



Community Reinvestment Act Public File

| | |
|--|----|
| About Kendall Bank..... | 1 |
| Public Comments & Responses..... | 2 |
| 2020 Kendall Bank Performance Evaluation..... | 3 |
| 2023 State Bank of Spring Hill Performance Evaluation..... | 15 |
| CRA Performance Enhancement Plan..... | 28 |
| Locations and Delivery Systems..... | 29 |
| Branches Opened and Closed..... | 31 |
| Product Offerings by Location..... | 32 |
| Available Services by Location..... | 33 |
| Kendall Bank Deposit Account Offerings..... | 34 |
| State Bank of Spring Hill Deposit Account Offerings..... | 37 |
| Kendall Bank Fee Schedule..... | 43 |
| State Bank of Spring Hill Fee Schedule..... | 45 |
| Kendall Bank Treasury Management Fee Schedule..... | 46 |
| Loan-to-Deposit Ratios..... | 48 |
| Assessment Area Summary..... | 49 |
| Assessment Area Maps and Demographic Information..... | 50 |

About Kendall Bank

Mission

For more than 120 Years, Kendall Bank has been dedicated to helping individuals, families, and businesses achieve their financial goals. Today, we remain committed to providing every client with an exceptional all-inclusive banking experience that combines big-bank expertise and technology with the trusted personal relationship only a local bank can provide.

Core Values

| | |
|----------------|--|
| RELATIONSHIP | Our clients are the core of our business, and we only succeed if they succeed. We treat each client as a valued individual and work hard to earn and keep their trust for the long-term. |
| RESPONSIBILITY | We take personal responsibility for meeting our clients' needs. We make sure they have the access, information, and confidence they need to reach their financial goals. |
| SIMPLICITY | Through leading-edge technology and helpful client service, we anticipate the needs of each client and provide them with a banking experience that is seamless and simple. |
| INNOVATION | We continually explore new ways to improve the client experience and bring relevant new products and services to our clients. |
| COMMUNITY | As a community-focused bank, we use our resources, time, and talent to support causes and organizations that strengthen the communities we serve. |

History

Kendall State Bank was chartered in the state of Kansas in 1892. Kendall State Bank was purchased in September 2019 with \$37,000,000 in assets and the name was changed to Kendall Bank. The Bank operates two locations in Jefferson County, Kansas and two locations in Johnson County, Kansas. On January 31, 2025, the Bank finalized a merger with State Bank of Spring Hill, which is now a proud division of Kendall Bank. As of February 28, 2025, the Bank has an asset size of \$215,396,699.

Public Comments & Responses

The Bank has not received public comments.

PUBLIC DISCLOSURE

May 4, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Kendall State Bank
Certificate Number: 16471

406 Broadway Street
Valley Falls, Kansas 66088

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

| | |
|--|---|
| INSTITUTION RATING | 1 |
| DESCRIPTION OF INSTITUTION | 1 |
| DESCRIPTION OF ASSESSMENT AREA | 2 |
| SCOPE OF EVALUATION | 4 |
| CONCLUSIONS ON PERFORMANCE CRITERIA..... | 4 |
| DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW..... | 6 |
| APPENDICES | 7 |
| SMALL BANK PERFORMANCE CRITERIA..... | 7 |
| GLOSSARY | 7 |

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The bank made a majority of its loans in the assessment area.
- The assessment area consists entirely of middle-income geographies; therefore, the geographic distribution criterion was not evaluated.
- The distribution of borrowers reflects reasonable penetration of loans among businesses and farms of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the overall rating.

DESCRIPTION OF INSTITUTION

Kendall State Bank is headquartered in Valley Falls, Kansas, and is wholly owned by Northeast Kansas Bancshares, Inc., Valley Falls, Kansas. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated June 16, 2014, based on Interagency Small Institution Examination Procedures. There are no lending subsidiaries or affiliates.

Kendall State Bank operates three locations in northeast Kansas: the main office located in Valley Falls and locations in Nortonville and Winchester. Since the prior evaluation, the bank opened a loan production office in Overland Park, Kansas.

The institution offers traditional loan products including commercial, home mortgage, agricultural and consumer loans. Commercial lending continues to be the institution's primary focus. Deposit services include checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, mobile deposit, electronic bill pay, and four automated teller machines.

According to the December 31, 2019, Reports of Condition and Income, the institution reported total assets of \$40 million. The largest categories of loans by dollar volume include commercial loans (39 percent), home mortgage loans (23 percent), and agricultural loans (12 percent). The following table shows the distribution for each loan category by dollar volume.

| Loan Portfolio Distribution as of December 31, 2019 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction, Land Development, and Other Land Loans | 5,264 | 22.2 |
| Secured by Farmland | 1,690 | 7.1 |
| Secured by 1-4 Family Residential Properties | 5,301 | 22.4 |
| Secured by Multi-family (5 or more) Residential Properties | 26 | 0.1 |
| Secured by Non-farm Non-Residential Properties | 7,195 | 30.4 |
| Total Real Estate Loans | 19,476 | 82.2 |
| Commercial and Industrial Loans | 1,944 | 8.2 |
| Agricultural Production and Other Loans to Farmers | 1,120 | 4.7 |
| Consumer | 859 | 3.6 |
| Obligations of States and Political Subdivisions in the United States | 279 | 1.3 |
| Other Loans | 8 | 0.0 |
| Less: Unearned Income | 0 | 0.0 |
| Total Loans | 23,686 | 100.0 |
| <i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0</i> | | |

Examiners did not identify any financial, legal, or other impediments, other than legal lending limits, that affect the bank's ability to meet assessment area credit needs.

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment area within which its CRA performance will be evaluated. Kendall State Bank has designated one assessment area within the Topeka, Kansas Metropolitan Statistical Area. The following sections discuss demographic and economic information for the assessment area.

Economic and Demographic Data

The assessment area includes all four census tracts in Jefferson County, which is comprised solely of middle-income census tracts according to the 2015 American Community Survey (ACS). The following table illustrates select demographic characteristics of the assessment area.

| Demographic Information of the Assessment Area | | | | | |
|--|----------|----------------------|--------------------|------------------|-----------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # |
| Geographies (Census Tracts) | 4 | 0.0 | 0.0 | 100.0 | 0.0 |
| Population by Geography | 18,898 | 0.0 | 0.0 | 100.0 | 0.0 |
| Housing Units by Geography | 8,210 | 0.0 | 0.0 | 100.0 | 0.0 |
| Owner-Occupied Units by Geography | 6,182 | 0.0 | 0.0 | 100.0 | 0.0 |
| Occupied Rental Units by Geography | 1,360 | 0.0 | 0.0 | 100.0 | 0.0 |
| Vacant Units by Geography | 668 | 0.0 | 0.0 | 100.0 | 0.0 |
| Businesses by Geography | 883 | 0.0 | 0.0 | 100.0 | 0.0 |
| Farms by Geography | 121 | 0.0 | 0.0 | 100.0 | 0.0 |
| Family Distribution by Income Level | 5,405 | 14.1 | 18.2 | 25.9 | 41.8 |
| Household Distribution by Income Level | 7,542 | 16.9 | 14.3 | 22.9 | 45.9 |
| Median Family Income Topeka, KS MSA | \$64,984 | Median Housing Value | | | \$127,802 |
| Families Below Poverty Level | 5.7% | Median Gross Rent | | | \$728 |
| Source: 2015 ACS Census; 2019 D&B Data. | | | | | |

Service industries represent the largest portion of businesses at 37 percent; followed by agriculture, forestry, & fishing (12 percent); and construction (10 percent). In addition, 72 percent of area businesses have four or fewer employees, and 87 percent operate from a single location. Data obtained from the U.S. Bureau of Labor Statistics for March 2020 indicates that the unemployment rate for Jefferson County and the State of Kansas is 3 percent.

Competition

The bank operates in a moderately competitive market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2019, five financial institutions operate 21 branches within Jefferson County. Of these institutions, Kendall State Bank ranked fourth with 16 percent of the deposit market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available. Examiners conducted an interview with a representative from a government agency familiar with the assessment area. The contact stated that economic conditions in the area are stable. Nearly all of the businesses within Jefferson County are considered essential and have not been adversely affected by the recent economic downturn. The contact did not mention any specific opportunities for financial institution involvement, but did mention that the area would benefit from newer affordable rental units. Overall, the community contact indicated that financial institutions are meeting the credit needs of the area.

Credit Needs

Based on information provided by the community contact, bank management, and demographic and economic data, examiners determined that the credit needs within the assessment area include small business, agricultural, and home mortgage loans.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated June 16, 2014, to the current evaluation, dated May 4, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test. This evaluation does not include any lending activity performed by affiliates.

Activities Reviewed

Examiners determined that the bank's major product lines include small business, small farm, and home mortgage loans. This conclusion considered the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. In 2019, the bank originated or renewed 40 small business loans totaling \$3.0 million, 21 small farm loans totaling \$1.6 million, and 11 home mortgage loans totaling \$2.2 million.

Bank records indicated that the lending focus remained consistent throughout the evaluation period. Examiners reviewed all small business and small farm loans originated or renewed in 2019. D&B data for 2019 provided a standard of comparison for the small business and small farm loans. Examiners also reviewed all 2019 home mortgage loans for the Assessment Area Concentration criterion; however, there were too few loans inside the assessment area to perform a meaningful analysis for the Borrower Profile criterion. Based on the bank's business focus and loan portfolio composition, more weight was placed on small business lending performance when arriving at overall conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Kendall State Bank demonstrated reasonable performance under the Lending Test.

Loan-to-Deposit Ratio

Kendall State Bank's net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's loan-to-deposit ratio averaged 70.2 percent over the past 23 calendar quarters from June 30, 2014, to December 31, 2019. The ratio ranged from a low of 60.4 percent as of September 30, 2015, to a high of 77.7 percent, as of June 30, 2014. The bank's net loan-to-deposit ratio remained generally stable throughout the evaluation period.

Given the bank's asset size, geographic location, and loan product focus, no similarly-situated financial institutions could be identified for comparison purposes. Similarly-situated financial institutions are institutions located in or near the bank's assessment area that are comparable to the bank based on asset size, market served, and loan portfolio composition.

