095	0152.00	Upper	\$86,562	\$97,300	5.30	142.29	\$123,173	\$138,448	\$76,696
29	095	0153.00	Moderate	\$86,562	\$97,300	33.70	57.90	\$50,125	\$56,337	\$36,016
29	095	0154.01	Low	\$86,562	\$97,300	76.34	25.86	\$22,392	\$25,162	\$13,535
29	095	0154.02	Unknown	\$86,562	\$97,300	37.14	0.00	\$0	\$0	\$20,824
29	095	0155.00	Low	\$86,562	\$97,300	33.80	43.88	\$37,986	\$42,695	\$31,964
29	095	0156.00	Moderate	\$86,562	\$97,300	36.45	57.10	\$49,430	\$55,558	\$26,065
29	095	0157.01	Upper	\$86,562	\$97,300	7.70	188.64	\$163,292	\$183,547	\$69,397
29	095	0157.02	Upper	\$86,562	\$97,300	5.21	120.05	\$103,920	\$116,809	\$72,484
29	095	0158.00	Upper	\$86,562	\$97,300	8.13	155.95	\$135,000	\$151,739	\$81,042
29	095	0159.00	Unknown	\$86,562	\$97,300	13.67	0.00	\$0	\$0	\$50,568
29	095	0160.00	Low	\$86,562	\$97,300	45.34	23.53	\$20,375	\$22,695	\$23,583
29	095	0161.00	Middle	\$86,562	\$97,300	25.30	85.39	\$73,917	\$83,084	\$34,343
29	095	0162.00	Moderate	\$86,562	\$97,300	29.65	59.56	\$51,563	\$57,952	\$31,694
29	095	0163.00	Low	\$86,562	\$97,300	23.32	35.17	\$30,450	\$34,220	\$31,167
29	095	0164.00	Low	\$86,562	\$97,300	33.70	37.97	\$32,869	\$36,945	\$25,655
29	095	0165.00	Low	\$86,562	\$97,300	14.41	45.26	\$39,183	\$44,038	\$38,118
29	095	0166.00	Moderate	\$86,562	\$97,300	15.66	76.53	\$66,250	\$74,464	\$38,533
29	095	0167.00	Moderate	\$86,562	\$97,300	11.27	68.89	\$59,464	\$68,635	\$38,312
29	095	0168.01	Middle	\$86,562	\$97,300	14.94	88.53	\$76,638	\$86,140	\$55,608
29	095	0168.02	Middle	\$86,562	\$97,300	11.15	107.34	\$92,917	\$104,442	\$67,708
29	095	0169.00	Moderate	\$86,562	\$97,300	24.62	61.89	\$53,575	\$60,219	\$36,939
29	095	0170.00	Low	\$86,562	\$97,300	23.68	41.50	\$35,924	\$40,380	\$33,061
29	095	0171.00	Moderate	\$86,562	\$97,300	20.85	68.12	\$58,973	\$68,281	\$42,901
29	095	0172.00	Moderate	\$86,562	\$97,300	22.60	72.35	\$62,634	\$70,397	\$45,729
29	095	0173.00	Upper	\$86,562	\$97,300	1.12	128.52	\$111,250	\$125,050	\$80,938
29	095	0174.00	Low	\$86,562	\$97,300	20.36	42.04	\$36,399	\$40,905	\$32,268
29	095	0175.00	Middle	\$86,562	\$97,300	23.41	87.78	\$75,985	\$85,410	\$55,000
29	095	0176.00	Middle	\$86,562	\$97,300	5.54	110.39	\$95,560	\$107,409	\$77,315
29	095	0177.00	Middle	\$86,562	\$97,300	1.19	108.30	\$93,750	\$105,376	\$86,523
29	095	0178.00	Moderate	\$86,562	\$97,300	27.92	70.81	\$61,302	\$68,696	\$34,583
29	095	0179.00	Middle	\$86,562	\$97,300	11.75	97.21	\$84,150	\$94,565	\$67,927
29	095	0180.00	Moderate	\$86,562	\$97,300	8.45	77.14	\$66,775	\$75,057	\$55,568
29	095	0181.01	Upper	\$86,562	\$97,300	1.71	151.77	\$131,377	\$147,672	\$122,708
29	095	0181.02	Upper	\$86,562	\$97,300	0.53	144.52	\$125,106	\$140,618	\$127,181
29	095	0182.00	Upper	\$86,562	\$97,300	1.96	158.84	\$137,500	\$154,551	\$135,875
29	095	0185.00	Upper	\$86,562	\$97,300	2.11	149.24	\$129,188	\$145,211	\$110,313
29	095	0186.00	Middle	\$86,562	\$97,300	2.21	118.22	\$102,337	\$115,026	\$94,419
29	095	0193.01	Middle	\$86,562	\$97,300	1.09	112.33	\$97,240	\$109,297	\$74,934



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29	095	0193.02	Upper	\$86,562	\$97,300	7.20	129.96	\$112,500	\$126,451	\$82,232
29	095	9801.01	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9808.02	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9883.00	Upper	\$86,562	\$97,300	7.63	164.80	\$142,656	\$160,350	\$76,563
29	095	9891.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
29	095	9892.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0



