



PUBLIC DISCLOSURE

September 12, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Golden Belt Bank, FSA
Charter Number 702253

1101 East 27th Street
Hays, KS 67601

Office of the Comptroller of the Currency

Wichita Field Office
2959 North Rock Road, Suite 510
Wichita, KS 67226

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

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Overall CRA Rating: This institution is rated Satisfactory.

The Lending Test is rated: Satisfactory

- The loan-to-deposit ratio is more than reasonable given the bank's size and credit needs of the assessment area.
- The bank originates a majority of loans within the assessment area.
- The distribution of loans to borrowers of different income levels reflects a reasonable penetration within the bank's assessment area.
- There are no low- or moderate-income geographies within the assessment area; therefore, an analysis of geographic distribution of loans would not be meaningful.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: 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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

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

Description of Institution

Golden Belt Bank, Federal Savings Association (GBB) is a \$231 million federally chartered savings association located in Hays, Kansas. GBB is a wholly-owned subsidiary of the holding company, Mid-America Financial Corporation. The holding company has total assets of \$30.7 million and total equity capital of \$29.8 million, as of June 30, 2018. GBB also operates a full-service branch with drive-up facilities in Ellis, Kansas. The institution has three automatic teller machines, with one located at the main office in Hays, one located at the branch in Ellis, and one located at the Centennial Shopping Center in Hays. On October 2, 2017, GBB acquired Morgan Financial Corporation and Morgan Federal Bank, Fort Morgan, Colorado. The bank is now an interstate financial institution. For purposes of this evaluation the acquisition is excluded. For meaningful analysis, at least six months of data is needed from the merger date. Since only three months of data was available, this acquisition will be included in the analysis in the next performance evaluation.

GBB designates Ellis County as its assessment area (AA). The AA is contiguous and is in a non-metropolitan statistical area. The AA comprises six census tracts, consisting of four middle-income tracts and two upper-income tracts. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas. Please refer to Appendices A and B for more information.

GBB faces strong competition in the AA, with nine institutions in the market. Based on the Federal Deposit Insurance Corporation's most recent deposit market share report, dated June 30, 2017, GBB ranks fourth in deposit market share, holding 12 percent of the total deposits within the AA. The three institutions with higher deposit market share compared with GBB hold 18.8 percent, 17.5 percent, and 16.8 percent, respectively, of total deposits within the AA.

GBB is a full-service banking institution offering a range of commercial, real estate, agricultural, and consumer credit products. As of June 30, 2018, net loans represent 74 percent of GBB's total assets. GBB's loan portfolio comprises 55 percent residential real estate, 27 percent commercial loans, 14 percent agricultural loans, and 4 percent consumer loans. GBB had tier 1 capital of \$25.8 million as of June 30, 2018. Primary product offerings focus on home lending. The bank participates in programs focused on low- and moderate-income families which include the Homeownership Set-Aside program and the USDA Rural Development's single family housing guaranteed loan program. The bank also provides options for affordable mortgage insurance for those with low down payments.

There are no legal, financial, or other matters impeding GBB's ability to help meet the credit needs of the AA. The Office of the Comptroller of the Currency last evaluated GBB's CRA performance on January 23, 2013. GBB received an overall rating of "Satisfactory" under the Small Bank Performance Standard.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated GBB's Community Reinvestment Act performance using small bank examination procedures. The evaluation focused on the institution's lending performance in meeting the credit needs of its AA. Specifically, we analyzed primary loan products to determine the amount of lending in the AA and the distribution of lending to borrowers of different income levels. The evaluation period was from January 1, 2015 through December 31, 2017. We determined the bank's primary loan products based on loan originations and purchases from January 1, 2015 through December 31, 2017. Residential real estate loans and automobile loans are the bank's primary products. Residential real estate loans represent 56 percent by dollar and 32 percent by number of all loans. Consumer automobile loans represent 24 percent of all loans by number and 5 percent by dollar, and represent 69 percent by number and 76 percent by dollar of all consumer loans.

There are two evaluation periods for analyzing performance. The analysis consists of a sample of 20 residential real estate loans and 20 consumer auto loans for each evaluation period, 2015-2016 and 2017.

Data Integrity

We did not experience any data integrity inaccuracies during our review. The bank is not required to submit Home Mortgage Disclosure Act data.

Selection of Areas for Full-Scope Review

GBB's AA will be referred to as Ellis County throughout this Performance Evaluation. The AA received a full-scope review. Please refer to Appendix A for an outline of the scope and Appendix B for a full description of the AA and the community profile.