Assessment Area Concentration

Overall, the bank made a majority of its loans, by number, within the assessment area. As illustrated in the following table, a majority of loans, by dollar volume, were originated outside the

assessment area. However, examiners focused on performance by number of loans, as it is a better reflection of the number of businesses, farms, and individuals served. Further, two of the small business loans outside of the assessment area totaled \$1.3 million, which substantially increased the total dollar volume outside the assessment area.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|------|---------|------|---------|------------------------|------|----------|------|----------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$(000s) | % | \$(000s) | % | |
| Small Business | 26 | 65.0 | 14 | 35.0 | 40 | 978 | 32.8 | 2,008 | 67.2 | 2,986 |
| Home Mortgage | 5 | 45.5 | 6 | 54.5 | 11 | 833 | 37.9 | 1,364 | 62.1 | 2,197 |
| Small Farm | 20 | 95.2 | 1 | 4.8 | 21 | 1,539 | 96.5 | 55 | 3.5 | 1,594 |
| Total | 51 | 70.8 | 21 | 29.2 | 72 | 3,350 | 49.4 | 3,427 | 50.6 | 6,777 |
| Source: Bank Data | | | | | | | | | | |

Geographic Distribution

The assessment area consists entirely of middle-income geographies; therefore, review of the geographic distribution criterion would not result in meaningful conclusions and was not evaluated.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses and farms of different revenue sizes. As only five home mortgage loans were extended inside of the assessment area, a review of home mortgage loans would not result in meaningful conclusions. Examiners focused on the percentage by number of loans to businesses and farms with gross annual revenues of \$1 million or less.

Small Business Loans

The distribution of borrowers reflects excellent penetration among businesses with gross annual revenues of \$1 million or less. The bank's performance exceeds the percent of businesses in this revenue category.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|--|------------------------|-----------|--------------|-----------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| <=\$1,000,000 | 79.7 | 24 | 92.3 | 873 | 89.3 |
| >1,000,000 | 5.1 | 2 | 7.7 | 105 | 10.7 |
| Revenue Not Available | 15.2 | 0 | 0.0 | 0 | 0.0 |
| Total | 100.0 | 26 | 100.0 | 978 | 100.0 |
| <i>Source: 2019 D&B Data; Bank Data</i> | | | | | |

Small Farm Loans

The distribution of borrowers reflects reasonable penetration among farms with gross annual revenues of \$1 million or less. The bank's performance is consistent with the percent of farms in this revenue category.

| Distribution of Small Farm Loans by Gross Annual Revenue Category | | | | | |
|---|--------------|-----------|--------------|--------------|--------------|
| Gross Revenue Level | % of Farms | # | % | \$(000s) | % |
| <=\$1,000,000 | 98.3 | 19 | 95.0 | 1,239 | 80.5 |
| >1,000,000 | 0.8 | 1 | 5.0 | 300 | 19.5 |
| Revenue Not Available | 0.9 | 0 | 0.0 | 0 | 0.0 |
| Totals | 100.0 | 20 | 100.0 | 1,539 | 100.0 |
| <i>Source: 2019 D&B Data; Bank Data</i> | | | | | |

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

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

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an

institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

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

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

PUBLIC DISCLOSURE

July 11, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State Bank of Spring Hill
Certificate Number: 8110

201 South Webster Street
Spring Hill, Kansas 66083

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut St, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

| | |
|--|---|
| INSTITUTION RATING | 1 |
| DESCRIPTION OF INSTITUTION | 1 |
| DESCRIPTION OF ASSESSMENT AREA | 2 |
| SCOPE OF EVALUATION | 4 |
| CONCLUSIONS ON PERFORMANCE CRITERIA..... | 5 |
| DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW..... | 6 |
| APPENDICES | 7 |
| SMALL BANK PERFORMANCE CRITERIA..... | 7 |
| GLOSSARY | 8 |

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Needs to Improve.**

An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The bank's Community Reinvestment Act (CRA) performance under the applicable performance criteria supports the overall rating. The following points summarize the bank's performance.

- The loan-to-deposit (LTD) ratio is less than reasonable considering the institution's size, financial condition, and the assessment area credit needs.
- The bank extended a majority of loans inside the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects poor penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The State Bank of Spring Hill (SBSH) operates its sole full-service office in Spring Hill, Kansas. The Dunmire Agency, Inc., a one-bank holding company, continues to own a majority of the bank's outstanding stock. The bank did not open or close any branches, and no merger or acquisition activities have occurred since the previous evaluation. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated August 28, 2017, which was based on Interagency Small Institution Examination Procedures.

The bank offers various loan products including construction and development, commercial, agricultural, and consumer loans, with construction and development lending being its primary focus. Although small business lending is not a primary focus for the bank, SBSH participated in the Small Business Administration's Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 pandemic. Specifically, SBSH originated 15 PPP loans totaling \$833,000 in 2020, and 25 PPP loans totaling \$648,000 in 2021.

The institution provides a variety of deposit services including checking, savings, and certificates of deposit. In addition to traditional banking services, customers have access to ATMs; online banking, including electronic bill pay; periodic statements; and mobile banking.

As of March 31, 2023, assets totaled \$65,287,000, loans totaled \$12,261,000, and deposits totaled \$62,899,000. The following table shows the bank's loan portfolio distribution.

| Loan Portfolio Distribution as of 3/31/2023 | | |
|---|-----------------|--------------|
| Loan Category | \$(000s) | % |
| Construction, Land Development, and Other Land Loans | 6,448 | 52.6 |
| Secured by Farmland | 1,184 | 9.7 |
| Secured by 1-4 Family Residential Properties | 2,556 | 20.8 |
| Secured by Multifamily (5 or more) Residential Properties | 0 | 0.0 |
| Secured by Nonfarm Nonresidential Properties | 380 | 3.1 |
| Total Real Estate Loans | 10,568 | 86.2 |
| Commercial and Industrial Loans | 1,162 | 9.5 |
| Agricultural Production and Other Loans to Farmers | 220 | 1.8 |
| Consumer Loans | 219 | 1.8 |
| Obligations of State and Political Subdivisions in the U.S. | 0 | 0.0 |
| Other Loans | 0 | 0.0 |
| Lease Financing Receivable (net of unearned income) | 92 | 0.7 |
| Less: Unearned Income | 0 | 0.0 |
| Total Loans | 12,261 | 100.0 |
| <i>Source: Reports of Condition and Income</i> | | |

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet its assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

Economic and Demographic Data

The bank continues to designate a single assessment area comprised of portions of Johnson and Miami counties within the Kansas City, Missouri-Kansas Metropolitan Statistical Area (MSA). The assessment area consists of 12 census tracts, including 1 moderate-income, 8 middle-income, and 3 upper-income census tracts. While the overall demographic composition of the assessment area has not significantly changed, the income designation of one census tract shifted since the prior evaluation. Specifically, a census tract in Miami County was previously designated as upper-income, but it is now a middle-income census tract based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of the entire assessment area.

| Demographic Information of the Assessment Area | | | | | |
|--|--------|---------------|------------------------------|------------------|-----------------|
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # |
| Geographies (Census Tracts) | 12 | 0.0 | 8.3 | 66.7 | 25.0 |
| Population by Geography | 55,885 | 0.0 | 5.9 | 69.6 | 24.4 |
| Housing Units by Geography | 19,061 | 0.0 | 5.3 | 72.5 | 22.2 |
| Owner-Occupied Units by Geography | 14,244 | 0.0 | 4.3 | 69.7 | 26.0 |
| Occupied Rental Units by Geography | 3,550 | 0.0 | 9.3 | 85.8 | 5.0 |
| Vacant Units by Geography | 1,267 | 0.0 | 6.2 | 66.1 | 27.8 |
| Businesses by Geography | 3,833 | 0.0 | 3.5 | 62.4 | 34.1 |
| Farms by Geography | 256 | 0.0 | 2.0 | 65.2 | 32.8 |
| Family Distribution by Income Level | 14,365 | 11.8 | 16.6 | 23.0 | 48.7 |
| Household Distribution by Income Level | 17,794 | 11.0 | 13.6 | 19.9 | 55.4 |
| Median Family Income MSA - 28140 Kansas City, MO-KS MSA | | \$86,562 | Median Housing Value | | \$270,161 |
| FFIEC- Estimated Median Family Income for 2022 | | \$97,300 | Median Gross Rent | | \$1,053 |
| | | | Families Below Poverty Level | | 3.1% |
| Source: 2020 U.S. Census; 2022 D&B Data; FFIEC Estimated Median Family Income; Due to rounding totals may not equal 100.0% | | | | | |

According to 2022 D&B data, the services industry represents the largest portion of businesses in the assessment area at 33.9 percent, followed by non-classifiable establishments at 20.9 percent, and construction at 10.6 percent. The data also indicates a notable number of these operations are relatively small with 93.7 percent of businesses operating from one location, and 67.0 percent have four or fewer employees.

Competition

According to Reports of Condition data, there were 11 financial institutions that operated 13 branches within the assessment area. Of these institutions, SBSH ranked second with 11.8 percent of the deposit market share. However, the bank serves portions of both Johnson and Miami counties, which are highly competitive markets. According to the June 30, 2022 FDIC Deposit Market Share data, there were 63 financial institutions in Johnson and Miami counties operating 247 branches. Within the two counties, SBSH ranked 46th with a deposit market share of 0.2 percent. Based on this data, examiners concluded that there is a strong level of competition for financial services in the area.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also identifies what credit opportunities are available.

Examiners contacted an individual from a local organization supporting economic development in Miami County. The contact indicated that the local economy continues to grow as the Kansas City MSA keeps expanding to the west and south. The addition of new business locations in the area is bringing a number of new jobs. Specifically, Panasonic in De Soto, Kansas is adding 4,500

positions; and Garmin and a meat packing plant in Olathe, Kansas are bringing 600 and 500 new jobs, respectively. As a result, the contact noted that the housing market has been very tight, with high demand and limited inventory. As such, housing prices have continued to increase resulting in a significant shortage of income-qualified housing. Finally, the contact identified a need for commercial lending in the assessment area, particularly loans through the Small Business Administration. In conclusion, the contact stated overall the area is well-served by local institutions, many of which are very engaged in the community.

Credit Needs

Examiners identify the credit needs of the assessment area based on information from the community contact, bank management, and demographic and economic data. Based on this information, examiners determined that small business and home mortgage loans are notable credit needs.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the previous evaluation dated August 28, 2017, to the current evaluation dated July 11, 2023. Examiners conducted this CRA evaluation using Interagency Small Institution Examination Procedures.

Activities Reviewed

Examiners determined that the bank's major lending product is construction and development loans, which is focused on 1-4 family residential real estate. This conclusion considered the bank's business strategy, review of bank records of the number and dollar volume of loans originated during the evaluation period, and the loan portfolio composition. The evaluation did not review home mortgage lending as the bank no longer offers this product. Additionally, examiners did not analyze the bank's small business and small farm lending because it was too limited to yield meaningful results or provide material support for conclusions.