Supplemental Information B – Census Tract Details (Johnson County, KS)

2022 FFIEC Census Report - Summary Census Income Information
 State: 20 - KANSAS (KS)
 County: 091 - JOHNSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	091	0500.00	Upper	\$86,562	\$97,300	4.97	147.89	\$128,021	\$143,897	\$102,206
20	091	0501.00	Middle	\$86,562	\$97,300	14.95	93.76	\$81,161	\$91,228	\$63,971
20	091	0502.00	Middle	\$86,562	\$97,300	2.96	107.14	\$92,750	\$104,247	\$84,086
20	091	0503.01	Middle	\$86,562	\$97,300	14.84	85.37	\$73,903	\$83,065	\$50,366
20	091	0503.02	Middle	\$86,562	\$97,300	9.73	80.54	\$69,722	\$78,365	\$63,859
20	091	0504.00	Middle	\$86,562	\$97,300	12.84	105.64	\$91,447	\$102,788	\$58,862
20	091	0505.00	Middle	\$86,562	\$97,300	3.60	87.72	\$75,938	\$85,352	\$73,553
20	091	0506.00	Upper	\$86,562	\$97,300	7.18	146.96	\$127,220	\$142,992	\$92,143
20	091	0507.00	Upper	\$86,562	\$97,300	3.78	163.49	\$141,522	\$159,076	\$91,250
20	091	0508.00	Upper	\$86,562	\$97,300	0.74	288.81	\$250,001	\$281,012	\$250,001
20	091	0509.00	Upper	\$86,562	\$97,300	2.88	156.95	\$135,867	\$152,712	\$91,829
20	091	0510.00	Upper	\$86,562	\$97,300	2.84	148.57	\$128,611	\$144,559	\$110,000
20	091	0511.00	Middle	\$86,562	\$97,300	8.72	105.34	\$91,190	\$102,496	\$71,058
20	091	0512.00	Middle	\$86,562	\$97,300	9.37	99.80	\$86,389	\$97,105	\$53,714
20	091	0513.00	Middle	\$86,562	\$97,300	3.24	86.95	\$75,272	\$84,602	\$67,625
20	091	0514.00	Upper	\$86,562	\$97,300	1.67	146.13	\$126,500	\$142,184	\$101,544
20	091	0515.00	Upper	\$86,562	\$97,300	5.73	154.96	\$134,159	\$150,796	\$72,847
20	091	0516.00	Upper	\$86,562	\$97,300	0.55	169.64	\$146,850	\$165,060	\$137,228
20	091	0517.00	Upper	\$86,562	\$97,300	1.67	204.87	\$177,344	\$199,339	\$151,345
20	091	0518.01	Upper	\$86,562	\$97,300	5.55	182.43	\$157,917	\$177,504	\$96,250
20	091	0518.03	Middle	\$86,562	\$97,300	2.41	91.82	\$79,485	\$89,341	\$61,926
20	091	0518.04	Middle	\$86,562	\$97,300	5.40	95.99	\$83,092	\$93,398	\$51,857
20	091	0518.05	Middle	\$86,562	\$97,300	3.58	113.42	\$98,187	\$110,358	\$82,594
20	091	0518.06	Upper	\$86,562	\$97,300	2.34	147.63	\$127,794	\$143,644	\$101,250
20	091	0518.07	Middle	\$86,562	\$97,300	3.19	95.82	\$82,946	\$93,233	\$69,292
20	091	0518.08	Low	\$86,562	\$97,300	6.56	47.56	\$41,169	\$46,276	\$41,649
20	091	0519.02	Middle	\$86,562	\$97,300	4.57	101.08	\$87,500	\$98,351	\$80,224
20	091	0519.04	Middle	\$86,562	\$97,300	1.82	118.54	\$102,614	\$115,339	\$82,462
20	091	0519.07	Middle	\$86,562	\$97,300	14.94	91.49	\$79,199	\$89,020	\$71,833
20	091	0519.08	Middle	\$86,562	\$97,300	2.22	96.75	\$83,750	\$94,138	\$70,613
20	091	0519.09	Middle	\$86,562	\$97,300	4.74	104.90	\$90,809	\$102,068	\$72,233
20	091	0519.10	Middle	\$86,562	\$97,300	8.12	91.33	\$79,063	\$88,864	\$54,012
20	091	0519.11	Moderate	\$86,562	\$97,300	13.75	65.41	\$56,625	\$63,644	\$62,770
20	091	0519.12	Middle	\$86,562	\$97,300	4.54	96.75	\$83,750	\$94,138	\$64,896
20	091	0520.01	Middle	\$86,562	\$97,300	7.16	88.06	\$76,250	\$85,702	\$52,500
20	091	0520.04	Moderate	\$86,562	\$97,300	11.54	72.78	\$63,000	\$70,615	\$52,875
20	091	0520.05	Moderate	\$86,562	\$97,300	10.66	66.57	\$57,625	\$64,773	\$49,858
20	091	0520.06	Moderate	\$86,562	\$97,300	11.04	75.02	\$64,946	\$72,994	\$60,859
20	091	0521.01	Middle	\$86,562	\$97,300	16.33	103.38	\$89,492	\$100,589	\$63,800
20	091	0521.02	Middle	\$86,562	\$97,300	5.41	88.30	\$76,439	\$85,916	\$66,611
20	091	0522.01	Middle	\$86,562	\$97,300	2.69	88.72	\$76,806	\$86,325	\$75,509



