



PUBLIC DISCLOSURE

October 10, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community National Bank & Trust
Charter Number 21389

14 North Lincoln
Chanute, Kansas 66720

Office of the Comptroller of the Currency

7101 College Boulevard, Suite 1600
Overland Park, Kansas 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 Satisfactory.

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on Community National Bank & Trust's (CNBT) reasonable performance in lending to borrowers of different incomes and in lending in different geographical areas. The Lending Test rating is based on a combined performance of each state with the greatest weight placed on Kansas, followed by Missouri, and then by Oklahoma. Primary consideration was given to CNBT's commercial lending, followed by agricultural lending, and then consumer lending.
- The Community Development (CD) Test rating is based on CNBT's excellent responsiveness to CD needs through CD loans, qualified investments, and services. CNBT's performance is based on the bank's responsiveness in each state with Kansas receiving the greatest weight. CNBT made a total of 1,628 CD qualified loans that qualified for CRA credit totaling \$77.5 million. CNBT qualified CD investments totaled \$42.2 million. Bank employees provided 1,039 qualified CD service hours to 19 organizations.

Loan-to-Deposit Ratio

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

CNBT's average quarterly loan-to-deposit (LTD) ratio reflects reasonable responsiveness towards meeting the credit needs of the community. CNBT's quarterly LTD ratio from December 31, 2019, to December 31, 2021, averaged 66.3 percent. The combined average quarterly LTD ratio for five competitor banks was 61.8 percent over the same period, and the ratios for each competitor bank ranged between 51.3 percent and 66.0 percent. The asset size of the competitor banks ranged from \$508.0 million to \$2.4 billion, with an average asset size of \$1.3 billion. CNBT ranked second largest in asset size out of the six total financial institutions sampled.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area(s) (AAs). The bank originated and purchased 93.7 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial	263	89.2	32	10.8	295	42,923	93.8	2,813	6.2	45,736
Agriculture	53	93.0	4	7.0	57	6,849	97.0	213	93.0	7,062
Consumer	97	81.5	22	18.5	119	1,915	81.5	434	18.5	2,349
Total	413	87.7	58	12.3	471	51,687	93.7	3,460	6.3	55,147

Source: Evaluation Period: 1/1/2020 – 12/31/2021. Based on loan sample from bank data. Due to rounding, totals may not equal 100.0%.

Description of Institution

As of December 31, 2021, CNBT is a \$1.9 billion community bank headquartered in Chanute, Kansas. Community Bancorp Inc. wholly owns CNBT and is a one-bank holding company headquartered in Chanute, Kansas. During the evaluation period, CNBT operated 39 facilities that include 37 branches with 32 ATMs onsite, seven stand-alone ATMs, and two drive-thru centers with ATMs. CNBT opened five branches over the review period with two resulting from a merger with Farmer’s Bank of Lincoln, Missouri, in April 2020. As of December 31, 2021, CNBT operates in three states, 31 communities, and 19 counties. There are five AAs: state of Kansas (Wichita area AA and Kansas non-MSA AA), state of Missouri (Jasper County, Missouri AA, and Missouri non-MSA AA), and state of Oklahoma (Oklahoma non-MSA AA). CNBT also operates and funds a Community Development Corporation (CDC) for the purpose of making investments and supporting development for low- and moderate-income persons and areas.

CNBT’s business strategy based on dollar volume primarily focuses on the origination of real estate loans totaling \$737.4 million, which consists mainly of 1-4 family mortgages and nonfarm nonresidential real estate, commercial loans totaling \$139.9 million, and agricultural loans totaling \$107.3 million. CNBT was active in making PPP loans in response to the COVID pandemic and US government declared disaster with the bank making 2,699 PPP loans during the evaluation period. As of December 31, 2021, the bank’s loan portfolio totaled \$1.0 billion or 52.6 percent of total assets. Deposits total \$1.6 billion or 84.2 percent of total assets. Tier one capital totals \$171.9 million.

There are no known legal, financial, or other factors that may impede the institution’s ability to meet the credit needs in its AAs. CNBT was rated “Outstanding” in the last published CRA Public Evaluation dated October 5, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) used the intermediate small bank examination procedures to evaluate CNBT's record of meeting the credit needs of its community through its lending and CD activities. Due to unavailability of aggregate data after a census change in 2022, the evaluation period for the Lending Test is January 1, 2020, through December 31, 2021. For the Lending Test, the OCC only considered CNBT's AAs from the evaluation period: the Kansas non-MSA AA, the Wichita MSA AA, the Missouri non-MSA AA, the Jasper County MO AA (part of the Joplin MO MSA), and the Oklahoma non-MSA AA. There is a sixth AA that was not opened until after the evaluation period reviewed. Consistent with CNBT's business strategy, the primary product by dollar and by number in the AAs is commercial lending, agricultural lending, and consumer lending. CNBT made a significant number of PPP loans to businesses in its AAs. The evaluation period for the CD test is January 1, 2020, through December 31, 2022. The OCC completed a full-scope review of each AA. We performed statistical sampling for the primary products as determined for each AA.

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.

The state of Kansas ratings received the most weight in determining the bank's CRA performance. Kansas has 74.0 percent of CNBT's total loans and 79.5 percent of CNBT's total deposits with the Kansas non-MSA AA having 57.1 percent of CNBT's total loans and 59.0 percent of CNBT's total deposits. The Wichita MSA AA has 16.8 percent of CNBT's total loans and 20.4 percent of CNBT's total deposits. The KS non-MSA AA contains CNBT's headquarters and 22 branch locations or 59.5 percent of CNBT's total branches and the Wichita MSA has 6 branches or 16.2 percent of CNBT's total branches. There are a total of 28 branches in the State of Kansas or 75.7 percent of the bank's total number of branch locations.

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 (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next 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 Kansas

CRA rating for the State of Kansas: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans in both AAs in Kansas is reasonable for loans to small businesses.
- The distribution of loans to small businesses of different sizes overall is reasonable with excellent distribution in the KS non-MSA AA and reasonable distribution in the Wichita MSA AA.
- The distribution of loans to borrowers of different incomes for consumer loans in the Wichita MSA AA is reasonable.
- CNBT demonstrated excellent performance in providing community development loans and investments in both the Kansas non-MSA and Wichita MSA AAs and reasonable performance in providing community development services to both AAs.