Bank management stated the bank's 2022 lending patterns are generally representative of its overall lending patterns since the prior evaluation. Therefore, examiners focused on construction and development loans originated, purchased, or renewed in 2022. The bank's data showed a total of 30 construction and developments loans totaling \$12.1 million.

For the Lending Test, examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. To evaluate the Geographic Distribution and Borrower Profile criteria, examiners reviewed all 19 loans totaling \$6.5 million that were made in the assessment area.

Because the bank primarily made the construction and development loans to home builders, examiners used the 2022 D&B data as a standard of comparison for the bank's lending performance. For the Geographic Distribution and Borrower Profile criteria, examiners emphasized performance by the number of loans because it is a better indicator of the number of borrowers served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Overall, SBSH demonstrated poor performance under the Lending Test. The bank's performance under the LTD Ratio and Borrower Profile criteria supports this conclusion.

Loan-to-Deposit Ratio

SBSH's LTD ratio is less than reasonable considering the institution's size, financial condition, and assessment area credit needs. The bank's performance was evaluated based on its net LTD ratio since the prior evaluation, which averaged 27.3 percent over the past 23 quarters. The ratio ranged from a high of 38.3 percent on September 30, 2017, to a low of 18.5 percent on September 30, 2022.

Although the ratio is slightly skewed due to a significant amount of deposited public funds, the LTD ratio is still low. Specifically, as of March 31, 2023, the bank's LTD ratio would be 32.4 percent after deducting these public fund deposits. Additionally, as shown in the following table, the bank's net LTD ratio is lower than comparable institutions. Examiners selected the comparable institutions based on their asset size, geographic location, lending focus, and branching structure.

| Loan-to-Deposit (LTD) Ratio Comparison | | |
|---|---|---------------------------------|
| Bank | Total Assets as of 3/31/2023 (\$000s) | Average Net LTD Ratio (%) |
| The State Bank of Spring Hill, Spring Hill, Kansas | 62,287 | 27.3 |
| The First National Bank of Louisburg, Louisburg, Kansas | 184,803 | 51.7 |
| The First Security Bank, Overbrook, Kansas | 85,868 | 83.6 |
| Source: Reports of Condition and Income 9/30/2017 – 3/31/2023 | | |

Assessment Area Concentration

A majority of construction and development loans are located within the assessment area. The following table shows the bank's performance.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|-----------------|------|---------|------|----------------|---------------------------------|------|---------|------|-----------------------|
| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Construction & Development | 19 | 63.3 | 11 | 36.7 | 30 | 6,482 | 53.6 | 5,610 | 46.4 | 12,092 |
| Source: Bank Data | | | | | | | | | | |

Geographic Distribution

The geographic distribution of construction and development loans reflects reasonable dispersion. To analyze this criterion, examiners focused on the percentage of lending in the bank's sole moderate-income census tract as the assessment area does not include any low-income census tracts. The bank did not extend any construction and development loans in the moderate-income census tract; however, demographic data indicates there are limited opportunities to lend with only

3.5 percent of businesses located in this tract. Given this context, the bank's performance is reasonable.

| Geographic Distribution of Construction and Development Loans | | | | | |
|---|-----------------|-----------|--------------|--------------|--------------|
| Tract Income Level | % of Businesses | # | % | \$(000s) | % |
| Moderate | 3.5 | - | - | - | - |
| Middle | 62.4 | 16 | 84.2 | 5,422 | 83.6 |
| Upper | 34.1 | 3 | 15.8 | 1,060 | 16.4 |
| Totals | 100.0 | 19 | 100.0 | 6,482 | 100.0 |
| <i>Source: 2022 D&B Data, Bank Data</i> | | | | | |

Borrower Profile

The distribution of borrowers reflects poor performance. To analyze this criterion, examiners focused on the percentage of loans to home builders with gross annual revenues of \$1 million or less. As shown in the following table, the bank's level of lending to home builders with revenues of \$1 million or less is significantly below the percentage of businesses in this revenue category.

| Distribution of Construction and Development Loans by Gross Annual Revenue Category | | | | | |
|---|-----------------|-----------|--------------|--------------|--------------|
| Gross Revenue Level | % of Businesses | # | % | \$(000s) | % |
| <=\$1,000,000 | 90.0 | 8 | 42.1 | 2,387 | 36.8 |
| >\$1,000,000 | 3.0 | 11 | 57.9 | 4,095 | 63.2 |
| Revenue Not Available | 7.0 | - | - | - | - |
| Total | 100.0 | 19 | 100.0 | 6,482 | 100.0 |
| <i>Source: 2022 D&B Data, Bank Data</i> | | | | | |

Response to Complaints

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

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

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

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

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

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

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

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

CRA Performance Enhancement Plan

Kendall Bank is committed to strengthening its lending operations and improving its community reinvestment performance. Following the acquisition of the State Bank of Spring Hill, we conducted a thorough review of their lending practices to identify the deficiencies leading to its needs improvement Community Reinvestment Act rating. By eliminating ineffective policies and adopting a more proactive approach to lending, we are confident our enhanced framework will result in stronger loan performance and improved community reinvestment outcomes. This performance plan outlines our approach to ensuring responsible and sustainable lending practices better serving the communities in which we operate.

With the acquisition of the State Bank of Spring Hill, Kendall Bank has begun the process of streamlining the Bank's loan operations to ensure a more efficient and effective lending framework. This includes centralizing the loan approval, underwriting, and servicing processes. Further, a new loan officer who will be dedicated to the Spring Hill location has been hired. Kendall Bank has a robust C&I, Commercial, and SBA lending team that has provided consistent growth throughout its lending assessment area. Kendall Bank continues to have strong loan demand, and this acquisition allows Kendall Bank to expand its expertise to meet the credit needs of individuals and small businesses within the Spring Hill, KS and surrounding areas. Further, Kendall Bank brings more consumer loan offerings than previously provided by State Bank of Spring Hill.

Staff training and development will be a critical component of this plan. Regular training sessions will focus on updated lending practices and risk management protocols, ensuring all lending staff are equipped to support a broader range of credit products and services.

Performance monitoring and oversight will be conducted and reviewed on a periodic basis by the Compliance and Loan Committees. Necessary adjustments will be made as needed to ensure continuous improvement. Key performance metrics, including overall loan volume growth, geographic distribution, and product distribution will be tracked to measure the effectiveness of lending initiatives.

Kendall Bank is dedicated to advancing its community reinvestment goals through a focused approach to lending excellence. By incorporating the State Bank of Spring Hill into its operations, we are confident in our ability to improve lending performance in and around the Spring Hill, KS service area. Our commitment is demonstrated through clear objectives, monitoring systems, and a structured approach to responsible lending. This performance plan underscores our promise to provide accessible and efficient lending services supporting the economic wellbeing of the communities we serve. The Bank will continue to assess its performance and adjust strategies to ensure continuous improvement in meeting community needs.

Locations and Delivery Systems

| LOCATIONS AND OPERATING HOURS | | | | | |
|---|---|---|-----------------------------|-------------------------|---|
| Branch Address and Contact Information | Lobby Hours of Operation | Drive-Thru Hours of Operation | ATM Availability | Night Drop Availability | Census Tract Information |
| Overland Park 11225 College Blvd., Suite 150 Overland Park, KS 66210 Phone: 913.839.3700 | Monday - Friday 9:00 a.m. - 5:00 p.m. | No Drive-Thru Available | No ATM Available | Yes | Johnson County, Kansas 28140/20/91/530.12 Tract Income: Upper |
| Valley Falls 406 Broadway Street Valley Falls, KS 66088 Phone: 785.945.3231 | Monday - Thursday 9:00 a.m. - 3:00 p.m. Friday 9:00 a.m. - 4:00 p.m. Saturday By Appointment Only | Monday - Thursday 8:30 a.m. - 3:00 p.m. Friday 8:30 a.m. - 6:00 p.m. Saturday 8:30 a.m. - 12:00 p.m. | Yes Drive Up 24 Hours | Yes | Jefferson County, Kansas 45820/20/87/202.00 Tract Income: Middle |
| Nortonville 520 Main Street Nortonville, KS 66060 Phone: 913.886.2121 | Monday - Thursday 9:00 a.m. - 12:00 p.m. 1:00 p.m. - 3:00 p.m. Friday 9:00 a.m. - 12:00 p.m. 1:00 p.m. - 5:00 p.m. | Monday - Thursday 8:30 a.m. - 12:00 p.m. 1:00 p.m. - 3:00 p.m. Friday 8:30 a.m. - 12:00 p.m. 1:00 p.m. - 5:00 p.m. | Yes Drive Up 24 Hours | Yes | Jefferson County, Kansas 45820/20/87/202.00 Tract Income: Middle |
| Spring Hill 201 S Webster Street Spring Hill, KS 66083 | Monday - Friday 9:00 a.m. - 3:00 p.m. Saturday By Appointment Only | Monday - Thursday 8:30 a.m. - 4:30 p.m. Friday 8:30 a.m. - 6:00 p.m. Saturday 8:30 a.m. - 12:00 p.m. | Yes Walk Up 24 Hours | Yes | Johnson County, Kansas 28140/20/91/538.01 Tract Income: Middle |

DELIVERY SYSTEMS

Kendall Bank offers a wide array of banking products and services through various channels.

Traditional Branch Services - Available Monday through Friday at all locations. The night depository is worked Monday through Friday. Teller services are available through the Valley Falls drive-thru on Saturday mornings. All depository services are available at Spring Hill on Saturday mornings.

Online Banking with Bill Payment - Online Banking allows business and personal clients to access e-Statements, check account balances, monitor transactions, retrieve check images, pay bills, transfer funds between Kendall Bank accounts or make loan payments. Personal clients can transfer funds to / from accounts they have with other banks.

Mobile Banking and Mobile Deposit - Mobile Banking is a service allowing business and personal clients to conveniently bank from their mobile device or tablet. Clients can check account balances, view recent transactions, transfer funds, pay bills, make loan payments, and deposit checks.

Treasury Management - Treasury Management Services is tailored to each business's needs. There is no "one size fits all". With appropriate approvals, business clients can initiate ACH or Wire Transfers. Fraud prevention through Positive Pay and QuickBooks interface is available.

Remote Deposit Capture Services - Remote Deposit Capture allows businesses to scan deposits from the convenience of their office.

Bank by Mail - The Bank allows clients to bank by mail. The Bank processes mail deposits during normal business hours.

Night Depository - All locations maintain a 24-hour night depository.