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20	091	0522.02	Middle	\$86,562	\$97,300	1.83	97.09	\$84,044	\$94,469	\$79,154
20	091	0523.04	Middle	\$86,562	\$97,300	4.24	113.42	\$98,182	\$110,358	\$94,737
20	091	0523.05	Middle	\$86,562	\$97,300	4.27	119.71	\$103,629	\$116,478	\$94,066
20	091	0523.06	Upper	\$86,562	\$97,300	2.30	158.12	\$136,875	\$153,851	\$115,938
20	091	0523.07	Middle	\$86,562	\$97,300	1.53	99.83	\$86,417	\$97,135	\$68,179
20	091	0523.08	Moderate	\$86,562	\$97,300	23.37	70.96	\$61,432	\$69,044	\$62,151
20	091	0524.10	Upper	\$86,562	\$97,300	2.09	136.74	\$118,370	\$133,048	\$105,250
20	091	0524.11	Upper	\$86,562	\$97,300	0.41	161.60	\$139,886	\$157,237	\$136,455
20	091	0524.14	Upper	\$86,562	\$97,300	2.63	142.35	\$123,222	\$138,507	\$103,646
20	091	0524.15	Middle	\$86,562	\$97,300	7.64	119.90	\$103,789	\$116,663	\$70,441
20	091	0524.16	Middle	\$86,562	\$97,300	1.83	103.15	\$89,292	\$100,365	\$68,886
20	091	0524.17	Middle	\$86,562	\$97,300	8.55	80.00	\$69,250	\$77,840	\$59,306
20	091	0524.18	Low	\$86,562	\$97,300	21.14	44.55	\$38,587	\$43,347	\$37,323
20	091	0524.19	Middle	\$86,562	\$97,300	8.39	115.68	\$100,135	\$112,557	\$85,227
20	091	0524.21	Upper	\$86,562	\$97,300	2.40	123.36	\$106,786	\$120,029	\$88,547
20	091	0524.22	Middle	\$86,562	\$97,300	0.91	114.38	\$99,014	\$111,292	\$94,680
20	091	0524.23	Moderate	\$86,562	\$97,300	17.19	57.95	\$50,169	\$56,385	\$48,888
20	091	0525.02	Upper	\$86,562	\$97,300	4.73	175.63	\$152,031	\$170,888	\$146,441
20	091	0525.05	Upper	\$86,562	\$97,300	8.86	177.34	\$153,516	\$172,552	\$82,050
20	091	0525.06	Upper	\$86,562	\$97,300	2.52	147.42	\$127,614	\$143,440	\$107,969
20	091	0525.07	Middle	\$86,562	\$97,300	5.78	119.37	\$103,333	\$116,147	\$87,887
20	091	0526.04	Upper	\$86,562	\$97,300	0.32	168.55	\$145,903	\$163,999	\$120,156
20	091	0526.06	Middle	\$86,562	\$97,300	3.62	119.59	\$103,523	\$116,361	\$81,380
20	091	0526.07	Upper	\$86,562	\$97,300	1.26	149.86	\$129,722	\$145,814	\$121,979
20	091	0526.08	Upper	\$86,562	\$97,300	2.87	201.39	\$174,333	\$195,852	\$162,212
20	091	0526.09	Upper	\$86,562	\$97,300	4.03	168.60	\$145,945	\$164,048	\$137,875
20	091	0526.10	Upper	\$86,562	\$97,300	0.20	161.89	\$140,139	\$157,519	\$136,709
20	091	0526.11	Middle	\$86,562	\$97,300	13.85	116.43	\$100,785	\$113,286	\$67,958
20	091	0526.12	Upper	\$86,562	\$97,300	0.89	159.64	\$138,188	\$155,330	\$106,737
20	091	0526.13	Upper	\$86,562	\$97,300	0.36	184.96	\$160,109	\$179,968	\$148,704
20	091	0527.01	Middle	\$86,562	\$97,300	2.14	104.26	\$90,250	\$101,445	\$77,500
20	091	0527.02	Upper	\$86,562	\$97,300	9.39	131.52	\$113,854	\$127,989	\$73,511
20	091	0528.03	Middle	\$86,562	\$97,300	14.19	84.21	\$72,898	\$81,936	\$65,566
20	091	0528.04	Upper	\$86,562	\$97,300	0.68	220.24	\$190,646	\$214,294	\$190,180
20	091	0528.05	Upper	\$86,562	\$97,300	2.32	131.54	\$113,864	\$127,988	\$107,209
20	091	0528.06	Upper	\$86,562	\$97,300	0.00	129.19	\$111,833	\$125,702	\$109,783
20	091	0528.07	Upper	\$86,562	\$97,300	2.35	153.27	\$132,681	\$149,132	\$134,300
20	091	0529.04	Middle	\$86,562	\$97,300	2.86	106.16	\$91,901	\$103,294	\$91,096
20	091	0529.05	Moderate	\$86,562	\$97,300	5.33	60.41	\$52,297	\$58,779	\$62,863
20	091	0529.06	Moderate	\$86,562	\$97,300	12.37	78.50	\$67,956	\$76,381	\$69,608
20	091	0529.07	Middle	\$86,562	\$97,300	8.11	92.27	\$79,875	\$89,779	\$61,000
20	091	0529.08	Middle	\$86,562	\$97,300	13.61	104.96	\$90,859	\$102,126	\$60,426
20	091	0529.10	Upper	\$86,562	\$97,300	3.40	165.60	\$143,350	\$161,129	\$121,100
20	091	0530.04	Middle	\$86,562	\$97,300	3.21	99.04	\$85,737	\$96,366	\$65,859
20	091	0530.05	Upper	\$86,562	\$97,300	4.46	126.11	\$109,167	\$122,705	\$92,071