Description of Institution's Operations in Kansas

Kansas non-MSA AA

CNBT operates 22 branch locations in the state of Kansas. The Kansas non-MSA AA consists of 22 facilities that include 21 onsite ATMs. The AA also includes seven stand-alone ATMs. The bank's headquarters is in Chanute, Kansas which is included in the AA. The Kansas non-MSA AA is comprised of 15 counties: Allen, Anderson, Chase, Chautauqua, Cowley, Crawford, Elk, Greenwood, Labette, Lyon, Marion, Montgomery, Neosho, Wilson, and Woodson. The Kansas non-MSA AA includes 75 census tracts of which zero tracts are low-income, 18 are moderate-income, 54 are middle-income, and 3 are upper-income. Approximately 24.0 percent of the 75 census tracts are underserved or distressed.

Competition is strong in the AA. CNBT holds the highest percent of the market share in deposits at 16.9 percent. The primary competitors in the AA are several community banks including Commercial Bank, RCB Bank, and GNBank with deposit market share of 6.6 percent, 6.3 percent, and 5.6 percent, respectively. CNBT's bank deposits in the Kansas non-MSA AA total \$1.0 billion or 66.5 percent of CNBT's total bank deposits.

The economy in the Kansas non-MSA AA is stable. The unemployment rate, as of December 31, 2021, is 3.9 percent which is comparable to the national unemployment rate of 3.9 percent, but higher than the

Kansas unemployment rate of 2.6 percent. Total population within the Kansas non-MSA AA totals 232 thousand people. The median family income for the AA totals \$57,229 with 12.9 percent of families below the poverty level. The median household income is \$41,101 with 18.1 percent of households within the AA are living below the poverty level.

Primary businesses in the AA are agriculture, manufacturing, and retail. Within the Kansas non-MSA AA, major employers include Gates Corporation, Creekstone Farms Premium Beef, GE Aviation, Pittsburg State University, and Walmart. Farming practices in the AA are predominately row crop operations including wheat, soybeans, and corn. Livestock operations consist primarily of cow/calf operations.

We reviewed two community contacts from the review period, and the community contacts stated the local economies are feeling mild effects from the pandemic and noted some small business closures. The main issue local communities are facing is affordable housing. Overall, the community contacts said the bank is active in the local community and trying to meet community needs.

Please refer to the Demographic Information for the Kansas non-MSA AA in Table A below for detailed demographics and other performance context information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 KS non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	75	0.0	24.0	72.0	4.0	0.0
Population by Geography	232,296	0.0	17.8	76.8	5.4	0.0
Housing Units by Geography	110,592	0.0	18.0	77.0	5.1	0.0
Owner-Occupied Units by Geography	62,745	0.0	15.2	80.2	4.6	0.0
Occupied Rental Units by Geography	29,263	0.0	22.2	71.8	6.0	0.0
Vacant Units by Geography	18,584	0.0	20.8	74.2	5.0	0.0
Businesses by Geography	14,030	0.0	21.9	73.0	5.1	0.0
Farms by Geography	1,497	0.0	5.5	89.0	5.4	0.0
Family Distribution by Income Level	58,734	22.5	19.7	22.2	35.6	0.0
Household Distribution by Income Level	92,008	27.2	17.6	18.7	36.6	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$78,709
			Median Gross Rent			\$612
			Families Below Poverty Level			12.9%

*Source: 2015 ACS and 2021 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.*

Wichita MSA

The Wichita MSA AA includes six branches with five having onsite ATMs. CNBT opened a new branch in Wichita on August 30, 2021. Banking facilities are in the cities of El Dorado, Benton, Newton, Augusta, and Wichita. The Wichita AA consist of three counties: Butler, Harvey, and Sedgwick all within the Wichita MSA with a total population of 607 thousand.

Strong competition exists for financial services within the Wichita MSA. Competition includes large regional banks, large nationwide banks, and community banks. According to June 30, 2021, FDIC Deposit Market Share Report, CNBT had \$155.8 million in deposits in the Wichita MSA AA for a 0.74 percent deposit market share. CNBT's deposit market share ranked 18th out of 43 deposit-taking institutions in the AA. CNBT's bank deposits in the Wichita MSA AA total 10.1 percent of CNBT's total bank deposits.

The 143 census tracts include 15 low-income, 39 moderate-income, 45 middle-income, and 44 upper-income tracts. The median housing value is \$123,976. The median family income is \$64,331. The median household income is \$55,142 with 13.8 percent of households below the poverty level.

The economy in the Wichita area is stable. The unemployment rate is 4.4 percent which is slightly higher than the national unemployment rate at 3.9 percent. The Wichita MSA AA is home to several major industries including the aerospace industry, U.S. military, and health care. Other federal and state governments also employ a moderate number of workers. Major employers in the Wichita area AA include Spirit AeroSystems, Textron Aviation, McConnell Air Force Base, and Wichita Public Schools USD 259.

We reviewed three community contacts in the Wichita MSA AA. All three community contacts within the Wichita area and surrounding communities were prosperous prior to the COVID-19 pandemic. They are now barely staying afloat and struggling due to the pandemic, tremendous job loss in 2020, and the 737 Max airplane issues. This is significant as the aerospace industry is one of Wichita MSA's major employers. Our contacts indicated they've seen an increase in Information Technology & Systems, Cybersecurity, Transportation & Logistical, Healthcare, and alternate aerospace jobs within the community.