Branches Opened and Closed

| Action | Branch Location | Census Tract Information | Date of Action |
|---|--|---|----------------|
| Closed | Winchester 301 Delaware Winchester, KS 66097 Phone: 913.774.8750 | Jefferson County, Kansas 45820/20/87/202.00 Tract Income: Middle | 12.23.2024 |
| Opened (Merger of Kendall Bank and State Bank of Spring Hill) | State Bank of Spring Hill, a Proud Division of Kendall Bank 201 S Webster Spring Hill, KS 66083 | Johnson County, Kansas 28140/20/91/538.01 Tract Income: Middle | 1.31.2025 |

Product Offerings by Location

Deposit Products- VALLEY FALLS, NORTONVILLE, AND OVERLAND PARK LOCATIONS ONLY

| Basic Checking Account | Interest Checking Account | Money Market Account | Regular Savings | Youth Savings | Certificates of Deposit | Individual Retirement Accounts | Small Business Checking | Business Checking | Business Interest Checking | Business Money Market |
|------------------------|---------------------------|----------------------|-----------------|---------------|-------------------------|--------------------------------|-------------------------|-------------------|----------------------------|-----------------------|
| X | X | X | X | X | X | X | X | X | X | X |

Deposit Products- SPRING HILL LOCATION ONLY

| Personal Checking | Legacy Checking | Free Checking | Freedom Years Checking | Freedom Years NOW Checking | Freedom Years Super NOW Checking | NOW Checking | Public Funds Interest Bearing | Public Funds Non-Interest Bearing | Regular Checking | Super NOW Checking | Freedom Years Money Market | Money Market | Money Market Business | Commercial Checking | Savings Business |
|-------------------|-----------------|---------------|------------------------|----------------------------|----------------------------------|--------------|-------------------------------|-----------------------------------|------------------|--------------------|----------------------------|--------------|-----------------------|---------------------|------------------|
| X | X | X | X | X | X | X | X | X | X | X | X | X | X | X | X |

Loan Products- ALL LOCATIONS

| Consumer Secured | Consumer Unsecured | Mortgage | Home Equity | Real Estate Construction | Agriculture | Business & SBA | Commercial Real Estate | Commercial Construction | Commercial Lines of Credit |
|------------------|--------------------|----------|-------------|--------------------------|-------------|----------------|------------------------|-------------------------|----------------------------|
| X | X | X | X | X | X | X | X | X | X |

Safe Deposit Boxes

| Branch | 2 x 5 | 2 x 10 | 3 x 5 | 5 x 5 | 10 x 3 | 10 x 4 | 10 x 5 | 10 x 10 |
|---------------|-------|--------|-------|-------|--------|--------|--------|---------|
| Overland Park | | | | | | | | |
| Valley Falls | | | X | X | X | X | X | X |
| Nortonville | | | X | X | X | | X | X |
| Spring Hill | X | X | X | X | X | X | X | X |

Available Services by Location

| Available Services | Overland Park | Valley Falls | Nortonville | Spring Hill |
|---------------------------------------|---------------|--------------|-------------|-------------|
| Account Alerts | X | X | X | |
| Account Analysis | X | X | X | |
| Account Research | X | X | X | X |
| ACH Origination | X | X | X | X |
| Apple Pay/Google Pay / Samsung Pay | X | X | X | |
| ATM Machines | | X | X | X |
| Automatic Transfers | X | X | X | X |
| Bank by Mail | X | X | X | X |
| Bank to Bank Transfers | X | X | X | |
| Card Fraud Monitoring | X | X | X | X |
| Cash Advances | | X | X | X |
| CDARS & ICS | X | X | X | |
| Check Cashing | X | X | X | X |
| Check Ordering | X | X | X | X |
| Checks- Official | X | X | X | X |
| Coin Processing | | X | X | X |
| Copy Machine | X | X | X | X |
| Credit Cards- Personal and Business | X | X | X | |
| Direct Deposit | X | X | X | X |
| e-Statements | X | X | X | X |
| Fax Machine | | X | X | X |
| Foreign Money Purchase & Exchange | X | X | X | X |
| Linked Account Transfers | X | X | X | |
| Lockbox | X | X | X | |
| MasterCard® Debit Cards | x | X | X | |
| Merchant Processing | X | X | X | |
| Mobile Banking | X | X | X | X |
| Mobile Deposit- Personal and Business | X | X | X | |
| Night Depository | X | X | X | X |
| Notary Services | X | X | X | X |
| Online Banking | X | X | X | X |
| Online Bill Pay | X | X | X | X |
| Online Wire Submission | X | X | X | |
| Phone Transfers | X | X | X | X |
| Positive Pay | X | X | X | |
| Remote Deposit Capture | X | X | X | |
| Safe Deposit Boxes | | X | X | X |
| Safekeeping | X | X | X | |
| Stop Payments | X | X | X | X |
| Temporary Checks | X | X | X | X |
| VISA® Debit Cards | | | | X |
| Wire Transfers | X | X | X | X |

BASIC CHECKING ACCOUNT

Basic Checking offers unlimited transactions, Free Mastercard® Debit Card, Free Online and Mobile Banking, Free Mobile Deposit, Free Bill Pay, and Free e-Statements.

Limitations: This account requires a \$100 minimum opening deposit.

Account Fees: e-Statements are encouraged, paper statements are \$3.00 per month. Refer to the rate and fee schedule for additional services and related fees.

INTEREST CHECKING ACCOUNT

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$1,000.00 or an average available balance of \$2,000.00 per month to avoid monthly maintenance.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: \$5.00 Monthly maintenance if daily balance requirements above are not met. e-Statements are encouraged, paper statements are \$3.00 per month. Refer to the rate and fee schedule for additional services and related fees.

MONEY MARKET CHECKING ACCOUNT

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: No minimum balance required to open the account. You must maintain a daily balance of \$1,000.00 or an average available balance per month of \$2,000.00 to avoid monthly maintenance.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: \$12.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees. An excessive withdrawal fee of \$5 per debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six (6) per statement cycle.

REGULAR SAVINGS

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded quarterly and credited to the account quarterly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$100.00 to avoid monthly maintenance.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: \$5.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees.

YOUTH SAVINGS

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded quarterly and credited to the account quarterly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$10 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: There are no fees to maintain this account. Refer to the rate and fee schedule for additional services and related fees.

SMALL BUSINESS CHECKING

Small Business Checking offers up to 100 items per month with no charge. This account also includes Free Online and Mobile Banking, Mobile Deposit, and Business Debit cards.

Balance Information: This account requires a \$100 minimum opening deposit.

Limitations: If the number of items in this account exceed the 100-item limit, items over 100 will be charged \$.26 per item to the account for that particular month.

Account Fees: e-Statements are encouraged, paper statements are \$6.00 per month. Refer to the rate and fee schedule for additional services and related fees.

BUSINESS CHECKING

Business Checking is designed for you if your business has higher volumes or Treasury Management needs. Earnings credit based on daily collected balance may offset fees.

Balance Information: This account requires a \$100 minimum opening deposit.

Account Fees. \$10.00 monthly maintenance; \$.15 per transit item, \$.26 per debit or credit (paper), and \$.19 per debit or credit (electronic).

BUSINESS INTEREST CHECKING

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: No minimum balance required to open the account. You must maintain a daily balance of \$150,000 to avoid monthly maintenance.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: \$25.00 monthly maintenance if daily balance requirements above are not met. \$.15 per transit item, \$.26 per debit or credit (paper), and \$.19 per debit or credit (electronic). Refer to the rate and fee schedule for additional services and related fees.

BUSINESS MONEY MARKET

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$100 minimum opening deposit. You must maintain a daily balance of \$2,500 or an average available balance of \$5,000 to avoid monthly maintenance.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Account Fees: \$12.00 monthly maintenance if daily balance requirements above are not met. Refer to the rate and fee schedule for additional services and related fees. An excessive withdrawal fee of \$5 per debit transaction (withdrawal, automatic transfer or payment out of this account) in excess of six (6) per statement cycle.

FREE CHECKING

Balance Information: The minimum balance required to open this account is \$100.00.

Limitations: You may make an unlimited number of deposits into your account.

Additional Terms: Duplicate checks required. Truncated statements (no physical checks returned). Free VISA® debit card (maximum of 2). Unlimited check writing. No minimum balance fee. No monthly fee. Onsite ATM transactions free.

REGULAR CHECKING

Balance Information: The minimum balance required to open this account is \$100.00. A minimum balance fee of \$5.00 will be assessed every monthly statement cycle unless you maintain an average daily balance of \$500.00 for the monthly statement cycle. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Limitations: You may make an unlimited number of deposits into your account.

MONEY MARKET

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$2,500 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by any means. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

FREEDOM YEARS CHECKING

Balance Information: The minimum balance required to open this account is \$100.00.

Limitations: You may make an unlimited number of deposits into your account.

Additional Terms: Must be 55 years of age or older.

FREEDOM YEARS MONEY MARKET

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$2,500 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by any means. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

NOW CHECKING

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$1,500 minimum opening deposit. You must maintain a minimum daily balance of \$1,500.00 in your account each day to obtain the disclosed APY.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$1,500.00 for the monthly statement cycle. A check/other debit item fee of \$.25 will be assessed for each debit transaction (withdrawals, check paid, automatic transfer, or payment out of this account) in excess of thirty (30) during the statement cycle. This fee will apply if the average daily collected balance on the account is less than \$3,000.00 per statement cycle. Check/other debit item fees are waived for Freedom Years Club Members.

SUPER NOW CHECKING

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$2,500 minimum opening deposit. You must maintain a daily balance of \$2,500.00 in your account each day to obtain the disclosed APY.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be imposed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. A check/other debit item fee of \$.25 will be assessed for each debit transaction (withdrawals, check paid, automatic transfer, or payment out of this account) in excess of thirty (30) during the statement cycle. This fee will apply if the average daily collected balance on the account is less than \$3,000.00 per statement cycle. Check/other debit item fees are waived for Freedom Years Club Members.

FREEDOM YEARS NOW CHECKING

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$1,500 minimum opening deposit. You must maintain a daily balance of \$1,500.00 in your account each day to obtain the disclosed APY.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be imposed on every monthly statement cycle unless you maintain a daily balance of \$1,500.00 for the monthly statement cycle.

Additional Terms: Must be 55 years of age or older.

FREEDOM YEARS SUPER NOW CHECKING

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$2,500 minimum opening deposit. You must maintain a minimum daily balance of \$2,500.00 in your account each day to obtain the disclosed APY.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be imposed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle.

Additional Terms: Must be 55 years of age or older.

SAVINGS

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded quarterly and credited to the account quarterly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$25.00 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle unless you maintain a balance of \$25.00 for the quarterly statement cycle. A withdrawal fee of \$.50 will be charged for each debit transaction (withdrawal, automatic transfer, or payment out of this account, including ATM withdrawals) in excess of six (6) during the quarterly statement cycle. This fee will apply if the customer fails to maintain a \$3,000.00 average daily balance per quarter.