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20	091	0530.06	Upper	\$86,562	\$97,300	4.65	147.39	\$127,592	\$143,410	\$72,727
20	091	0530.07	Middle	\$86,562	\$97,300	7.21	117.37	\$101,600	\$114,201	\$79,861
20	091	0530.08	Upper	\$86,562	\$97,300	6.75	135.40	\$117,206	\$131,744	\$85,320
20	091	0530.09	Upper	\$86,562	\$97,300	2.54	182.77	\$158,214	\$177,835	\$135,932
20	091	0530.10	Upper	\$86,562	\$97,300	0.79	179.32	\$155,231	\$174,478	\$123,935
20	091	0530.11	Upper	\$86,562	\$97,300	1.10	164.21	\$142,149	\$159,776	\$122,153
20	091	0530.12	Upper	\$86,562	\$97,300	3.12	142.29	\$123,173	\$138,446	\$91,140
20	091	0530.13	Upper	\$86,562	\$97,300	1.98	121.91	\$105,536	\$118,618	\$93,950
20	091	0531.01	Upper	\$86,562	\$97,300	3.36	122.74	\$106,250	\$119,426	\$79,399
20	091	0531.02	Upper	\$86,562	\$97,300	4.95	127.00	\$109,934	\$123,571	\$92,857
20	091	0531.05	Middle	\$86,562	\$97,300	6.16	93.68	\$81,094	\$91,151	\$66,434
20	091	0531.08	Upper	\$86,562	\$97,300	3.47	139.79	\$121,012	\$136,016	\$85,905
20	091	0531.09	Upper	\$86,562	\$97,300	2.47	133.26	\$115,357	\$129,662	\$92,976
20	091	0531.10	Upper	\$86,562	\$97,300	1.48	165.50	\$143,264	\$161,032	\$143,056
20	091	0532.01	Upper	\$86,562	\$97,300	0.82	168.26	\$145,652	\$163,717	\$96,739
20	091	0532.02	Upper	\$86,562	\$97,300	4.63	173.28	\$150,000	\$166,601	\$80,407
20	091	0532.03	Upper	\$86,562	\$97,300	1.28	189.92	\$164,405	\$184,792	\$91,053
20	091	0533.01	Upper	\$86,562	\$97,300	3.20	235.23	\$203,627	\$228,879	\$149,559
20	091	0533.02	Upper	\$86,562	\$97,300	0.40	252.39	\$218,478	\$245,575	\$195,208
20	091	0534.03	Upper	\$86,562	\$97,300	5.67	133.37	\$115,450	\$129,769	\$109,821
20	091	0534.09	Upper	\$86,562	\$97,300	2.10	204.47	\$177,000	\$198,949	\$122,431
20	091	0534.11	Upper	\$86,562	\$97,300	1.26	133.05	\$115,179	\$129,458	\$100,600
20	091	0534.13	Upper	\$86,562	\$97,300	6.99	147.24	\$127,458	\$143,265	\$108,500
20	091	0534.14	Middle	\$86,562	\$97,300	7.60	119.47	\$103,424	\$116,244	\$91,269
20	091	0534.15	Upper	\$86,562	\$97,300	3.80	134.29	\$116,250	\$130,664	\$97,692
20	091	0534.17	Upper	\$86,562	\$97,300	5.01	129.12	\$111,771	\$125,634	\$109,635
20	091	0534.18	Upper	\$86,562	\$97,300	1.67	143.81	\$124,485	\$139,927	\$120,169
20	091	0534.19	Upper	\$86,562	\$97,300	4.81	162.41	\$140,592	\$158,025	\$118,125
20	091	0534.21	Upper	\$86,562	\$97,300	4.05	191.41	\$165,694	\$186,242	\$119,688
20	091	0534.22	Upper	\$86,562	\$97,300	2.50	199.85	\$173,000	\$194,454	\$131,846
20	091	0534.23	Upper	\$86,562	\$97,300	0.13	229.23	\$198,434	\$223,041	\$198,447
20	091	0534.25	Upper	\$86,562	\$97,300	2.52	139.83	\$121,045	\$136,055	\$117,829
20	091	0534.26	Upper	\$86,562	\$97,300	1.56	157.40	\$136,250	\$153,150	\$127,917
20	091	0534.27	Upper	\$86,562	\$97,300	5.66	271.05	\$234,630	\$263,732	\$234,043
20	091	0534.28	Upper	\$86,562	\$97,300	4.18	236.22	\$204,483	\$229,842	\$204,009
20	091	0534.29	Upper	\$86,562	\$97,300	0.39	238.87	\$206,776	\$232,421	\$184,079
20	091	0534.30	Upper	\$86,562	\$97,300	3.23	212.93	\$184,318	\$207,181	\$164,570
20	091	0534.31	Upper	\$86,562	\$97,300	0.00	191.49	\$165,763	\$186,320	\$151,948
20	091	0535.02	Moderate	\$86,562	\$97,300	15.31	50.39	\$43,619	\$49,029	\$41,927
20	091	0535.06	Upper	\$86,562	\$97,300	2.18	145.48	\$125,938	\$141,552	\$113,021
20	091	0535.07	Middle	\$86,562	\$97,300	3.14	112.45	\$97,347	\$109,414	\$104,301
20	091	0535.08	Upper	\$86,562	\$97,300	3.45	126.91	\$109,863	\$123,483	\$108,527
20	091	0535.09	Upper	\$86,562	\$97,300	3.84	125.77	\$108,876	\$122,374	\$99,046
20	091	0535.10	Upper	\$86,562	\$97,300	2.23	131.40	\$113,750	\$127,852	\$112,643
20	091	0535.55	Moderate	\$86,562	\$97,300	25.71	57.50	\$49,779	\$55,948	\$34,119