Please refer to the Demographic Information for the Wichita MSA AA in Table A below for detailed demographics and other performance context information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Wichita MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	143	10.5	27.3	31.5	30.8	0.0
Population by Geography	607,456	7.8	22.5	33.8	35.9	0.0
Housing Units by Geography	254,631	8.7	24.3	34.5	32.4	0.0
Owner-Occupied Units by Geography	150,868	4.7	17.4	34.7	43.1	0.0
Occupied Rental Units by Geography	79,947	13.9	33.9	35.4	16.7	0.0
Vacant Units by Geography	23,816	16.3	35.7	30.1	17.9	0.0
Businesses by Geography	42,734	5.0	24.9	30.4	39.7	0.0
Farms by Geography	1,666	2.8	11.2	35.0	51.1	0.0
Family Distribution by Income Level	151,335	20.6	17.8	21.3	40.3	0.0
Household Distribution by Income Level	230,815	23.6	16.6	18.4	41.4	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$64,331	Median Housing Value			\$123,976
			Median Gross Rent			\$744
			Families Below Poverty Level			10.4%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Kansas

There are two AAs in Kansas that include the Kansas non-MSA AA and the Wichita MSA AA. Both AAs received a full-scope review. Primary weight was given to the Kansas non-MSA AA, followed by the Wichita MSA AA based on the volume of loans and deposits. The primary CRA loan products for the Kansas non-MSA AA are commercial loans by number and dollar. By total loans and deposits, this AA represents by dollar 59.0 percent and 57.1 percent of the portfolio, respectively. The primary CRA loan products for the Wichita MSA AA are consumer loans by number, followed by commercial loans by dollar. By total loans and deposits, the Wichita MSA AA represents 20.4 percent by dollar and 16.8 percent of the portfolio. There are a total of 28 bank branches in the State of Kansas with 22 in the KS non-MSA AA and six in the Wichita MSA. CNBT's headquarters are also located in the KS non-MSA AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

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

Kansas non-MSA AA

The overall geographic distribution of small loans to businesses in the Kansas non-MSA AA is reasonable. The distribution of small loans to businesses in moderate-income tracts is slightly below the peer aggregate and demographic. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income. Competition within the AA is strong with many banks, credit unions, and other financial institutions offering competitive products and rates.

Wichita MSA AA

The overall geographic distribution of small loans to businesses in the Wichita MSA AA is reasonable. The distribution of small loans to businesses is reasonable in low-income tracts as it is slightly below the peer aggregate and demographic. The low-income tracts make up 10.5 percent of total AA income tracts. Less than 5.0 percent of the total non-farm businesses with revenues less than \$1 million are located in a low-income tract within the AA. The distribution of small loans to businesses is excellent in the moderate-income tract as it is above the peer aggregate and demographics. Each bank branch in the AA was in a moderate- or middle-income tract. Competition within the AA is strong with many banks, credit unions, and other financial institutions offering competitive products and rates.

Consumer Loans

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

Kansas non-MSA AA

Consumer related loans were not a primary product in this AA; therefore, an analysis of consumer lending was not performed.

Wichita MSA AA

The overall geographic distribution of consumer loans in the Wichita MSA AA is poor. The distribution of consumer loans in the low- and moderate-income tracts is below area demographics. Each bank branch in the AA was in a moderate- or middle-income tract. The new Wichita bank branch is in a

commercial moderate-income tract that is surrounded by middle- and upper-income tracts. The new Wichita branch was only open for 4 months when the evaluation period concluded which did not allow adequate time for the bank to originate new loans within the community. The other bank branches in the AA are located in counties in the MSA and not within areas of greater population in the City of Wichita where the low- and moderate-income tracts are located. Competition within the AA is strong with many banks, credit unions, and other financial institutions offering competitive products and rates. Lending in the AA was down due to periods in which branch lobbies were closed during the pandemic which limited access for lending, working half staffed, and focusing on PPP loans. Loan demand declined due to the receipt of stimulus money by consumers and rapidly increasing vehicle prices. There is also competition from credit unions that were offering below-market rates in auto financing. The poverty level in the AA is moderate with 13.8 percent of households below the poverty level.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

Kansas non-MSA AA

The overall borrower distribution of small loans to businesses in the Kansas non-MSA AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million is reasonable and exceeds the peer aggregate but is below the demographic indicator. This analysis includes PPP loans the bank originated, but if PPP loans were excluded in which banks were not required to collect income information, the distribution of small loans to businesses significantly exceeds the peer aggregate and the demographic indicator. All but two PPP loans originated were made within the AA. Competition within the AA is strong with many banks, credit unions, and other financial institutions offering competitive products and rates.

Wichita MSA AA

The overall borrower distribution of small loans to businesses in the Wichita MSA AA is reasonable. The distribution of small loans to businesses with revenues less than \$1 million exceeds the peer aggregate and is below the demographic indicator. The exclusion of PPP loans improved the bank's performance but was still above the peer aggregate and below the demographic indicator. Each bank branch in the AA was in a moderate- or middle-income tract. The new Wichita bank branch is in a commercial moderate-income tract that is surrounded by middle- and upper-income tracts. The new Wichita branch was only open for 4 months when the evaluation period concluded which did not allow adequate time for the bank to originate new loans within the community. Competition within the AA is strong with many banks, credit unions, and other financial institutions offering competitive products and rates. The poverty level in the AA is moderate with 13.8 percent of households below the poverty level.

Consumer Loans

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

Kansas non-MSA AA

Consumer related loans were not a primary product in this AA; therefore, an analysis of consumer lending was not performed.

Wichita MSA AA

The overall borrower distribution of consumer loans in the Wichita MSA AA is reasonable. This analysis included a review of the borrower's ability to obtain a loan based on income level and area demographics. The distribution of consumer loans to low-income borrowers is less than area demographics. The distribution to moderate-income borrowers exceeds area demographics. Each bank branch in the AA was in a moderate- or middle-income tract. The new Wichita bank branch is in a commercial moderate-income tract that is surrounded by middle- and upper-income tracts. The new Wichita branch was only open for 4 months when the evaluation period concluded which did not allow adequate time for the bank to originate new loans within the community. Within the AA, financial services competition is strong, and CNBT ranked in 18th place for deposit market share among 43 banks with 0.74 percent of the market share.

Responses to Complaints

CNBT has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

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

The bank's performance under the Community Development Test in the Kansas Non-MSA is rated Outstanding.

The bank's performance under the Community Development Test in the Wichita MSA AA is rated Outstanding.

Conclusions for Area Receiving Full-Scope Reviews

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the Kansas Non-MSA and the Wichita MSA AA through community development loans, qualified investments, and community development services, as appropriate, considering the bank's

capacity, need, and availability of such opportunities for community development in the bank’s assessment areas.

