



## **PUBLIC DISCLOSURE**

February 26, 2024

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

Home Savings & Loan of Carroll County, F.A.  
Charter Number: 700508

210 E. 2nd Street  
Norborne, MO 64668

Office of the Comptroller of the Currency  
7101 College Boulevard, Suite 1600  
Overland Park, KS 66210

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

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated: **Outstanding**

**The lending test is rated: Outstanding**

The major factors that support this rating include:

- Lending to borrowers of different incomes is outstanding.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- The majority of lending is within the assessment area (AA).

### Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit ratio is more than reasonable. Since the last CRA exam, Home Savings & Loan of Carroll County, F.A.’s (HSLA) average LTD ratio was 80.8 percent, ranging from 66.6 percent to 89.8 percent. Among five peer financial institutions, the average LTD ratio was 54.5 percent and ranged from 27.4 percent to 68.5 percent. Competition within the AA is strong with five competing institutions within the small AA. Despite strong competition, HSLA’s loan demand remains strong and primarily centered in 1-4 family real estate.

### Lending in Assessment Area

A majority of HSLA’s loans are inside its AAs. HSLA originated 71.7 percent of consumer and home mortgage loans inside the AA, during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Table D - Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$(000s)</b>				<b>Total \$(000s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Home Mortgage	39	65.0	21	35.0	60	3,752	54.0	3,200	46.0	6,952
Consumer	47	78.3	13	21.7	60	605	87.3	88	12.7	693
<b>Total</b>	<b>86</b>	<b>71.7</b>	<b>34</b>	<b>28.4</b>	<b>120</b>	<b>4,357</b>	<b>70.7</b>	<b>3,288</b>	<b>29.4</b>	<b>7,645</b>
<i>Source: Evaluation Period: 1/1/2021 – 12/31/2023 Bank Data                      Due to rounding, totals may not equal 100.0</i>										

## **Description of Institution**

HSLA is a federally chartered mutual thrift with total assets of \$123.3 million as of December 31, 2023. HSLA offers traditional banking products and services including mobile banking and internet banking. In January 2021, HSLA constructed a second branch in Carrollton, Missouri, about ten miles from the main branch in Norborne. On August 13, 2021, HSLA purchased the Carrollton branch of NBH Bank which was immediately consolidated with their recently constructed branch; and the acquired building was sold. The bank operates one automated teller machine (ATM) at the Carrollton branch.

HSLA has one AA that includes all census tracts in Carroll County, Missouri. The AA is not part of an MSA. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, HSLA ranks second out of the five institutions in the bank's AA with a market share of 20.72 percent. The primary competitors in the AA are community banks, including Carroll County Trust Company of Carrollton, BTC Bank, Bank 21, and Goppert Financial Bank.

As of December 31, 2023, gross loans totaled \$84.8 million, or 88.3 percent of total assets. HSLA's loan portfolio consists of 87.0 percent real estate loans, 5.4 percent consumer loans, 3.2 percent commercial loans, and 4.4 percent agriculture loans, by dollar. HSLA both originates and purchases home mortgages. Tier 1 capital was \$17.3 million; and deposits totaled \$96.0 million.

There are no legal, financial, or other factors impeding HSLA's ability to meet the credit needs of its AA. HSLA received an "Outstanding" rating at the previous CRA examination, dated December 21, 2018.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated HSLA's CRA performance using the small bank procedures. HSLA's primary lending products for the evaluation period, by number and dollar, are consumer and home mortgages, respectively. We analyzed a sample of consumer and home mortgages for the period from January 1, 2021, through December 31, 2023. We evaluated samples of consumer and home mortgages separately for the period from January 1, 2021, through December 31, 2021 (2021), and the period from January 1, 2022, through December 31, 2023 (2022-2023). We placed greater weight on the performance in 2022-2023 since this period represents two full years and a majority of the evaluation period.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. HSLA's overall rating is based solely on its rating in the state of Missouri.