Supplemental Information C - Census Tract Details (Wyandotte County, KS)

2022 FFIEC Census Report - Summary Census Income Information
 State: 20 - KANSAS (KS)
 County: 209 - WYANDOTTE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0401.00	Moderate	\$86,562	\$97,300	25.37	51.89	\$44,750	\$50,294	\$39,018
20	209	0402.00	Moderate	\$86,562	\$97,300	20.68	63.53	\$55,000	\$61,815	\$48,421
20	209	0405.00	Moderate	\$86,562	\$97,300	32.19	51.88	\$44,909	\$50,479	\$43,854
20	209	0406.00	Moderate	\$86,562	\$97,300	16.88	60.86	\$52,689	\$59,217	\$48,190
20	209	0407.00	Low	\$86,562	\$97,300	22.37	46.89	\$40,417	\$45,429	\$33,359
20	209	0409.00	Middle	\$86,562	\$97,300	17.98	81.46	\$70,518	\$79,261	\$61,339
20	209	0411.00	Low	\$86,562	\$97,300	62.17	15.36	\$13,298	\$14,945	\$14,352
20	209	0412.00	Moderate	\$86,562	\$97,300	15.14	58.90	\$50,987	\$57,310	\$29,250
20	209	0413.00	Low	\$86,562	\$97,300	14.90	45.66	\$39,531	\$44,427	\$27,171
20	209	0414.00	Low	\$86,562	\$97,300	50.93	26.12	\$22,614	\$25,415	\$23,043
20	209	0415.00	Low	\$86,562	\$97,300	29.95	34.36	\$29,750	\$33,432	\$29,087
20	209	0416.00	Moderate	\$86,562	\$97,300	14.93	56.85	\$49,216	\$55,315	\$47,770
20	209	0419.00	Moderate	\$86,562	\$97,300	12.46	66.42	\$57,500	\$64,627	\$54,087
20	209	0420.01	Low	\$86,562	\$97,300	29.11	32.22	\$27,895	\$31,350	\$28,841
20	209	0420.02	Moderate	\$86,562	\$97,300	22.94	52.82	\$45,724	\$51,394	\$33,627
20	209	0421.00	Moderate	\$86,562	\$97,300	30.92	59.66	\$51,648	\$58,049	\$50,553
20	209	0422.00	Low	\$86,562	\$97,300	5.07	38.18	\$33,056	\$37,149	\$33,056
20	209	0423.00	Low	\$86,562	\$97,300	49.43	31.08	\$28,906	\$30,241	\$25,198
20	209	0424.00	Low	\$86,562	\$97,300	28.99	43.19	\$37,391	\$42,024	\$34,069
20	209	0426.00	Low	\$86,562	\$97,300	22.20	38.90	\$33,676	\$37,850	\$27,445
20	209	0427.00	Low	\$86,562	\$97,300	27.46	42.99	\$37,216	\$41,629	\$32,782
20	209	0428.00	Moderate	\$86,562	\$97,300	26.30	58.72	\$50,833	\$57,135	\$44,529
20	209	0429.00	Low	\$86,562	\$97,300	38.42	45.79	\$39,640	\$44,554	\$25,923
20	209	0430.00	Moderate	\$86,562	\$97,300	15.92	62.47	\$54,082	\$60,783	\$50,353
20	209	0433.01	Moderate	\$86,562	\$97,300	21.54	55.00	\$47,610	\$53,515	\$46,308
20	209	0434.00	Moderate	\$86,562	\$97,300	6.76	64.56	\$55,893	\$62,817	\$51,667
20	209	0435.00	Middle	\$86,562	\$97,300	6.15	102.78	\$88,971	\$100,005	\$61,750
20	209	0436.00	Moderate	\$86,562	\$97,300	10.55	64.99	\$56,262	\$63,235	\$55,072
20	209	0437.00	Moderate	\$86,562	\$97,300	17.28	59.53	\$51,538	\$57,923	\$50,385
20	209	0438.02	Middle	\$86,562	\$97,300	5.04	85.36	\$73,897	\$83,055	\$69,167
20	209	0438.03	Middle	\$86,562	\$97,300	9.50	84.11	\$72,813	\$81,639	\$63,500
20	209	0439.03	Low	\$86,562	\$97,300	36.65	42.59	\$36,875	\$41,440	\$37,163
20	209	0439.04	Low	\$86,562	\$97,300	31.40	41.36	\$35,809	\$40,243	\$34,597
20	209	0439.05	Moderate	\$86,562	\$97,300	32.91	57.22	\$49,531	\$55,675	\$29,420
20	209	0440.01	Middle	\$86,562	\$97,300	17.57	82.56	\$71,473	\$80,331	\$57,313
20	209	0440.02	Low	\$86,562	\$97,300	27.33	44.02	\$38,110	\$42,831	\$40,462
20	209	0441.01	Unknown	\$86,562	\$97,300	33.33	0.00	\$0	\$0	\$35,729
20	209	0441.02	Moderate	\$86,562	\$97,300	18.86	73.04	\$63,228	\$71,068	\$61,896
20	209	0441.03	Middle	\$86,562	\$97,300	1.89	86.73	\$75,080	\$84,388	\$67,188
20	209	0441.04	Moderate	\$86,562	\$97,300	17.36	54.47	\$47,157	\$52,999	\$32,434
20	209	0442.01	Middle	\$86,562	\$97,300	3.41	104.36	\$90,344	\$101,542	\$75,395