Number and Amount of Community Development Loans

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

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
KS Non-MSA	920	56.5	52,472	67.7
Wichita MSA	134	8.2	4,378	5.7

Kansas non-MSA AA

CNBT has made a high level of community development loans.

Management originated 12 CD loans and 908 PPP loans that received CD consideration totaling more than \$52.4 million or 45.48 percent of tier one capital allocated to the Kansas Non-MSA AA. Of the non-PPP loans, the majority of the CD loans supported economic development in the AA with the remainder spread between community services for low- and moderate-income people (LMI) and affordable housing.

Noteworthy examples of CD lending during the evaluation period includes the renewal of a \$1.5 million dollar line of credit to a federally qualified health center that provides medical and dental services to LMI patients as well as two loans originated through the banks CDC supporting job creation for LMI workers and affordable childcare services.

Wichita MSA AA

CNBT has made a high level of community development loans.

Management originated five CD loans and 129 PPP loans that received CD consideration totaling more than \$4.3 million or 26.8 percent of tier one capital allocated to the Wichita AA. Of the non-PPP loans, CD loans made supported economic development and affordable housing.

Noteworthy examples of CD lending during the evaluation period includes a loan to support a 15-unit affordable housing complex, as well as the creation of three jobs for LMI workers. One of the five non-PPP loans was originated through the banks CDC and supported LMI children as well as created jobs for LMI workers in the AA.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
KS Non-MSA	5	1,613	104	25,660	109	55.9	27,272	64.3	0	0
Wichita MSA	0	0	35	7,010	35	17.6	7,010	16.5	0	0

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

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

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date.

Kansas non-MSA AA

The institution's performance under the Investment Test in the Kansas Non-MSA AA is rated Outstanding.

Based on a full-scope review, the bank exhibits excellent responsiveness. During the evaluation period, investments totaled more than \$27.2 million and represent 23.7% percent of the AA's allocated tier one capital.

Management made 84 qualified donations totaling over \$206 thousand to 62 organizations in the AA during the evaluation period. Investments including prior period and donations total \$27.2 million. Donations supported organizations who provide community services such as programs for individuals with disabilities or the medically underserved, homeless shelters, victims of domestic violence, literacy resources, food networks, abuse centers, youth programs, affordable housing, and more.

Wichita MSA AA

The institution's performance under the Investment Test in the Wichita AA is rated Outstanding.

Based on a full-scope review, the institution's performance in the Wichita AA is excellent. During the evaluation period, investments totaled more than \$7 million and represent 42.9 percent of the AA's allocated tier one capital.

Management purchased eight new investments totaling more than \$7 million in the AA during the evaluation period. All investments support affordable housing for low- and moderate-income individuals.

Management made 23 qualified donations totaling over \$10 thousand to 15 organizations in the AA during the evaluation period. Donations supported organizations who provide community services such as programs for individuals experiencing homelessness and food insecurity, victims of domestic violence, literacy resources, youth programs and child advocacy centers, and more.

Extent to Which the Bank Provides Community Development Services

Kansas non-MSA AA

CNBT provides a satisfactory level of CD services within the Kansas Non-MSA AA. CNBT had 13 employees provide 279 hours of CD services to seven organizations. Bank employees served on Boards for organizations that provide community, entrepreneurial, and economic development services, and training to LMI persons and small businesses. Bank employees also provided over 70 hours of financial literacy education to LMI persons and students. Additionally, seven bank employees participated in the Federal Home Loan Bank's down payment assistance grant program for low-income borrowers and helped 12 participants obtain grants totaling over \$70 thousand dollars.

Wichita MSA AA

CNBT provides a satisfactory level of CD services within the Wichita AA. CNBT had five employees provide 270 hours of CD services to five organizations. Two employees served on Boards of organizations that provide varying services to LMI persons and areas. One employee served on the Board for an organization that provides loan programs and business technical assistance to under-served borrowers including women, minority and veteran-owned, start-up and entrepreneurial businesses as well as general community services to LMI persons. Two employees provided 16 hours of financial literacy education to LMI middle school students in the AA.

Statewide or Regional

Community Development Loans

We gave the bank consideration for 213 CD loans (of which 212 were PPP loans) totaling more than \$6.2 million originated in Kansas, Missouri, and Oklahoma outside the bank's assessment areas. The one non-PPP loan was originated through the bank's CDC.

Investments

The bank made two investments in the broader statewide or regional area totaling \$3 million. The investments have a purpose, mandate, or function to serve all the bank's assessment areas receive consideration. The bank has been responsive to the needs and opportunities of its AA's.

Services

The bank participated in a financial literacy program at a Kansas high school outside its assessment area that benefitted a student population that received greater than 50 percent free and reduced lunch program benefits.

State of Missouri

CRA rating for the State of Missouri: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans to small businesses in both the Missouri non-MSA AA and the Jasper County AA and loans to small farms in the Missouri non-MSA AA was reasonable.
- The distribution of loans to businesses and farms of different incomes in both the Missouri non-MSA AA and the Jasper County AA and loans to small farms in the Missouri non-MSA AA was reasonable.
- CNBT made an excellent level of Community Development loans in both of its Missouri AAs.
- CNBT made a reasonable amount of Community Development investments in the Missouri non-MSA AA and an excellent amount of Community Development investments in the Jasper County AA.
- CNBT made a reasonable amount of Community Development services in the Missouri non-MSA AA.

Description of Institution's Operations in Missouri

Missouri non-MSA AA

CNBT operates a total of seven banking facilities in the state of Missouri. The Missouri non-MSA AA consists of six branches that include an ATM at each. The Missouri non-MSA AA is comprised of six counties: Barton, Benton, Cedar, Hickory, St. Clair, and Vernon. The Missouri non-MSA AA includes 24 census tracts of which five are moderate income, 18 are middle income, and one is upper income. 11 of the 24 census tracts, or 45.8 percent of the tracts in the AA, are underserved or distressed.