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

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

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

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

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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

## State Rating

### State of Missouri

#### CRA rating for the State of Missouri<sup>1</sup>: Outstanding

#### The Lending Test is rated: Outstanding

The major factors that support this rating include:

- Level of mortgage loans to low-income borrowers is excellent.
- Level of mortgage loans to moderate-income borrowers is reasonable.
- Level of consumer loans to low-income borrowers is excellent.
- Level of consumer loans to moderate-income borrowers is excellent.

### Description of Institution's Operations in Missouri

HSLA is a two-branch, single state financial institution with an AA consisting of all three census tracts in Carroll County, Missouri. The AA consists of two middle-income tracts and one upper-income census tract. Both middle-income tracts are designated as distressed for population loss. The AA does not include an MSA and HSLA is not required to file Home Mortgage Disclosure information.

The total population within the Carroll County AA is 8,495 as of 2020 census data. The median household income is \$46,465. The household poverty rate is 11.1 percent, compared to 13.2 percent in Missouri. The family poverty rate is 9.5 percent. The unemployment rate is 3.4 percent, which is comparable to the Missouri employment rate of 3.3 percent.

Primary industries are agriculture, education, manufacturing, and healthcare. Top employers include the Carroll County Hospital, local school districts, the ethanol plant, and local businesses, primarily in Carrollton. Competition within the AA is strong. There are a total of five institutions within the small AA. Primary competitors are Goppert Financial Bank, Carroll County Trust Company, and Bank 21.

During the examination, we reviewed one community contact within the AA. The contact stated that the credit needs within the community are being met and was not aware of any discriminatory practices. HSLA and other local financial institutions remain involved in the local community through donations and community revitalization projects.

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

Carroll County AA (Full-Scope Review)

Table A – Demographic Information of the Assessment Area						
Assessment Area: Carroll County MO (2020 Census)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	66.7	33.3	0.0
Population by Geography	8,495	0.0	0.0	71.5	28.5	0.0
Housing Units by Geography	4,649	0.0	0.0	70.6	29.4	0.0
Owner-Occupied Units by Geography	2,550	0.0	0.0	65.3	34.7	0.0
Occupied Rental Units by Geography	968	0.0	0.0	78.9	21.1	0.0
Vacant Units by Geography	1,131	0.0	0.0	75.2	24.8	0.0
Businesses by Geography	1,137	0.0	0.0	74.8	25.2	0.0
Farms by Geography	225	0.0	0.0	51.1	48.9	0.0
Family Distribution by Income Level	2,486	22.6	13.9	18.7	44.9	0.0
Household Distribution by Income Level	3,518	21.2	17.1	14.2	47.5	0.0
Median Family Income Non-MSAs - MO		\$56,957	Median Housing Value			\$92,455
Households Below Poverty Level	11.1%		Median Gross Rent			\$683
			Families Below Poverty Level			9.5%

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

**Scope of Evaluation in Missouri**

Examiners used the small bank examination procedures to evaluate HSLA’s record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2021, through December 31, 2023. The bank has one non-MSA AA which encompasses all of Carroll County. Conclusions were based on the bank’s residential real estate and commercial loans. Examiners sampled 39 real estate loans and 47 consumer loans originated or purchased in HSLA’s AA for the review period.

**LENDING TEST**

The bank’s performance under the Lending Test in Missouri is rated outstanding.

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

Based on a full-scope review, the bank’s performance in Carroll County is excellent.

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

An analysis of the geographic distribution of loans is not meaningful. There are no low- or moderate-income census tracts in HSLA’s AA.



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

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

### ***Home Mortgage Loans***

The distribution of home mortgages to low- and moderate-income borrowers reflects excellent penetration.

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

Overall performance in periods 2021 and 2022-2023 is excellent and exceeded aggregate borrowing levels. In 2022-2023, performance to low-income borrowers was 8.7 percent compared to 7.1 percent aggregate. Performance to moderate-income borrowers was 21.7 percent compared to 18.8 percent aggregate. Performance in 2021 was also strong with low-income borrowers totaling 12.5 percent compared to 5.8 percent aggregate, and 31.3 percent compared to 16.8 percent aggregate for moderate-income borrowers.