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2022 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2022 Est. Tract Median Family Income	2020 Tract Median Household Income
20	209	0442.02	Middle	\$86,562	\$97,300	1.99	84.67	\$73,295	\$82,384	\$50,731
20	209	0443.01	Moderate	\$86,562	\$97,300	10.13	74.92	\$64,858	\$72,897	\$50,215
20	209	0443.02	Moderate	\$86,562	\$97,300	4.84	71.87	\$62,214	\$69,930	\$58,750
20	209	0443.03	Moderate	\$86,562	\$97,300	25.74	57.47	\$49,750	\$55,918	\$43,038
20	209	0444.00	Moderate	\$86,562	\$97,300	21.14	53.93	\$46,685	\$52,474	\$47,581
20	209	0445.00	Moderate	\$86,562	\$97,300	25.45	50.65	\$43,850	\$49,282	\$37,045
20	209	0446.01	Moderate	\$86,562	\$97,300	4.46	70.16	\$60,750	\$68,285	\$61,734
20	209	0446.02	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	0446.03	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	0447.02	Middle	\$86,562	\$97,300	8.23	91.31	\$79,048	\$88,845	\$74,063
20	209	0447.03	Upper	\$86,562	\$97,300	4.62	122.26	\$105,833	\$118,959	\$75,813
20	209	0447.04	Middle	\$86,562	\$97,300	4.07	113.26	\$98,042	\$110,202	\$73,365
20	209	0448.03	Upper	\$86,562	\$97,300	4.38	122.95	\$106,429	\$119,630	\$95,302
20	209	0448.04	Upper	\$86,562	\$97,300	0.84	141.56	\$122,540	\$137,738	\$123,750
20	209	0448.07	Upper	\$86,562	\$97,300	2.73	123.67	\$107,054	\$120,331	\$90,179
20	209	0449.00	Moderate	\$86,562	\$97,300	15.92	74.05	\$64,107	\$72,051	\$55,037
20	209	0451.00	Moderate	\$86,562	\$97,300	29.02	62.69	\$54,267	\$60,997	\$33,050
20	209	0452.00	Moderate	\$86,562	\$97,300	20.28	68.93	\$59,672	\$67,069	\$42,875
20	209	9800.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9805.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9809.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9812.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0
20	209	9815.00	Unknown	\$86,562	\$97,300	0.00	0.00	\$0	\$0	\$0



Supplemental Information D - FDIC Deposit Market Share Report

Summary of Deposits

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Offices and Deposits of all FDIC-Insured Institutions
 Deposit Market Share Report
 Deposits as of: June 30, 2023
 Sorted By: Market Share