Competition in the AA is strong and CNBT holds the primary deposit market share at 14.0 percent. CNBT's primary competitors based on deposit market share is Lamar Bank and Trust Company at 10.0 percent, St. Clair County State Bank at 7.7 percent, and Hawthorn Bank at 6.5 percent. The Missouri non-MSA AA deposit market share totals \$270.9 million or 17.6 percent of CNBT's total deposits.

The economy in the Missouri non-MSA AA is stable. The unemployment rate within the AA, as of December 31, 2021, is 4.4 percent which is higher than the state unemployment rate at 3.1 percent and the national unemployment rate at 3.9 percent. The total population within the assessment area totals 84 thousand people. The median family income in the AA is \$48,341 with 16.3 percent of families below

the poverty level. Primary businesses in the AA are manufacturing, healthcare, and retail. Some major employers in the AA include 3M, Smithfield Foods, and Walmart.

We reviewed two community contacts from the review period. The community contacts stated small businesses in the community are suffering from the effects of the pandemic from lack of business or closures. The contacts stated affordable housing is not an issue for the communities in the AA, but there is some unfulfilled small farm, small business, home mortgage, and consumer credit needs. The contacts also stated all banks in the community are generally active within the community and meeting consumer needs.

Please refer to the Demographic Information for the Missouri non-MSA in Table A below for detailed demographics and other performance context information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 MO non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	20.8	75.0	4.2	0.0
Population by Geography	84,645	0.0	21.8	74.5	3.6	0.0
Housing Units by Geography	48,620	0.0	29.3	68.0	2.7	0.0
Owner-Occupied Units by Geography	26,207	0.0	23.9	72.0	4.1	0.0
Occupied Rental Units by Geography	8,994	0.0	20.5	78.6	0.9	0.0
Vacant Units by Geography	13,419	0.0	45.8	53.2	1.0	0.0
Businesses by Geography	5,272	0.0	19.5	77.9	2.6	0.0
Farms by Geography	556	0.0	12.1	83.5	4.5	0.0
Family Distribution by Income Level	23,572	23.8	20.3	21.6	34.2	0.0
Household Distribution by Income Level	35,201	26.8	17.9	18.6	36.6	0.0
Median Family Income Non-MSAs - MO		\$48,341	Median Housing Value			\$97,151
			Median Gross Rent			\$564
			Families Below Poverty Level			16.3%
<i>Source: 2015 ACS and 2021 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>						

Jasper County Missouri AA

CNBT has one branch located within the Jasper County Missouri AA in Carthage, Missouri. Jasper County is included in the Joplin, MO MSA. Jasper County includes 22 census tracts of which five tracts are moderate income, 14 are middle income, and three are upper income. There are no underserved or distressed census tracts in Jasper County.

Competition within the AA is strong, and CNBT holds the 14th spot in market share with 0.7 percent of the deposit market share. Top competitors in the AA for deposit market share include Southwest Missouri Bank at 20.8 percent, Commerce Bank at 17.9 percent, and Arvest Bank at 14.1 percent. The Jasper County AA has \$19.4 million in deposits or 1.3 percent of the bank's total deposits.

The Jasper County Missouri AA economy is stable. As of December 31, 2021, the unemployment rate in the AA is 3.9 percent which is comparable to the national unemployment rate at 3.9 percent but higher than the state's unemployment rate at 3.1 percent. The total population of Jasper County is 117 thousand people. The median family income is \$51,752 with 12.0 percent of families below the poverty level. Primary businesses in Jasper County include manufacturing, retail, and education. Some major employers include Missouri Southern State University, Walmart, and Leggett & Platt.

We reviewed a community contact for the Jasper County Missouri AA that stated the main needs of the community are housing and financial education. The contact stated they are interested in setting up a banking panel to educate the community.

Please refer to the Demographic Information for the Jasper County Missouri AA in Table A below for detailed demographics and other performance context information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Jasper County MO						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	22.7	63.6	13.6	0.0
Population by Geography	117,184	0.0	17.9	65.4	16.7	0.0
Housing Units by Geography	51,108	0.0	20.6	63.3	16.1	0.0
Owner-Occupied Units by Geography	29,156	0.0	13.4	67.6	19.0	0.0
Occupied Rental Units by Geography	16,363	0.0	29.1	57.7	13.2	0.0
Vacant Units by Geography	5,589	0.0	33.1	57.0	10.0	0.0
Businesses by Geography	7,663	0.0	21.8	66.1	12.1	0.0
Farms by Geography	259	0.0	7.7	82.2	10.0	0.0
Family Distribution by Income Level	29,681	19.9	18.4	19.8	41.8	0.0
Household Distribution by Income Level	45,519	22.6	17.3	18.2	41.9	0.0
Median Family Income MSA - 27900 Joplin, MO MSA		\$51,752	Median Housing Value			\$104,570
			Median Gross Rent			\$706
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS and 2021 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>						

Scope of Evaluation in Missouri

There are two AAs in Missouri that include the Missouri non-MSA AA and the Jasper County MO AA. Both AAs received a full-scope review. Primary weight was given to the Missouri non-MSA AA, followed by the Jasper County MO AA based on the volume of loans and deposits. The primary CRA loan product for the Missouri non-MSA AA are commercial loans by number and agricultural loans dollar. By total loans and deposits, this AA represents by dollar 16.8 percent and 20.8 percent of the portfolio, respectively. The primary CRA loan products for the Jasper County MO AA are commercial loans by both number and dollar. By total loans and deposits, the Jasper County MO AA represents by dollar 1.0 percent and 1.8 percent of the portfolio, respectively. There are seven bank branches in Missouri with the MO non-MSA AA having six branch locations and the Jasper County AA with one branch location.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

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

Missouri non-MSA AA

The overall geographic distribution of small loans to businesses in the Missouri non-MSA AA is reasonable. This AA includes five moderate-income and zero low-income census tracts. The bank's percentage of small loans to businesses in moderate-income census tracts is at 13.2 percent with the AA demographic indicator at 19.5 percent. In addition, Benton, Hickory, and Vernon counties within the AA include census tracts that are underserved middle-income census tracts. One branch is in El Dorado Springs, MO in a moderate-income tract, and one branch is located adjacent to two moderate-income tracts near Warsaw, MO. The other four branches are located a significant distance from moderate-income tracts. Large portions of this AA are sparsely populated with seasonal businesses. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Jasper County Missouri AA