The 2023 median home value is \$92,455, up 23 percent since the last examination. The household poverty level is 11.1 percent. Elevated housing prices and higher rates adversely affected LMI borrowers' ability to afford a home. Despite these factors, HSLA continues to have strong mortgage lending performance to LMI borrowers.

### ***Consumer Loans***

The distribution of consumer loans to low- and moderate-income borrowers reflects excellent penetration.

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

In 2022-2023, the percentage of loans to both low- and moderate-income borrowers is excellent and significantly exceeded the percentage of such households in the AA. HSLA originated 34.7 percent of loans to low-income borrowers compared to 21.2 percent of households in the AA. HSLA's lending to moderate-income borrowers was also strong at 34.7 percent compared to 17.1 percent of households in the AA. Despite rising rates, HSLA continued to originate a higher-than-average volume of consumer loans. Performance to low-income borrowers in 2021 was poor at 20.8 percent compared to 23.5 percent of households in the AA. Strong competition, and a 10.7 percent family poverty level contributed to lower low-income borrowing levels. Moderate-income lending was excellent at 33.3 percent compared to 20.8 percent of households. We placed greater weight on the 2022-2023 data given the longer timeframe, more recent data, and higher volume of loans originated during that period.

## **Responses to Complaints**

HSLA did not receive any complaints related to CRA.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	January 1, 2021 to December 31, 2023	
<b>Bank Products Reviewed:</b>	Home mortgage and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Missouri		
Carroll County	Full-scope	AA includes all of Carroll County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Home Savings & Loan of Carroll County, F.A.
Overall Bank:	Lending Test Rating
Home Savings & Loan of Carroll County, F.A.	Outstanding
MMSA or State:	
Missouri	Outstanding

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

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

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

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

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Carroll County MO 2021 (2015 Census)	16	1,003	53.3	190	17.7	12.5	5.8	15.7	31.3	16.8	18.8	37.5	17.4	47.8	18.8	42.1	0.0	0.0	17.9
<b>Total</b>	<b>16</b>	<b>1,003</b>	<b>53.3</b>	<b>190</b>	<b>17.7</b>	<b>12.5</b>	<b>5.8</b>	<b>15.7</b>	<b>31.3</b>	<b>16.8</b>	<b>18.8</b>	<b>37.5</b>	<b>17.4</b>	<b>47.8</b>	<b>18.8</b>	<b>42.1</b>	<b>0.0</b>	<b>0.0</b>	<b>17.9</b>

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Carroll County MO (2020 Census)	23	2,749	76.7	154	22.6	8.7	7.1	13.9	21.7	18.8	18.7	30.4	26.6	44.9	39.1	31.2	0.0	0	16.2
<b>Total</b>	<b>23</b>	<b>2,859</b>	<b>76.7</b>	<b>154</b>	<b>22.6</b>	<b>8.7</b>	<b>7.1</b>	<b>13.9</b>	<b>21.7</b>	<b>18.8</b>	<b>18.7</b>	<b>30.4</b>	<b>26.6</b>	<b>44.9</b>	<b>39.1</b>	<b>31.2</b>	<b>0.0</b>	<b>0</b>	<b>16.2</b>

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2021	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Carroll County MO 2021 (2015 Census)	24	389	80.0	23.5	20.8	13.9	33.3	15.5	4.2	47.0	41.7	0.0	0.0	
<b>Total</b>	<b>24</b>	<b>389</b>	<b>80.0</b>	<b>23.5</b>	<b>20.8</b>	<b>13.9</b>	<b>33.3</b>	<b>15.5</b>	<b>4.2</b>	<b>47.0</b>	<b>41.7</b>	<b>0.0</b>	<b>0.0</b>	

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

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-23	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Carroll County MO (2020 Census)	23	216	76.7	21.2	34.7	17.1	34.7	14.2	13.0	47.5	17.4	0.0	0.0	
<b>Total</b>	<b>23</b>	<b>216</b>	<b>76.7</b>	<b>21.2</b>	<b>34.7</b>	<b>17.1</b>	<b>34.7</b>	<b>14.2</b>	<b>13.0</b>	<b>47.5</b>	<b>17.4</b>	<b>0.0</b>	<b>0.0</b>	

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

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.