Selected Market					June 30, 2023				
Metropolitan Statistical Area(s): KANSAS CITY, MO-KS					Outside of Market		Inside of Market		
Institution Name	CERT	State (Hqtrd)	Bank Class	State/Federal Charter	No. of Offices	Deposits (\$000)	No. of Offices	Deposits (\$000)	Market Share
UMB Bank, National Association	8273	MO	N	Federal	65	8,774,674	29	24,885,374	28.51%
Commerce Bank	24998	MO	SM	State	119	15,439,131	43	10,735,468	12.30%
Bank of America, National Association	3510	NC	N	Federal	3,779	1,873,278,469	32	5,882,188	6.74%
U. S. Bank National Association	6548	OH	N	Federal	2,301	522,053,134	41	4,688,588	5.37%
Capitol Federal Savings Bank	27981	KS	SB	Federal	28	3,235,908	22	3,008,808	3.45%
The Central Trust Bank	12633	MO	SM	State	132	11,915,935	45	2,916,498	3.34%
Crossfirst Bank	58848	KS	NM	State	13	3,207,563	3	2,893,997	3.32%
Security Bank of Kansas City	4705	KS	NM	State	0	0	37	2,862,608	3.28%
Nbh Bank	59052	CO	SM	State	73	6,336,420	24	1,859,937	2.13%
Country Club Bank	8888	MO	SM	State	0	0	26	1,667,909	1.91%
North American Savings Bank, F.S.B.	29708	MO	SB	Federal	1	169,679	9	1,600,425	1.83%
Bmo Harris Bank National Association	16571	IL	N	Federal	1,025	200,795,266	20	1,441,888	1.65%
Bokf, National Association	4214	OK	N	Federal	109	32,137,051	5	1,406,128	1.61%
Academy Bank, National Association	19800	MO	N	Federal	46	840,656	25	1,205,972	1.38%
Enterprise Bank & Trust	27237	MO	NM	State	35	10,708,589	7	1,026,358	1.18%
Nbkc Bank	35014	KS	NM	State	0	0	5	911,909	1.04%
First National Bank of Omaha	5452	NE	N	Federal	112	24,298,286	10	872,218	1.00%
Bank of Labor	1874	KS	NM	State	0	0	6	847,901	0.97%
Lead Bank	8283	MO	NM	State	0	0	2	803,436	0.92%
Htif Bank	58458	CO	NM	State	80	12,483,395	6	753,198	0.86%
Arvest Bank	8728	AR	SM	State	204	20,558,557	19	698,207	0.80%
Blue Ridge Bank and Trust Co.	17933	MO	NM	State	0	0	8	665,862	0.76%
First Federal Bank of Kansas City	29047	MO	SB	State	0	0	10	615,130	0.70%
Wells Fargo Bank, National Association	3511	SD	N	Federal	4,549	1,359,649,192	6	565,808	0.65%
First Option Bank	4746	KS	SM	State	4	93,967	6	489,327	0.56%
Equity Bank	25858	KS	SM	State	59	3,758,926	8	487,888	0.56%
Armed Forces Bank, National Association	4666	KS	N	Federal	18	669,986	2	424,486	0.49%
Bank of Odessa	9803	MO	NM	State	1	43,170	3	410,688	0.47%
Intrust Bank, National Association	4799	KS	N	Federal	36	6,037,460	4	398,904	0.46%
Jpmorgan Chase Bank, National Association	628	OH	N	Federal	4,860	2,067,644,800	15	397,200	0.45%
Landmark National Bank	5826	KS	N	Federal	23	934,806	8	353,718	0.41%
Community Bank of Raymore	22867	MO	NM	State	0	0	3	332,308	0.38%