The overall geographic distribution of small loans to businesses in the Jasper County Missouri AA is reasonable. This AA includes five moderate-income and zero low-income census tracts. The bank's percentage of small loans to businesses in moderate-income census tracts is at 10.0 percent with the AA demographic indicator at 21.8 percent. The one bank branch located in Carthage, Missouri, a mostly residential community with workers commuting to Joplin, Missouri, is adjacent to a moderate-income tract. The remaining 80.0 percent of moderate-income tracts are in the Joplin, Missouri area. The bank does not have a physical location in Joplin, Missouri where most of the moderate-income tracts are located. Joplin, Missouri, is approximately 18 miles away from the Carthage branch location and faces strong competition from other financial institutions. CNBT holds the 14th spot in market share for the AA with only 0.7 percent of the deposit market share.

Small Loans to Farms

Refer to Table S in the state of Missouri section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Missouri non-MSA AA

The overall geographic distribution of small loans to farms in the Missouri non-MSA is reasonable. The AA includes five moderate-income and zero low-income census tracts. The bank's percentage of small loans to farms in moderate-income census tracts is at 11.1 percent with the AA demographic indicator at 12.1 percent. In addition, Benton, Hickory, and Vernon counties within the AA include census tracts that are underserved middle-income census tracts. The majority of the bank's small loans to farms in the evaluation sample are in middle-income census tracts at 83.3 percent, which is consistent with area demographics of 83.5 percent of small loans to farms in middle-income census tracts. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Jasper County AA

Agricultural related loans were not a primary product in this AA; therefore, an analysis of agricultural lending was not performed.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

Missouri non-MSA AA

The overall borrower distribution of small loans to businesses in the Missouri non-MSA AA is reasonable. The distribution of small loans to business with revenues less than \$1 million is reasonable at 81.1 percent with the demographic indicator of 83.9 percent. This distribution exceeds the peer aggregate of 58.7 percent. If PPP loans were excluded, the distribution would significantly exceed the demographic indicator and continue to exceed the peer aggregate. Approximately 17.0 percent of businesses in the sample did not report revenue information.

Jasper County, Missouri AA

The overall borrower distribution of small loans to businesses in the Jasper County, Missouri AA is reasonable. The distribution of small loans to business with revenues less than \$1 million is reasonable at 74.0 percent with the demographic indicator of 81.4 percent. This distribution exceeds the peer aggregate of 42.7 percent. If PPP loans were excluded, the distribution would remain reasonable compared to the demographic indicator and continue to exceed the peer aggregate. Approximately 10.0 percent of businesses in the sample did not report revenue information.

Small Loans to Farms

Refer to Table T in the state of Missouri section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Missouri non-MSA AA

The overall borrower distribution of small loans to farms in the Missouri non-MSA AA is reasonable. The distribution of small loans to farms with revenues less than \$1 million is 77.8 percent with the demographic indicator of 98.7 percent. The distribution exceeds the peer aggregate of 65.5 percent. In addition, 86.0 percent of the loans in the sample are to farms with revenues of less than \$100 thousand or less and 93.0 percent of the loans in the sample are to farms with revenues of less than \$250 thousand or less. Approximately 14.8 percent of businesses in the sample did not report revenue information.

Jasper County AA

Agricultural related loans were not a primary product in this AA; therefore, an analysis of agricultural lending was not performed.

Responses to Complaints

CNBT has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
MO non-MSA	286	17.6	8,179	10.6
Jasper County	26	1.6	410	0.5

Missouri non-MSA AA

CNBT has made a high level of community development loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Management originated 286 CD loans (all were PPP loans) totaling \$8.2 million or 27.8 percent of tier one capital allocated to the Missouri Non-MSA AA. CNBT's CD lending in this AA is significant, far exceeding the overall community development in other parts of the State of Missouri and the bank's CD investments. This AA has the substantial majority of the state's deposits and loans and carries greatest weight for the evaluation period in the state.

Jasper County AA

CNBT has made a high level of community development loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Management originated 26 CD loans (all were PPP loans) totaling \$410 thousand or 20.14 percent of tier one capital allocated to the Jasper County MSA AA.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
MO non-MSA	0	0	15	631	15	7.3	631	1.5	0	0
Jasper County	0	0	14	2,045	14	7.3	2,045	4.8	0	0

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

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

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investment, including prior period investments that remain outstanding as of the examination date.

Missouri non-MSA AA

The institution's performance under the Investment Test in the Missouri Non MSA AA is rated Satisfactory.

Based on a full-scope review, the institution's performance in the Missouri Non MSA AA is adequate. During the evaluation period, investments totaled \$631 thousand and represent 2.14 percent of the AA's allocated tier one capital.

Management purchased four new investments totaling more than \$623 thousand in the AA during the evaluation period. All investments support affordable housing for low- and moderate-income individuals.

Management made 11 qualified donations totaling more than \$7 thousand to nine organizations in the AA during the evaluation period. Donations supported organizations who provide community services such as programs for individuals with disabilities, homeless shelters, victims of domestic violence, literacy resources, food networks, abuse centers, youth programs, and more.

Jasper County AA

The institution's performance under the Investment Test in the Jasper County MSA AA is rated Outstanding.

Based on a full-scope review, the institution's performance in the Jasper County MSA AA is excellent. During the evaluation period, investments totaled more than \$2 million and represent 100 percent of the AA's allocated tier one capital.

Management purchased eight new investments totaling more than \$2 million in the AA during the evaluation period. All investments support affordable housing for low- and moderate-income individuals.

Management made six qualified donations totaling \$3 thousand to four organizations in the AA during the evaluation period. Donations supported organizations who provide community services such as programs for individuals experiencing homelessness and food insecurities and youth programs assuring LMI students have school supplies.

Extent to Which the Bank Provides Community Development Services

Missouri non-MSA AA

CNBT provides a satisfactory level of CD services within the Missouri Non-MSA AA. CNBT had four employees provide 25 hours of CD services to three organizations. Two employees served on Boards that provide community and affordable housing services to LMI persons in LMI areas. Two employees provided seven hours of financial literacy education to LMI students in the area.