Ratings

The bank's overall rating is based solely on the full-scope review of its one AA, and the lending performance within the AA. We weighted the two time periods equally. Residential real estate and automobile loans were given equal weight in the analysis.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §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 assessment area 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 Consumer Financial Protection Bureau, 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.

Conclusions with Respect to Performance Tests

LENDING TEST

GBB's performance under the Lending Test is rated "Satisfactory". Lending volumes are more than reasonable given the bank's size and financial condition. A majority of loans are originated to borrowers within the AA. The overall borrower distribution of loans is reasonable. We did not complete a review of the geographical distribution as the AA does not include low- and moderate-income census tracts.

Loan-to-Deposit Ratio

GBB's loan-to-deposit ratio is more than reasonable. The bank's average quarterly loan-to-deposit ratio since the prior CRA examination is 91.8 percent. For the two similarly situated institutions in the AA, the average loan-to-deposit ratios ranged from 23.6 percent to 70.6 percent, while the average loan-to-deposit ratio for the similarly situated banks was 47.1 percent.

Lending in Assessment Area

A majority of the bank's primary loan products have been granted in the AA. The loan samples indicate 79 percent by number and 73 percent by dollar were granted within the AA.

Table 1 - Lending in Ellis County AA										
Loan Type	Number of Loans					Dollars of Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
Residential Real Estate	28	70	12	30	40	5,281	72	2,047	28	7,328
Consumer Automobile	35	88	5	12	40	581	88	82	12	663
Totals	63	79	17	21	80	5,862	73	2,129	27	7,991

Source: Loan sample.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The overall borrower distribution of loans is reasonable. The analysis for a non-HMDA reporting bank is based on a sample of loans, rather than on total bank originations and purchases over the evaluation period. We sampled 20 residential real estate loans for each evaluation period, 2015-2016 and 2017. We also sampled 20 automobile loans for the same time periods.

Residential Real Estate Lending

The distribution of home mortgage loans to individual borrowers reflects reasonable distribution among individuals of different income levels given the AA demographics and aggregate HMDA data. Performance is below demographics for low-income borrowers for both evaluation periods, but significantly exceeds the aggregate data. The performance demonstrates very poor distribution for moderate-income families in the 2015-2016 period when compared to demographics and aggregate data. Based on our sample, the bank did not make any loans to moderate-income borrowers. For the 2017 period, GBB had excellent distribution of residential real estate loans among individuals of different income levels. The bank significantly exceeded demographic and aggregate performance in 2017.

To further support lending to borrowers of different income levels, GBB originated 20 USDA Rural Development loans totaling \$1.82 million in 2015-2016. No data was available for the Homeownership Set-Aside grants for this period. In 2017, GBB originated 10 USDA Rural Development loans totaling \$1.1 million, and 12 Homeownership Set-Aside grants totaling \$60 thousand. Both of these programs target low- to moderate-income borrowers.

Refer to Table P in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

Consumer Lending

The distribution of loans to consumers of different income levels is reasonable. GBB's lending to low-income automobile borrowers was significantly lower than demographics in 2015-2016 and lower in 2017. GBB's lending to moderate-income consumer automobile borrowers significantly exceeded demographics in 2015-2016 and exceeded demographics in 2017.

2015-2016

Table 2B - Borrower Distribution of Consumer Automobile Loans in Ellis County AA								
Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans						
Consumer Automobile	24.1	5.0	16.5	40.0	16.8	30.0	42.3	25.0

Source: Loan sample 01/01/2015 – 12/31/2016; 2010 U.S. Census data

2017

Table 2B - Borrower Distribution of Consumer Automobile Loans in Ellis County AA								
	Low		Moderate		Middle		Upper	
Borrower Income Level	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
Consumer Automobile	24.3	15.0	16.8	25.0	16.2	25.0	42.7	35.0

Source: Loan sample 01/01/2017 – 12/31/17; 2015 ACS Census

Geographic Distribution of Loans

There are no low- or moderate-income geographies within GBB's AA; therefore, an analysis of geographic distribution of loans would not be meaningful.

Responses to Complaints

GBB did not receive any written complaints during the evaluation period related to CRA performance.