FDIC Certificate # 8283
 OCC Charter # 0
 Public Report

FRB District/ID_RSSD 10 / 893855
 County: JACKSON

LEAD BANK; KANSAS CITY, MO
 Summary Ratios--Page 1

Summary Ratios
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	12/31/2025			09/30/2025			06/30/2025			03/31/2025			12/31/2024		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	8.60	5.41	98	8.61	5.39	98	8.53	5.33	97	8.57	5.24	98	10.36	5.27	98
- Interest Expense	0.70	1.95	2	0.70	1.97	2	0.68	1.98	2	0.63	1.97	1	0.80	2.13	2
Net Interest Income (TE)	7.90	3.47	98	7.91	3.43	98	7.86	3.36	98	7.94	3.28	98	9.56	3.15	99
+ Noninterest Income	6.08	0.64	98	5.30	0.65	98	4.90	0.63	98	4.65	0.61	98	4.81	0.63	98
- Noninterest Expense	11.39	2.50	99	11.00	2.49	99	10.64	2.48	99	10.57	2.46	99	11.73	2.43	99
Pre-Provision Net Revenue (TE)	2.59	1.65	90	2.21	1.62	82	2.12	1.54	82	2.02	1.46	81	2.64	1.39	93
- Provision: Credit Losses	0.83	0.13	96	0.38	0.12	90	0.45	0.12	92	0.42	0.10	93	0.22	0.11	83
- Provision: Credit Loss Oth Assets	0.01	0.00	85	0.02	0.00	88	0.01	0.00	71	0.00	0.00	23	0.01	0.00	81
Pretax Operating Income (TE)	1.75	1.50	69	1.81	1.48	73	1.66	1.40	69	1.60	1.34	69	2.41	1.25	93
+ Realized Gains/Losses Sec	0.00	-0.01	84	0.00	0.00	86	0.00	0.00	89	0.00	0.00	92	-0.01	0.00	15
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	90	0.00	0.00	91	0.00	0.00	92	0.01	0.00	93	0.00	0.00	4
Pretax Net Operating Income (TE)	1.76	1.48	70	1.82	1.47	73	1.67	1.39	70	1.61	1.34	69	2.40	1.25	93
Net Operating Income	1.30	1.22	62	1.34	1.19	66	1.25	1.13	63	1.19	1.09	62	1.85	1.02	90
Net Inc Attrib to Min Ints	0.00	0.00	97	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	97
Net Income Adjusted Sub S	1.30	1.16	65	1.34	1.14	69	1.25	1.08	66	1.19	1.04	65	1.85	0.97	93
Net Income	1.30	1.21	63	1.34	1.19	66	1.25	1.13	63	1.19	1.09	62	1.85	1.02	90
Margin Analysis:															
Avg Earning Assets to Avg Assets	88.09	95.57	1	88.15	95.53	1	88.35	95.54	1	88.82	95.48	1	93.96	95.52	23
Avg Int-Bearing Funds to Avg Assets	48.20	71.96	2	48.29	72.16	2	47.43	72.42	1	43.95	72.53	1	54.49	72.63	4
Int Inc (TE) to Avg Earn Assets	9.77	5.67	98	9.77	5.65	98	9.66	5.58	98	9.64	5.49	98	11.03	5.53	98
Int Expense to Avg Earn Assets	0.80	2.04	2	0.80	2.07	2	0.76	2.07	2	0.71	2.07	1	0.86	2.23	2
Net Int Inc-TE to Avg Earn Assets	8.97	3.64	98	8.97	3.60	98	8.89	3.52	98	8.94	3.45	99	10.18	3.31	99
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	1.03	0.11	96	0.30	0.09	86	0.30	0.09	85	0.31	0.07	89	0.20	0.09	83
Earnings Coverage of Net Losses (X)	4.94	82.09	13	14.22	105.42	28	13.84	114.35	30	12.49	146.26	27	20.74	91.38	40
ACL on LN&LS HFI to LN&LS HFI	1.40	1.21	76	1.07	1.21	32	0.99	1.21	19	0.89	1.21	13	0.80	1.20	9
ACL on LN&LS HFI to Net Losses (X)	1.10	44.74	1	2.98	60.13	12	2.96	64.72	15	2.38	87.86	11	3.61	59.02	14
ACL on LN&LS HFI to Nonaccrual LN&LS (X)	3.10	5.05	55	1.90	5.77	37	1.67	6.20	33	1.44	6.67	28	1.32	7.34	22
30-89 Days Past Due	3.95	0.43	99	4.23	0.34	99	3.79	0.36	99	3.31	0.48	99	4.67	0.39	99
Total LN&LS-90+ Days PD & Nonaccrual	2.01	0.65	91	1.92	0.63	91	1.79	0.60	92	1.83	0.60	91	1.98	0.57	93
Non-Curr Lns+OREO to Lns+OREO	2.01	0.74	88	1.92	0.72	88	1.79	0.68	89	1.83	0.66	90	1.98	0.63	92
Liquidity															
Net Non Core Fund Dep New \$250M	-43.58	8.27	1	-24.42	9.00	3	-11.27	9.99	6	-27.93	8.97	1	-21.49	10.03	3
Net Loans & Leases to Assets	41.76	70.54	2	45.53	71.00	4	50.99	71.15	5	45.77	70.60	3	47.83	70.94	4
Net Loans & Leases to Deposits	46.75	83.03	2	52.51	83.59	3	58.22	83.82	4	52.07	82.61	3	54.71	83.32	3
Capitalization															
Leverage Ratio	7.8353	10.58	2	8.5357	10.59	7	7.3031	10.50	0	7.7114	10.40	1	8.4411	10.31	7
Total Capital Ratio	24.6170	14.85	95	33.3809	14.84	98	28.0172	14.67	96	27.5210	14.56	98	25.3911	14.46	96
Cash Dividends to Net Income	0.00	36.70	15	0.00	32.30	20	0.00	33.37	24	0.00	30.46	37	0.00	36.24	18
Non-Curr Lns+OREO to T1 Capital+ACL	11.62	4.57	88	9.68	4.39	83	11.36	4.18	89	11.06	4.06	90	11.91	3.96	91
Growth Rates															
Total Assets	64.89	6.53	98	73.56	5.43	98	65.39	5.62	98	67.02	5.42	99	69.66	5.06	99
Tier 1 Capital	47.90	8.26	97	61.07	8.03	98	31.23	7.62	95	29.65	7.15	96	28.35	7.02	97
Net Loans & Leases	43.96	6.74	97	25.89	6.49	95	25.23	6.11	95	17.76	6.19	91	10.47	6.44	75
Short Term Investments	73.61	27.50	80	136.64	16.22	91	155.89	22.71	89	149.99	25.04	91	489.59	33.19	97
Short Term Non Core Funding	-19.43	7.55	17	-49.42	5.00	5	-0.98	6.62	41	66.39	7.41	90	159.31	11.93	97
Average Total Assets	1,986,105			1,869,313			1,777,952			1,688,049			1,186,136		
Net Income	25,867			18,855			11,088			5,042			21,973		
Number of banks in Peer Group	535			535			526			515			521		