KIDS KLUB SAVINGS

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded quarterly and credited to the account quarterly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$5.00 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A withdrawal fee of \$.50 will be charged for each withdrawal per quarterly statement cycle.

Additional Terms: Must be 12 years of age or younger.

COMMERCIAL CHECKING

Balance Information: This account requires a \$100 minimum opening deposit.

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: \$4.00 per statement service charge.

Credit Against Fees: This account features an earnings credit which is applied to reduce or eliminate fees on the account. If the earnings credit exceeds the fees for any period, you will be assessed no fees, but you will not be paid, carry forward, or otherwise receive credit for any excess earnings credit. A checks and other items fee of \$.15 will be charged for each deposit and debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account). A credit of \$.25 is given for each \$100.00 increment in average collected monthly balance. This amount will be credited to the maintenance fee and the per debit and deposit fee.

MONEY MARKET BUSINESS

Rate Information: This account is an interest-bearing account. The interest rate and annual percentage yield (APY) applied depend upon the daily balance in the account as shown on the rate sheet. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: This account requires a \$2,500 minimum opening deposit.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$6.00 will be assessed on every monthly statement cycle unless you maintain a daily balance of \$2,500.00 for the monthly statement cycle. During any monthly statement cycle, you may not make more than six withdrawals or transfers to another account of yours or to a third party by any means. If you exceed the transfer limitations set forth above in any statement period, your account will be subject to closure.

SAVINGS BUSINESS

Rate Information: This account is an interest-bearing account. At our discretion, the interest rate and APY may change at any time.

Compounding and Crediting: Interest is compounded quarterly and credited to the account quarterly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Information: The minimum balance required to open this account is \$25.00.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

Account Fees: A minimum balance fee of \$5.00 will be imposed every quarterly statement cycle unless you maintain a daily balance of \$25.00 for the quarterly statement cycle. A withdrawal fee of \$.50 will be charged for each debit transaction (withdrawal, automatic transfer, or payment out of this account, including ATM withdrawal) in excess of six (6) during the quarterly statement cycle. This fee will apply if the customer fails to maintain a \$3,000.00 average daily balance per quarter.

PUBLIC FUNDS INTEREST BEARING

Rate Information: This account is an interest-bearing account. You will be paid the disclosed rate for at least thirty (30) calendar days. We will never decrease this rate unless we give you at least thirty (30) days' notice in writing.

Compounding and Crediting: Interest is compounded monthly and credited to the account monthly.

Effect of Closing an Account: If you close this account before interest is credited, interest will not be paid.

Balance Computation Method: We use the daily balance method to calculate interest on the account. This method applies a daily periodic rate to the balance in the account each day.

When Interest Begins to Accrue: Interest begins to accrue on the business day you deposit non-cash items (for example, checks).

Limitations: You may make an unlimited number of deposits into your account.

PUBLIC FUNDS NON-INTEREST BEARING

Limitations: You may make an unlimited number of deposits into your account.

CASHIERS CHECK FEE*

Per check issued: \$5.00 - \$1.00 to \$5,000

Per check issued: \$10.00 - \$5,001 and above

Seniors*: no charge

CLOSED ACCOUNT WITHIN 90 DAYS OF OPENING FEE

If other account relationship: no charge // If no other account relationship: \$25.00

COIN COUNTER FEE^

Customers: Up to \$100 = no charge; Amount over \$100 has 5% fee

Noncustomers: The fee is 15% for the entire amount.

DEBIT/ATM CARDS FEE

Card replacement: \$8.00

Fee for withdrawal -Non-Kendall Bank ATM Fee: \$2.00 per withdrawal^

PIN replacement: \$4.00 if ordered by Kendall Bank (free if you call 800-717-4923)

ANY NON-KENDALL BANK ATM IN THE MONEY PASS NETWORK: NO CHARGE

DORMANT FEE

No fee if account balance is \$100.00 or greater.

Checking account: A checking account will be considered "dormant" after 12 months of no transactional activity. Dormant fees are \$5.00 per month if balance is less than \$100.00.

Savings account: A savings account will be considered "dormant" after 24 months of no transactional activity. Dormant fees are \$5.00 per month if balance is less than \$100.00.

FOREIGN CHECK DEPOSIT FEE (IN US OR NON-US DOLLARS)

The bank's cost plus an \$8.00 processing fee

FOREIGN CURRENCY EXCHANGE FEE

The bank's cost plus 2% of the amount exchanged in US dollars plus a \$15.00 processing fee

GARNISHMENTS OR TAX LEVY FEE

\$15.00 processing fee per Garnishment or Levy.

NIGHT DEPOSIT SERVICES FEE

First zippered deposit bag: no charge // Each additional zipper bag: \$8.00 / Key locked bag: \$20.00

NOTARY FEE

Customer: no charge / Non-customer: \$5.00

HOW DEPOSITS AND WITHDRAWALS ARE POSTED

When we process multiple transactions in a single day, we may post items in any order. Generally, we post credits first, obligations to the bank low to high, then debit card and ATM transactions in low to high order, then ACH debits in low to high order, then checks in check number order. If no check number is read, then low to high order.

INSUFFICIENT FUNDS FEE (NSF) **

NSF fees: \$27.00 per presentment. A presentment occurs when a check or other withdrawal is sent to the bank for payment from your account. An NSF fee is charged when your account does not have sufficient funds to pay the check or other withdrawal, and it is returned unpaid. The same check or

other withdrawal could be "presented" for payment from your account multiple times. The fee is only charged up to two times.

NSF PAID FEE (OD FEE) **

OD fees: \$27.00 per item. An OD fee occurs when a check or other withdrawal is sent to the bank for payment from your account and the item is paid resulting in a negative balance on your account.

USE BANK TOOLS TO AVOID NSF AND OD FEES

Use online or mobile banking to monitor account balances frequently. Set alerts on account for notification if balance falls below a set amount or items over a certain dollar post to the account. Set alerts using Brella on debit cards for purchases over a dollar amount.

RESEARCH FEE

\$25.00 per hour; half hour minimum plus \$2.00 per page copy fee

RETURN DEPOSITED ITEM FEE

\$15.00 per item - Business Customers Only- This fee occurs when you deposit a check, and it is returned unpaid.

SAFE DEPOSIT BOXES FEE- Seniors* receive 50% discount based on availability

3 x 5: auto debit \$15.00; manual \$20.00

5 x 5: auto debit \$25.00; manual \$30.00

10 x 3: auto debit \$35.00; manual \$40.00

10 x 4: auto debit \$45.00; manual \$50.00

10 x 5: auto debit \$55.00; manual \$60.00

10 x 10: auto debit \$90.00; manual \$95.00

Lost/worn key replacement: \$25.00

Vault drilling (any reason): \$30.00 plus our cost

STOP PAYMENT FEE ^

\$30.00 per item

WIRE TRANSFERS FEE

Incoming Wires (Domestic \$) - \$10.00

Incoming Wires (International US \$) - \$40.00

Domestic Outgoing Wires - Manual - \$30.00

International (Foreign^^ or US \$) Outgoing Wires - \$40.00

MISCELLANEOUS FEES

Check orders: Varies depending on check style, quantity, and handling

Cashing checks fee

(non-customer): \$5.00 minimum + \$1.00 per \$100 over \$499

Social security checks (including SSI): no charge

* Seniors is defined as 60+.

** A NSF or OD Fee will not be charged if the negative balance is less than \$5.00. The maximum number of fees per day is three.

^ Change effective October 1, 2024.

^^Requires set up by country and exchange rate differential will apply.

ATM/DEBIT CARD MONTHLY FEE: \$1.00

No charge to full-time students, Free Checking, and Freedom Years Members

ATM/DEBIT CARD WITHDRAWALS OFFSITE: \$1.00**REPLACE ATM/DEBIT CARD: \$10.00****REORDER ATM/DEBIT CARD PIN: \$2.00****ISA (INTL SERVICE ASSESSMENT FEE): 1% of Transaction Amount**

ISA Fee on any card transaction originating at an international ATM or POS terminal, including online or phone transactions. This fee will be separately itemized on your periodic statement.

FOREIGN CHECK PROCESSING: \$5.00**MONEY ORDERS/CASHIER'S CHECKS: \$5.00**

No charge to Freedom Years Members

OVERDRAFT/NONSUFFICIENT FUNDS (EACH REPRESENTMENT): \$20.00

Description of overdraft: "Created by check, in person withdrawal, or other electronic means."

OVERDRAFT/NONSUFFICIENT FUNDS DAILY MAXIMUM: \$40.00

Description of overdraft: "Created by check, in person withdrawal, or other electronic means."

OVERDRAFT PROTECTION (TRANSFER BETWEEN DEPOSIT ACCOUNTS): \$5.00**DEPOSITED CHECKS CHARGED BACK TO ACCOUNT: \$10.00****ACTIVITY ACCOUNT PRINTOUT: \$1.00****ACCOUNT RESEARCH- PER HOUR: \$25.00****TELEPHONE TRANSFER \$2.00****ONLINE BANKING DOCUMENT IMAGE: 2 free, each additional image is \$0.25****ONLINE BANKING BILL-PAY SERVICE- PER CYCLE: \$5.00**

Each item in excess of 15 per cycle is \$0.50

STOP PAYMENT- ALL ITEMS: \$20.00**WIRE TRANSFER (INCOMING): \$15.00****WIRE TRANSFER (OUTGOING): \$20.00****WIRE TRANSFER (FOREIGN): Varies****GARNISHMENT: \$10.00****DORMANT ACCOUNT FEE- PER CYCLE: \$5.00****COLLECTION ITEM: \$10.00****CHECK COPY FEE- FREE CHECKING: \$3.00****CHECK COPY FEE- ALL OTHER ACCOUNTS: \$1.00****DRILL SAFETY DEPOSIT BOX: \$300.00****LOST KEY REPLACEMENT: \$25.00****SAFETY DEPOSIT BOX PAYMENT LATE CHARGE: \$5.00**