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 metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/2015 to 12/31/2017	
Financial Institution		Products Reviewed
Golden Belt Bank, FSA (GBB) Hays, Kansas		Residential Real Estate loans and Automobile Loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Ellis County Nonmetropolitan Area	Full-Scope	During fourth quarter of 2017, GBB acquired an institution in Colorado. Due to insufficient data, this evaluation excludes the Colorado acquisition.

Appendix B: Community Profiles for Full-Scope Areas

Ellis County, Kansas

Demographic Information for Full Scope Area: 082018 Ellis County 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	6	0.00	0.00	66.67	33.33	0.00
Population by Geography	28,993	0.00	0.00	63.19	36.81	0.00
Owner-Occupied Housing by Geography	7,531	0.00	0.00	59.17	40.83	0.00
Business by Geography	2,087	0.00	0.00	69.91	30.09	0.00
Farms by Geography	162	0.00	0.00	61.73	38.27	0.00
Family Distribution by Income Level	6,509	17.36	14.98	19.93	47.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	2,105	0.00	0.00	71.78	28.22	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2017 Households Below Poverty Level		56,877 60,300 17%	Median Housing Value Unemployment Rate (2015 ACS US Census)	149,564 2.62%		

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2015 ACS US Census and 2017 FFIEC updated MFI

GBB designates Ellis County as its AA. The AA is contiguous and is in a non-metropolitan statistical area. The AA comprises six census tracts, consisting of four middle-income tracts and two upper-income tracts. The AA is reasonable, complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

The 2015 ACS U.S. Census data reflects a population of 28,993, with 63.2 percent in middle-income tracts and 36.8 in upper-income tracts. The Ellis County unemployment rate for July 2018 is 2.9 percent. The unemployment rate is well below The Bureau of Labor Statistics July 31, 2018, unemployment rate for Kansas at 3.9 percent and the nationwide rate of 3.9 percent.

The economic condition of the AA is stable. GBB's trade area is dominated by agriculture and the oil and energy industry. Major employers in the area include Hays Medical Center, Fort Hays State University, Unified School District 489, Ellis County and the City of Hays, and Wal-Mart. Hays is the regional retail center for Northwest Kansas, and draws customers from different outlying areas for medical, educational, and retail services.

Data reflects that 17.4 percent of families are low-income; 15.0 percent are moderate-income; 20 percent are middle-income; and 47.7 percent are upper-income. Of the 11,847 households in the AA, 27.8 percent receive social security, 13.2 percent are retired, and 16.5 percent are below the poverty level.

Competition among financial institutions in the AA is strong. Based on the Federal Deposit Insurance Corporation's most recent deposit market share report, dated June 30, 2017, GBB ranks fourth in deposit market share with 12 percent of the deposits within the AA.

The 2015 ACS U.S. Census reported total housing units in the AA of 12,996. Of the total number of housing units, 58 percent are owner-occupied units; 33.2 percent are occupied rental units; 8.8 percent are vacant units. During 2015 and 2016 housing values increased, while 2017 shows a slight decline in values per Realtor.com data. The price escalation in 2015 and 2016 limited access to affordable home ownership. The median housing value is \$149,564.

Community Contact

Two recent community contacts included a member from a local housing authority organization and a member of an economic development entity. These contacts aid in understanding the credit needs of the area and the involvement of the local financial institutions in meeting those needs. Both contacts echoed the need for affordable housing, including rental units. One contact noted the demand for Section 8 housing exceeds supply. Both contacts noted that community banks are involved, with one contact noting he would like to see lenders willing to work with small start-up businesses. Overall, the contacts indicated the financial institutions have been responsive to the credit needs of the community.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

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 MA/AA. 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																			2015-2016		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Ellis County AA	20	2,859	100	515	13.2	10.00	3.7	14.3	0.0	15.7	22.8	40.0	20.6	49.7	50.0	40.2	0.0	0.0	19.8		
Total	20	2,859	100	515	13.2	10.00	3.7	14.3	0.0	15.7	22.8	40.0	20.6	49.7	50.00	40.2	0.0	0.0	19.8		

*Source: 2010 U.S. Census ; 01/01/2015 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017		
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Ellis County AA	20	2,422	100	418	17.4	10.0	5.0	15.0	35.0	17.0	19.9	10.0	21.3	47.7	45.0	37.3	0.0	0.0	19.4		
Total	20	2,422	100	418	17.4	10.0	5.0	15.0	35.00	17.0	19.9	10.0	21.3	47.7	45.0	37.3	0.0	0.0	19.4		

*Source: 2015 ACS Census ; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*