Jasper County AA

CNBT did not provide any CD services within the Jasper County MSA AA during the evaluation period. Performance in this area needs to improve.

State of Oklahoma

CRA rating for the State of Oklahoma¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans to small businesses is excellent.
- The distribution of loans to businesses of different incomes is reasonable.
- The level of Community Development lending and investments is outstanding.
- The level of Community Development services is reasonable.

Description of Institution's Operations in Oklahoma

The Oklahoma non-MSA AA encompasses all 11 census tracts (CTs) of Kay County, a non-Metropolitan Statistical Area. The AA consists of three moderate-income CTs, six middle-income CTs, and two upper-income CTs. Demographic data shows a 2021 median family income (MFI) of \$52,014, median household income of \$42,769, and total population of 45,587. The AA has 13.6 percent of families and 15.4 percent of households below the poverty level. CNBT operates two branches in this AA with one in Ponca City and the other in Newkirk, which opened in the first quarter of 2020.

Primary business within the AA are oil and gas related and agriculture. Major employers are Phillips 66 oil refinery, Albertson's Distribution Facility, Dorada Foods, the City of Newkirk, and the Newkirk Public School. The December 2021 unemployment rate in the AA was 4.7 percent compared to the state of Oklahoma unemployment rate of 2.9 percent and the national unemployment rate of 3.9 percent.

Competition is strong in the AA. Eight other institutions are in the market area. CNBT ranks fifth in deposit market share at 5.6 percent. The primary competitors in the AA are regional and local community banks, including RCB Bank, First National Bank of Oklahoma, Equity Bank, and Bancfirst. CNBT operates two bank branches with ATMs located in the AA. The branches located in Ponca City and Newkirk account for 4.5 percent of CNBT's deposits.

The OCC reviewed one community contact in the AA. The contact stated area banks meet the basic needs of the community. The contact mentioned opportunities to provide services for non-traditional customers and invest in the communities through a Qualified Opportunity Fund.

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

The following table provides a summary of demographics, including housing and business information for the Oklahoma non-MSA AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 OK non MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.0	27.3	54.5	18.2	0.0
Population by Geography	45,587	0.0	23.8	59.0	17.2	0.0
Housing Units by Geography	21,626	0.0	23.4	60.3	16.3	0.0
Owner-Occupied Units by Geography	12,488	0.0	20.5	58.1	21.3	0.0
Occupied Rental Units by Geography	5,627	0.0	24.0	68.4	7.5	0.0
Vacant Units by Geography	3,511	0.0	32.3	55.3	12.4	0.0
Businesses by Geography	3,459	0.0	22.7	57.2	20.1	0.0
Farms by Geography	274	0.0	13.1	65.3	21.5	0.0
Family Distribution by Income Level	11,553	21.4	18.4	19.7	40.5	0.0
Household Distribution by Income Level	18,115	23.3	17.2	17.3	42.2	0.0
Median Family Income Non-MSAs – OK		\$51,491	Median Housing Value			\$80,562
			Median Gross Rent			\$621
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Oklahoma

The AA in Oklahoma received a full-scope review. The primary CRA loan products for the Oklahoma non-MSA AA are consumer loans by number and commercial loans by dollar volume. This AA represents 2.7 percent and 4.5 percent of CNBT's total loans and deposits by dollar, respectively.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

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

Oklahoma non-MSA AA

The overall geographic distribution of small loans to businesses in the Oklahoma non-MSA AA is excellent. The distribution of small loans to businesses in moderate-income tracts exceeds the peer aggregate and demographic. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Consumer Loans

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

Oklahoma non-MSA AA

The overall borrower distribution of consumer loans in the Oklahoma non-MSA AA is poor. The distribution of consumer loans in moderate-income geographies is below area demographics. The distribution of consumer loans in middle-income tracts is below area demographics, and the distribution of consumer loans in upper-income tracts is significantly higher than area demographics. In 2020, all six middle-income tracts in the AA were designated as distressed middle-income tracts due to poverty. Approximately 17.5 percent of the loans in the sample from 2020 were made in the distressed middle-income tracts. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

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

Oklahoma non-MSA AA

The overall borrower distribution of small loans to businesses in the Oklahoma non-MSA AA is reasonable. The distribution of small loans to businesses with revenues less than \$1 million exceeds the peer aggregate and is below the demographic indicator.

Consumer Loans

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

Oklahoma non-MSA AA

The overall borrower distribution of consumer loans in the Oklahoma non-MSA AA is poor. The distribution of loans to low-income borrowers is significantly less than area demographics. The distribution of consumer loans to moderate-income borrowers exceeds area demographics. Competition is strong in the AA. There are eight other institutions in the market area. CNBT ranks 5th in deposit market share at 5.6 percent. The AA has been impacted by low crop prices with high input costs that affect lending opportunities. The receipt of stimulus money by consumers from the government decreasing loan demand along with rapidly increasing vehicle prices decreased loan consumer loan demand. The median household income is \$42,769, and the poverty level is 15.4 percent.

Responses to Complaints

CNBT has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment area(s).

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CNBT has made a high level of community development loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Management originated 49 CD loans (all were PPP loans) totaling more than \$5.7 million or 66.1% percent of tier one capital allocated to the OK Non-MSA AA.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
OK non-MSA	49	3.0	5,773	8.2

Number and Amount of Qualified Investments

The bank's performance under the Investment Test in the OK Non-MSA AA is rated Outstanding.

Based on a full-scope review, the institution's performance in the OK Non-MSA AA is excellent. During the evaluation period, investments totaled more than \$2.4 million and represented 27.97 percent of the AA's allocated tier one capital.

Management purchased four new investments totaling more than \$2.4 million in the AA during the evaluation period. All investments support affordable housing for low- and moderate-income individuals.