TREASURY MANAGEMENT FEE SCHEDULE - Effective 10/1/24

| ACH Services | | Frequency |
|--|-------------|-----------|
| ACH Setup & Training Fee | \$25 | One Time |
| *ACH Origination/Wires (only one monthly fee) | \$40 / \$50 | Monthly |
| Each Additional Account | \$15 | Monthly |
| ACH Credits / Debits Originated | \$0.15 | Per Item |
| Same Day ACH | \$1.50 | Per Item |
| ACH Return Item | \$5.00 | Per Item |
| ACH File Transmission | \$5.00 | Per Batch |
| ACH Unauthorized Return Item | \$7.50 | Per Item |
| NOC Non-Compliance Fee | \$27.00 | Per Item |
| Wire Transfer Services | | |
| Wire Setup & Training Fee | \$25 | One Time |
| *ACH Origination / Wires (only one monthly fee) | \$40 / \$50 | Monthly |
| Each Additional Account | \$15 | Monthly |
| Outgoing Domestic Wire | \$15 | Per Item |
| Outgoing Domestic Wire - In Person | \$30 | Per Item |
| **Outgoing International Wire | \$40 | Per Item |
| **Outgoing International Wire - In Person | \$40 | Per Item |
| Incoming Domestic Wire | \$10 | Per Item |
| Incoming International Wire | \$40 | Per Item |
| Positive Pay Services | | |
| Positive Pay - Setup & Training Fee | \$25 | One Time |
| Positive Pay - Checks / ACH (1 st account) | \$40 | Monthly |
| Positive Pay - Checks / ACH (each additional account) | \$25 | Monthly |
| Remote Deposit Services | | |
| Remote Deposit Setup & Training - Online | \$25 | One Time |
| Remote Deposit Setup & Training - On Site | \$50 | One Time |
| Remote Deposit Monthly Fee | \$40 | Monthly |
| Remote Deposit Monthly Fee - Additional Accounts | \$15 | Monthly |
| Remote Deposit | \$0.26 | Per Item |
| Remote Deposited Items | \$0.15 | Per Item |
| Mobile Deposit Services | | |
| Mobile Deposit over 10 | \$1.00 | Per Item |
| Business Bill Pay Services | | |
| Bill Payment Setup & Training | \$10 | One Time |
| Bill Payment Per Account | \$10 | Monthly |
| Bill Payment over 10 Per Account | \$1.00 | Per Item |
| Sweep Services | | |
| Sweep Setup Fee | \$25 | One Time |
| Maintenance Fee - Deposit to Deposit | \$25 | Monthly |
| Maintenance Fee - Deposit to Deposit - Additional Accounts | \$15 | Monthly |
| Maintenance Fee - Deposit Account to Loan | \$125 | Monthly |
| Maintenance Fee - Deposit Account to Insured Sweep | \$125 | Monthly |

* If using both Wires & ACH the fee is \$50-If using one or the other then the fee is \$40

** Wires sent in a foreign currency will incur an exchange rate differential

AT THIS TIME, THESE SERVICES ARE NOT AVAILABLE AT STATE BANK OF SPRING HILL

TREASURY MANAGEMENT LITE FEE SCHEDULE - Effective 7/1/24

| ACH Services | | Frequency |
|--|-------------|-----------|
| ACH Setup & Training Fee | \$25 | One Time |
| *ACH Origination / Wires (only one monthly fee) | \$20 / \$35 | Monthly |
| Each Additional Account | \$10 | Monthly |
| ACH Credits / Debits Originated | \$0.15 | Per Item |
| Same Day ACH | \$1.50 | Per Item |
| ACH Return Item | \$5.00 | Per Item |
| ACH File Transmission | \$5.00 | Per Batch |
| ACH Unauthorized Return Item | \$7.50 | Per Item |
| NOC Non-Compliance Fee | \$27.00 | Per Item |
| Wire Transfer Services | | |
| Wire Setup & Training Fee | \$25 | One Time |
| *ACH Origination / Wires (only one monthly fee) | \$20 / \$35 | Monthly |
| Each Additional Account | \$10 | Monthly |
| Outgoing Domestic Wire | \$15 | Per Item |
| Outgoing Domestic Wire - In Person | \$30 | Per Item |
| **Outgoing International Wire | \$40 | Per Item |
| **Outgoing International Wire - In Person | \$40 | Per Item |
| Incoming Domestic Wire | \$10 | Per Item |
| Incoming International Wire | \$40 | Per Item |
| Positive Pay Services | | |
| Positive Pay - Setup & Training Fee | \$25 | One Time |
| Positive Pay - Checks / ACH (1 st account) | \$40 | Monthly |
| Positive Pay - Checks / ACH (each additional account) | \$25 | Monthly |
| Remote Deposit Services | | |
| Remote Deposit Setup & Training - Online | \$25 | One Time |
| Remote Deposit Setup & Training - On Site | \$50 | One Time |
| Remote Deposit Monthly Fee | \$40 | Monthly |
| Remote Deposit Monthly Fee - Additional Accounts | \$15 | Monthly |
| Remote Deposit | \$0.26 | Per Item |
| Remote Deposited Items | \$0.15 | Per Item |
| Mobile Deposit Services | | |
| Mobile Deposit over 10 | \$1.00 | Per Item |
| Business Bill Pay Services | | |
| Bill Payment Setup & Training | \$10 | One Time |
| Bill Payment Per Account | \$10 | Monthly |
| Bill Payment over 10 Per Account | \$1.00 | Per Item |
| Sweep Services | | |
| Sweep Setup Fee | \$25 | One Time |
| Maintenance Fee - Deposit to Deposit | \$25 | Monthly |
| Maintenance Fee - Deposit to Deposit - Additional Accounts | \$15 | Monthly |
| Maintenance Fee - Deposit Account to Loan | \$125 | Monthly |
| Maintenance Fee - Deposit Account to Insured Sweep | \$125 | Monthly |

TM Lite - ACH Origination 5 or less Originated items per month.

* If using both Wires & ACH the fee is \$35-If using one or the other then the fee is \$20

** Wires sent in a foreign currency will incur an exchange rate differential

AT THIS TIME, THESE SERVICES ARE NOT AVAILABLE AT STATE BANK OF SPRING HILL

2024 Loan-to-Deposit Ratios

| Month | LTD Ratios |
|-----------|------------|
| March | 107.76% |
| June | 107.47% |
| September | 109.21% |
| December | 114.04% |

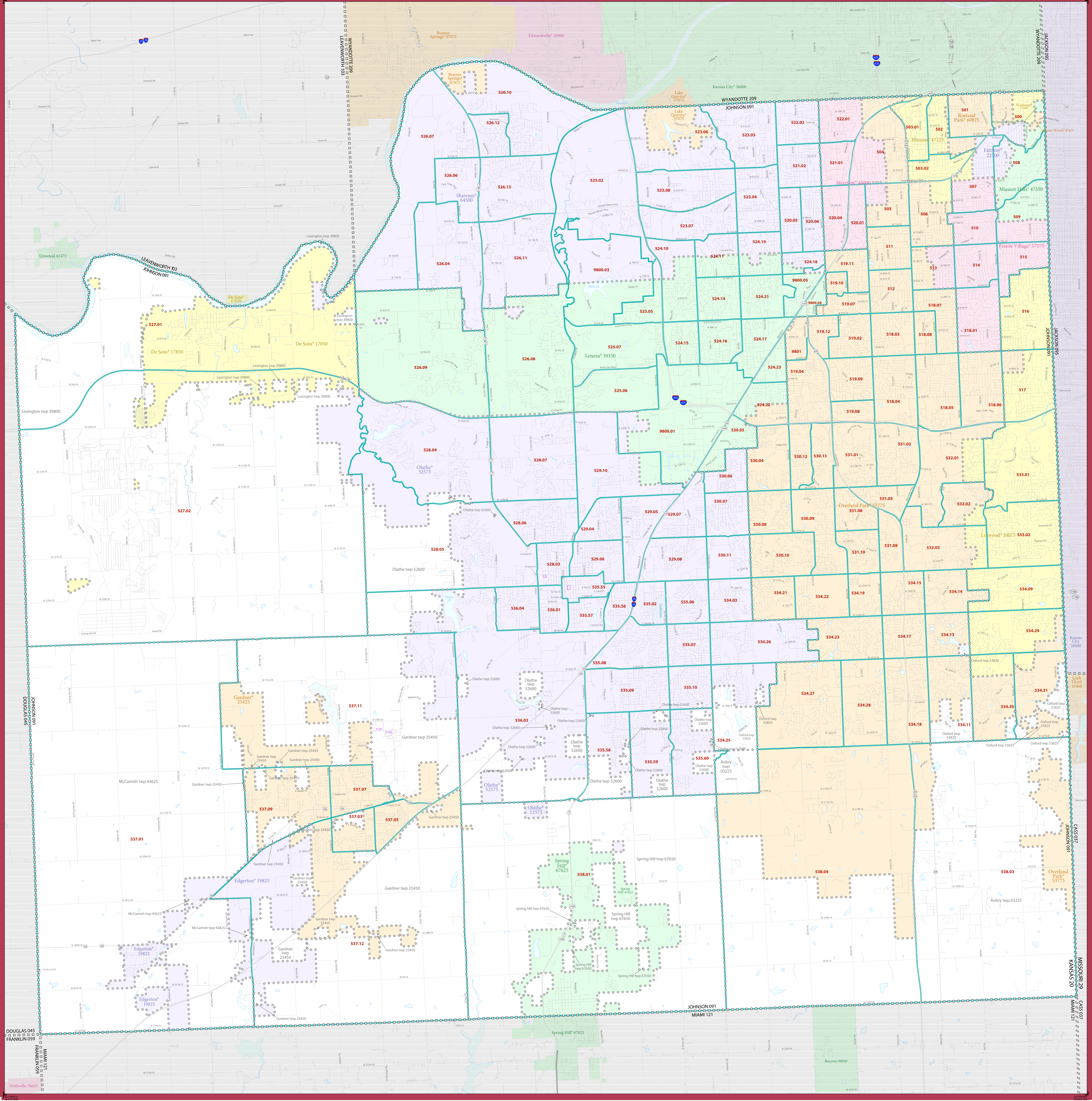
Kendall Bank has designated two assessment areas—Jefferson County in the Topeka, KS Metropolitan Statistical Area and Johnson and Miami Counties in the Kansas City, KS Metropolitan Statistical Area.

The Bank's headquarters is located in Johnson County, KS—Overland Park—in an upper-income census tract. The Bank operates a second location in Johnson County, KS—Spring Hill. This location (State Bank of Spring Hill, a Proud Division of Kendall Bank) is located in a middle-income census tract.