Management made 16 qualified donations totaling \$6 thousand to 13 organizations in the AA during the evaluation period. Donations supported organizations who provide community services such as programs for individuals experiencing homelessness and food insecurities, affordable housing, rent, and utilities assistance, and youth programs.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
OK non-MSA	0	0	20	2,444	20	10.4	2,444	5.8	0	0

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

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

Extent to Which the Bank Provides Community Development Services

CNBT provides a satisfactory level of CD services within the OK Non-MSA AA. CNBT had five employees provide 460 hours of CD services to three organizations. All five employees served on Boards of organizations that provide services to individuals with disabilities, individuals experiencing homelessness, and affordable childcare or pre-school aged children.

Appendix A: Scope of Examination

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 MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2020, to December 31, 2021	
Bank Products Reviewed:	small business, small farm, consumer loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas		
Kansas non-MSA AA	Full-scope	Allen, Anderson, Chase, Chautauqua, Cowley, Crawford, Elk, Greenwood, Labette, Lyon, Marion, Montgomery, Neosho, Wilson, and Woodson counties, Kansas
Wichita MSA AA	Full-scope	Butler, Harvey, and Sedgwick counties, Kansas
Missouri		
Missouri non-MSA AA	Full-scope	Barton, Benton, Cedar, Hickory, St. Clair, and Vernon counties, Missouri
Jasper County AA	Full-scope	Jasper County, Missouri
Oklahoma		
Oklahoma non-MSA AA	Full-scope	Kay County, Oklahoma

Appendix B: Summary of MMSA and State Ratings

RATINGS Community National Bank & Trust			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/ State Rating
CNB&T	Satisfactory	Outstanding	Satisfactory
State:			
Kansas	Satisfactory	Outstanding	Satisfactory
Missouri	Satisfactory	Outstanding	Satisfactory
Oklahoma	Satisfactory	Outstanding	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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.

State of Kansas

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2021 KS non-MSA	54	8,013	50.5	2,583	0.0	0.0	0.0	21.9	18.5	19.2	73.0	79.6	73.6	5.1	1.9	7.1	0.0	0.0	0.0	
2021 Wichita MSA	53	10,451	49.5	11,308	5.0	1.9	5.2	24.9	28.3	24.8	30.4	47.2	29.4	39.7	22.6	40.7	0.0	0.0	0.0	
Total	107	18,464	100.0	13,891	3.8	1.0	4.2	24.1	23.4	23.8	40.9	63.4	37.6	31.2	12.3	34.4	0.0	0.0	0.0	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues													2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans			
2021 KS non-MSA	54	8,013	50.5	2,583	77.4	70.4	54.4	5.6	11.1	17.0	18.5			
2021 Wichita MSA	53	10,451	49.5	11,308	83.3	73.6	52.7	5.6	18.9	11.2	7.6			
Total	107	18,464	100.0	13,891	81.8	72.0	53.0	5.6	15.0	12.6	13.1			

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA 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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 Wichita MSA	57	872	100	7.9	3.5	23.1	14.0	35.0	59.7	33.9	22.8	0.0	0.0	
Total	57	872	100	7.9	3.5	23.1	14.0	35.0	59.7	33.9	22.8	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 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														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 Wichita MSA	57	872	100	23.6	17.5	16.6	22.8	18.4	17.5	41.4	42.1	0.0	0.0	
Total	57	872	100	23.6	17.5	16.6	22.8	18.4	17.5	41.4	42.1	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 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.

State of Missouri

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2021 Jasper Cty MO	50	9,772	48.5	2,090	0.0	0.0	0.0	21.8	10.0	21.7	66.1	88.0	65.8	12.1	2.0	12.5	0.0	0.0	0.0	
2021 MO non-MSA	53	5,177	51.5	1,490	0.0	0.0	0.0	19.5	13.2	20.1	77.9	81.1	76.7	2.6	5.7	3.2	0.0	0.0	0.0	
Total	103	14,949	100.0	3,580	0.0	0.0	0.0	20.8	11.6	21.0	70.9	84.6	70.3	8.3	3.9	8.7	0.0	0.0	0.0	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
2021 Jasper Cty MO	50	9,772	48.5	2,090	81.4	74.0	42.7	4.8	16.0	13.8	10.0		
2021 MO non-MSA	53	5,177	51.5	1,490	83.9	81.1	58.7	3.7	1.9	12.4	17.0		
Total	103	14,949	100	3,580	82.4	77.6	49.3	4.4	9.0	13.2	13.5		

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA 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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
2021 MO non-MSA	54	7,126	100.0	802	0.0	0.0	0.0	12.1	11.1	14.0	83.5	83.3	82.9	4.5	5.6	3.1	0.0	0.0	0.0	
Total	54	7,126	100.0	802	0.0	0.0	0.0	10.7	11.1	12.5	83.1	83.3	84.7	6.3	5.6	2.8	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2021 MO non-MSA	54	7,126	100.0	802	98.7	75.9	65.5	0.5	9.3	0.7	14.8	
Total	54	7,126	100.0	802	98.9	75.9	64.5	0.5	9.3	0.6	14.8	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA 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.

State of Oklahoma

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2021 OK non-MSA	52	9,428	100.0	1,271	0.0	0.0	0.0	22.7	25.0	21.2	57.2	40.4	58.4	20.1	34.6	20.5	0.0	0.0	0.0	
Total	52	9,428	100.0	1,271	0.0	0.0	0.0	22.7	25.0	21.2	57.2	40.4	58.4	20.1	34.6	20.5	0.0	0.0	0.0	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
2021 OK non-MSA	52	9,428	100.0	1,271	82.6	75.0	60.0	5.0	19.2	12.4	5.8		
Total	52	9,428	100.0	1,271	82.6	75.0	60.0	5.0	19.2	12.4	5.8		

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA 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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 OK non-MSA	40	1,042	100.0	0.0	0.0	21.6	0.0	61.3	47.5	17.1	52.5	0.0	0.0	
Total	40	1,042	100.0	0.0	0.0	21.6	0.0	61.3	47.5	17.1	52.5	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 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														2020-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 OK non-MSA	40	1,042	100.0	23.3	0.0	17.2	22.5	17.3	7.5	42.2	70.0	0.0	0.0	
Total	40	1,042	100.0	23.3	0.0	17.2	22.5	17.3	7.5	42.2	70.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 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.