Updated: 03.14.2025

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Johnson County, KS



| SYMBOL DESCRIPTION | | SYMBOL | | SYMBOL DESCRIPTION | | SYMBOL | |
|--|--|------------|--|--|--|----------------------|--|
| International | | ☆☆☆☆☆ | | Incorporated Place 1,2 | | Davis 18100 | |
| Federal American Indian Reservation | | ■■■■■■■■■■ | | Census Designated Place (CDP) 3 | | Incine Village 35100 | |
| Off-Reservation Trust Land | | ■■■■■■■■■■ | | Census Tract 3 | | 33.07 | |
| State American Indian Reservation | | ■■■■■■■■■■ | | DESCRIPTION | | SYMBOL | |
| Alaska Native Regional Corporation | | ■■■■■■■■■■ | | Water Body | | Pond Lake | |
| State (or statistically equivalent entity) | | ■■■■■■■■■■ | | College or University | | Campus | |
| County (or statistically equivalent entity) | | ■■■■■■■■■■ | | Military | | Fort | |
| Minor Civil Division (MCD) 1 | | ■■■■■■■■■■ | | Prison or Juvenile Detention Center | | Prison | |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | | ■■■■■■■■■■ | | National or State Park, Forest, or Recreation Area | | Yosemite NP | |
| Consolidated City | | ■■■■■■■■■■ | | Outside Subject Area | | | |
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2024 FFIEC Census Report - Summary Census Demographic Information

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

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0500.00 | Upper | No | 147.89 | \$103,000 | \$152,327 | \$128,021 | 5065 | 16.15 | 818 | 1677 | 2128 |
| 20 | 091 | 0501.00 | Middle | No | 93.76 | \$103,000 | \$96,573 | \$81,161 | 4389 | 26.09 | 1145 | 1316 | 2001 |
| 20 | 091 | 0502.00 | Middle | No | 107.14 | \$103,000 | \$110,354 | \$92,750 | 3759 | 21.04 | 791 | 1302 | 1573 |
| 20 | 091 | 0503.01 | Middle | No | 85.37 | \$103,000 | \$87,931 | \$73,903 | 4127 | 34.24 | 1413 | 357 | 1005 |
| 20 | 091 | 0503.02 | Middle | No | 80.54 | \$103,000 | \$82,956 | \$69,722 | 1799 | 20.23 | 364 | 537 | 657 |
| 20 | 091 | 0504.00 | Middle | No | 105.64 | \$103,000 | \$108,809 | \$91,447 | 4896 | 33.93 | 1661 | 1335 | 1981 |
| 20 | 091 | 0505.00 | Middle | No | 87.72 | \$103,000 | \$90,352 | \$75,938 | 2507 | 23.02 | 577 | 899 | 1073 |
| 20 | 091 | 0506.00 | Upper | No | 146.96 | \$103,000 | \$151,369 | \$127,220 | 4565 | 16.34 | 746 | 1483 | 1899 |
| 20 | 091 | 0507.00 | Upper | No | 163.49 | \$103,000 | \$168,395 | \$141,522 | 4821 | 11.57 | 558 | 1768 | 2011 |
| 20 | 091 | 0508.00 | Upper | No | 288.81 | \$103,000 | \$297,474 | \$250,001 | 2699 | 9.97 | 269 | 954 | 1000 |
| 20 | 091 | 0509.00 | Upper | No | 156.95 | \$103,000 | \$161,659 | \$135,867 | 4728 | 11.63 | 550 | 1675 | 2059 |
| 20 | 091 | 0510.00 | Upper | No | 148.57 | \$103,000 | \$153,027 | \$128,611 | 3763 | 10.95 | 412 | 1329 | 1667 |
| 20 | 091 | 0511.00 | Middle | No | 105.34 | \$103,000 | \$108,500 | \$91,190 | 3525 | 23.18 | 817 | 1161 | 1498 |
| 20 | 091 | 0512.00 | Middle | No | 99.80 | \$103,000 | \$102,794 | \$86,389 | 4190 | 26.25 | 1100 | 1276 | 1788 |
| 20 | 091 | 0513.00 | Middle | No | 86.95 | \$103,000 | \$89,559 | \$75,272 | 4526 | 19.77 | 895 | 1226 | 1774 |
| 20 | 091 | 0514.00 | Upper | No | 146.13 | \$103,000 | \$150,514 | \$126,500 | 3238 | 10.32 | 334 | 1094 | 1460 |
| 20 | 091 | 0515.00 | Upper | No | 154.98 | \$103,000 | \$159,629 | \$134,159 | 4115 | 14.24 | 586 | 1321 | 1897 |
| 20 | 091 | 0516.00 | Upper | No | 169.64 | \$103,000 | \$174,729 | \$146,850 | 5640 | 9.59 | 541 | 2146 | 2285 |
| 20 | 091 | 0517.00 | Upper | No | 204.87 | \$103,000 | \$211,016 | \$177,344 | 4754 | 9.55 | 454 | 1726 | 1833 |
| 20 | 091 | 0518.01 | Upper | No | 182.43 | \$103,000 | \$187,903 | \$157,917 | 4159 | 11.13 | 463 | 1159 | 1299 |
| 20 | 091 | 0518.03 | Middle | No | 91.82 | \$103,000 | \$94,575 | \$79,485 | 4331 | 27.48 | 1190 | 1236 | 1572 |
| 20 | 091 | 0518.04 | Middle | No | 95.99 | \$103,000 | \$98,870 | \$83,092 | 5173 | 23.78 | 1230 | 1319 | 1538 |
| 20 | 091 | 0518.05 | Middle | No | 113.42 | \$103,000 | \$116,823 | \$98,187 | 5577 | 15.47 | 863 | 2145 | 2365 |
| 20 | 091 | 0518.06 | Upper | No | 147.63 | \$103,000 | \$152,059 | \$127,794 | 5390 | 16.35 | 881 | 1580 | 1883 |
| 20 | 091 | 0518.07 | Middle | No | 95.82 | \$103,000 | \$98,695 | \$82,946 | 3867 | 15.54 | 601 | 1215 | 1521 |
| 20 | 091 | 0518.08 | Low | No | 47.56 | \$103,000 | \$48,987 | \$41,169 | 2642 | 39.59 | 1046 | 300 | 623 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|---|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0519.02 | Middle | No | 101.08 | \$103,000 | \$104,112 | \$87,500 | 4326 | 26.81 | 1160 | 1370 | 1700 |
| 20 | 091 | 0519.04 | Middle | No | 118.54 | \$103,000 | \$122,096 | \$102,614 | 6318 | 22.24 | 1405 | 1772 | 2364 |
| 20 | 091 | 0519.07 | Middle | No | 91.49 | \$103,000 | \$94,235 | \$79,199 | 3825 | 49.15 | 1880 | 310 | 1273 |
| 20 | 091 | 0519.08 | Middle | No | 96.75 | \$103,000 | \$99,653 | \$83,750 | 1715 | 31.02 | 532 | 477 | 612 |
| 20 | 091 | 0519.09 | Middle | No | 104.90 | \$103,000 | \$108,047 | \$90,809 | 5547 | 23.99 | 1331 | 1815 | 2353 |
| 20 | 091 | 0519.10 | Middle | No | 91.33 | \$103,000 | \$94,070 | \$79,063 | 2169 | 41.22 | 894 | 78 | 422 |
| 20 | 091 | 0519.11 | Moderate | No | 65.41 | \$103,000 | \$67,372 | \$56,625 | 3408 | 44.19 | 1506 | 340 | 987 |
| 20 | 091 | 0519.12 | Middle | No | 96.75 | \$103,000 | \$99,653 | \$83,750 | 2471 | 31.49 | 778 | 701 | 971 |
| 20 | 091 | 0520.01 | Middle | No | 88.08 | \$103,000 | \$90,722 | \$76,250 | 2257 | 23.53 | 531 | 352 | 541 |
| 20 | 091 | 0520.04 | Moderate | No | 72.78 | \$103,000 | \$74,963 | \$63,000 | 1701 | 27.04 | 460 | 566 | 627 |
| 20 | 091 | 0520.05 | Moderate | No | 66.57 | \$103,000 | \$68,567 | \$57,625 | 2884 | 32.11 | 926 | 575 | 864 |
| 20 | 091 | 0520.06 | Moderate | No | 75.02 | \$103,000 | \$77,271 | \$64,946 | 3614 | 36.94 | 1335 | 944 | 1250 |
| 20 | 091 | 0521.01 | Middle | No | 103.38 | \$103,000 | \$106,481 | \$89,492 | 1751 | 26.33 | 461 | 387 | 479 |
| 20 | 091 | 0521.02 | Middle | No | 88.30 | \$103,000 | \$90,949 | \$76,439 | 2669 | 27.16 | 725 | 673 | 939 |
| 20 | 091 | 0522.01 | Middle | No | 88.72 | \$103,000 | \$91,382 | \$76,806 | 3598 | 34.69 | 1248 | 842 | 1193 |
| 20 | 091 | 0522.02 | Middle | No | 97.09 | \$103,000 | \$100,003 | \$84,044 | 3433 | 19.34 | 664 | 1159 | 1265 |
| 20 | 091 | 0523.04 | Middle | No | 113.42 | \$103,000 | \$116,823 | \$98,182 | 4943 | 24.88 | 1230 | 1749 | 1993 |
| 20 | 091 | 0523.05 | Middle | No | 119.71 | \$103,000 | \$123,301 | \$103,629 | 4856 | 17.50 | 850 | 1727 | 1796 |
| 20 | 091 | 0523.06 | Upper | No | 158.12 | \$103,000 | \$162,864 | \$136,875 | 3571 | 14.76 | 527 | 1193 | 1256 |
| 20 | 091 | 0523.07 | Middle | No | 99.83 | \$103,000 | \$102,825 | \$86,417 | 3860 | 26.92 | 1039 | 917 | 1005 |
| 20 | 091 | 0523.08 | Moderate | No | 70.96 | \$103,000 | \$73,089 | \$61,432 | 3521 | 37.49 | 1320 | 710 | 966 |
| 20 | 091 | 0524.10 | Upper | No | 136.74 | \$103,000 | \$140,842 | \$118,370 | 5222 | 21.33 | 1114 | 1370 | 1658 |
| 20 | 091 | 0524.11 | Upper | No | 161.60 | \$103,000 | \$166,448 | \$139,886 | 3087 | 18.89 | 583 | 969 | 1010 |
| 20 | 091 | 0524.14 | Upper | No | 142.35 | \$103,000 | \$146,621 | \$123,222 | 4018 | 14.63 | 588 | 1450 | 1423 |
| 20 | 091 | 0524.15 | Middle | No | 119.90 | \$103,000 | \$123,497 | \$103,789 | 3542 | 25.95 | 919 | 543 | 772 |
| 20 | 091 | 0524.16 | Middle | No | 103.15 | \$103,000 | \$106,245 | \$89,292 | 4492 | 17.90 | 804 | 1058 | 1532 |
| 20 | 091 | 0524.17 | Middle | No | 80.00 | \$103,000 | \$82,400 | \$69,250 | 3389 | 40.84 | 1384 | 404 | 977 |
| 20 | 091 | 0524.18 | Low | No | 44.55 | \$103,000 | \$45,887 | \$38,567 | 3483 | 57.62 | 2007 | 221 | 454 |
| 20 | 091 | 0524.19 | Middle | No | 115.68 | \$103,000 | \$119,150 | \$100,135 | 4785 | 32.27 | 1544 | 1138 | 1367 |
| * Will automatically be included in the 2025 Distressed or Underserved Tract List | | | | | | | | | | | | | |

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0524.21 | Upper | No | 123.36 | \$103,000 | \$127,061 | \$106,786 | 4788 | 18.67 | 894 | 1513 | 1717 |
| 20 | 091 | 0524.22 | Middle | No | 114.38 | \$103,000 | \$117,811 | \$99,014 | 4758 | 23.35 | 1111 | 1689 | 1865 |
| 20 | 091 | 0524.23 | Moderate | No | 57.95 | \$103,000 | \$59,689 | \$50,169 | 2856 | 53.71 | 1534 | 256 | 369 |
| 20 | 091 | 0525.02 | Upper | No | 175.63 | \$103,000 | \$180,899 | \$152,031 | 1641 | 14.20 | 233 | 771 | 784 |
| 20 | 091 | 0525.05 | Upper | No | 177.34 | \$103,000 | \$182,660 | \$153,516 | 3073 | 24.34 | 748 | 507 | 855 |
| 20 | 091 | 0525.06 | Upper | No | 147.42 | \$103,000 | \$151,843 | \$127,614 | 1489 | 16.25 | 242 | 389 | 409 |
| 20 | 091 | 0525.07 | Middle | No | 119.37 | \$103,000 | \$122,951 | \$103,333 | 3186 | 28.47 | 907 | 314 | 493 |
| 20 | 091 | 0526.04 | Upper | No | 168.55 | \$103,000 | \$173,607 | \$145,903 | 2254 | 13.89 | 313 | 619 | 655 |
| 20 | 091 | 0526.06 | Middle | No | 119.59 | \$103,000 | \$123,178 | \$103,523 | 1992 | 18.07 | 360 | 432 | 489 |
| 20 | 091 | 0526.07 | Upper | No | 149.86 | \$103,000 | \$154,356 | \$129,722 | 2651 | 15.62 | 414 | 585 | 723 |
| 20 | 091 | 0526.08 | Upper | No | 201.39 | \$103,000 | \$207,432 | \$174,333 | 6418 | 15.43 | 990 | 1840 | 2002 |
| 20 | 091 | 0526.09 | Upper | No | 168.60 | \$103,000 | \$173,658 | \$145,945 | 5982 | 17.24 | 1031 | 1468 | 1670 |
| 20 | 091 | 0526.10 | Upper | No | 161.89 | \$103,000 | \$166,747 | \$140,139 | 6246 | 21.04 | 1314 | 1248 | 1571 |
| 20 | 091 | 0526.11 | Middle | No | 116.43 | \$103,000 | \$119,923 | \$100,785 | 2443 | 16.41 | 401 | 698 | 863 |
| 20 | 091 | 0526.12 | Upper | No | 159.64 | \$103,000 | \$164,429 | \$138,188 | 3115 | 16.89 | 526 | 1102 | 1113 |
| 20 | 091 | 0526.13 | Upper | No | 184.96 | \$103,000 | \$190,509 | \$160,109 | 7250 | 18.17 | 1317 | 1918 | 2082 |
| 20 | 091 | 0527.01 | Middle | No | 104.26 | \$103,000 | \$107,388 | \$90,250 | 5383 | 22.79 | 1227 | 1375 | 1787 |
| 20 | 091 | 0527.02 | Upper | No | 131.52 | \$103,000 | \$135,466 | \$113,854 | 2239 | 19.34 | 433 | 522 | 795 |
| 20 | 091 | 0528.03 | Middle | No | 84.21 | \$103,000 | \$86,736 | \$72,898 | 4137 | 48.61 | 2011 | 556 | 1204 |
| 20 | 091 | 0528.04 | Upper | No | 220.24 | \$103,000 | \$226,847 | \$190,646 | 4831 | 12.30 | 594 | 1777 | 1770 |
| 20 | 091 | 0528.05 | Upper | No | 131.54 | \$103,000 | \$135,486 | \$113,864 | 8151 | 21.37 | 1742 | 1836 | 2203 |
| 20 | 091 | 0528.06 | Upper | No | 129.19 | \$103,000 | \$133,066 | \$111,833 | 6063 | 21.79 | 1321 | 1648 | 1895 |
| 20 | 091 | 0528.07 | Upper | No | 153.27 | \$103,000 | \$157,868 | \$132,681 | 4830 | 19.21 | 928 | 1490 | 1532 |
| 20 | 091 | 0529.04 | Middle | No | 106.16 | \$103,000 | \$109,345 | \$91,901 | 3474 | 26.83 | 932 | 1115 | 1210 |
| 20 | 091 | 0529.05 | Moderate | No | 60.41 | \$103,000 | \$62,222 | \$52,297 | 4589 | 58.25 | 2673 | 663 | 1286 |
| 20 | 091 | 0529.06 | Moderate | No | 78.50 | \$103,000 | \$80,855 | \$67,956 | 4954 | 37.28 | 1847 | 1286 | 1779 |
| 20 | 091 | 0529.07 | Middle | No | 92.27 | \$103,000 | \$95,038 | \$79,875 | 4545 | 40.95 | 1861 | 803 | 1143 |
| 20 | 091 | 0529.08 | Middle | No | 104.96 | \$103,000 | \$108,109 | \$90,859 | 5692 | 35.77 | 2036 | 1015 | 1512 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0529.10 | Upper | No | 165.60 | \$103,000 | \$170,568 | \$143,350 | 4318 | 19.52 | 843 | 1142 | 1235 |
| 20 | 091 | 0530.04 | Middle | No | 99.04 | \$103,000 | \$102,011 | \$85,737 | 3656 | 21.17 | 774 | 1023 | 1228 |
| 20 | 091 | 0530.05 | Upper | No | 126.11 | \$103,000 | \$129,893 | \$109,167 | 1794 | 28.93 | 519 | 313 | 741 |
| 20 | 091 | 0530.06 | Upper | No | 147.39 | \$103,000 | \$151,812 | \$127,592 | 3744 | 20.59 | 771 | 742 | 877 |
| 20 | 091 | 0530.07 | Middle | No | 117.37 | \$103,000 | \$120,891 | \$101,600 | 4908 | 25.47 | 1250 | 1089 | 1384 |
| 20 | 091 | 0530.08 | Upper | No | 135.40 | \$103,000 | \$139,462 | \$117,206 | 4863 | 26.79 | 1303 | 1191 | 1377 |
| 20 | 091 | 0530.09 | Upper | No | 182.77 | \$103,000 | \$188,253 | \$158,214 | 5206 | 19.65 | 1023 | 1379 | 1540 |
| 20 | 091 | 0530.10 | Upper | No | 179.32 | \$103,000 | \$184,700 | \$155,231 | 6081 | 20.13 | 1224 | 1293 | 1395 |
| 20 | 091 | 0530.11 | Upper | No | 164.21 | \$103,000 | \$169,136 | \$142,149 | 2233 | 23.73 | 530 | 830 | 919 |
| 20 | 091 | 0530.12 | Upper | No | 142.29 | \$103,000 | \$146,559 | \$123,173 | 3242 | 25.42 | 824 | 956 | 1016 |
| 20 | 091 | 0530.13 | Upper | No | 121.91 | \$103,000 | \$125,567 | \$105,536 | 2339 | 32.88 | 769 | 483 | 698 |
| 20 | 091 | 0531.01 | Upper | No | 122.74 | \$103,000 | \$126,422 | \$106,250 | 4163 | 23.80 | 991 | 1131 | 1352 |
| 20 | 091 | 0531.02 | Upper | No | 127.00 | \$103,000 | \$130,810 | \$109,934 | 4647 | 30.06 | 1397 | 1252 | 1483 |
| 20 | 091 | 0531.05 | Middle | No | 93.68 | \$103,000 | \$96,490 | \$81,094 | 3306 | 38.69 | 1279 | 870 | 1336 |
| 20 | 091 | 0531.08 | Upper | No | 139.79 | \$103,000 | \$143,984 | \$121,012 | 4204 | 25.05 | 1053 | 1197 | 1478 |
| 20 | 091 | 0531.09 | Upper | No | 133.26 | \$103,000 | \$137,258 | \$115,357 | 2950 | 45.86 | 1353 | 512 | 623 |
| 20 | 091 | 0531.10 | Upper | No | 165.50 | \$103,000 | \$170,465 | \$143,264 | 3845 | 26.01 | 1000 | 1135 | 1167 |
| 20 | 091 | 0532.01 | Upper | No | 168.26 | \$103,000 | \$173,308 | \$145,652 | 2468 | 20.30 | 501 | 726 | 804 |
| 20 | 091 | 0532.02 | Upper | No | 173.28 | \$103,000 | \$178,478 | \$150,000 | 3942 | 17.43 | 687 | 900 | 1259 |
| 20 | 091 | 0532.03 | Upper | No | 189.92 | \$103,000 | \$195,618 | \$164,405 | 5649 | 22.18 | 1253 | 1294 | 1859 |
| 20 | 091 | 0533.01 | Upper | No | 235.23 | \$103,000 | \$242,287 | \$203,627 | 5193 | 13.98 | 726 | 2148 | 2074 |
| 20 | 091 | 0533.02 | Upper | No | 252.39 | \$103,000 | \$259,962 | \$218,478 | 7138 | 11.47 | 819 | 2796 | 2850 |
| 20 | 091 | 0534.03 | Upper | No | 133.37 | \$103,000 | \$137,371 | \$115,450 | 3998 | 28.46 | 1138 | 856 | 1109 |
| 20 | 091 | 0534.09 | Upper | No | 204.47 | \$103,000 | \$210,604 | \$177,000 | 3810 | 21.08 | 803 | 1046 | 1231 |
| 20 | 091 | 0534.11 | Upper | No | 133.05 | \$103,000 | \$137,042 | \$115,179 | 5452 | 21.09 | 1150 | 1669 | 1923 |
| 20 | 091 | 0534.13 | Upper | No | 147.24 | \$103,000 | \$151,657 | \$127,458 | 4082 | 30.97 | 1264 | 894 | 1142 |
| 20 | 091 | 0534.14 | Middle | No | 119.47 | \$103,000 | \$123,054 | \$103,424 | 4907 | 48.18 | 2364 | 457 | 723 |
| 20 | 091 | 0534.15 | Upper | No | 134.29 | \$103,000 | \$138,319 | \$116,250 | 4267 | 32.22 | 1375 | 658 | 790 |
| 20 | 091 | 0534.17 | Upper | No | 129.12 | \$103,000 | \$132,994 | \$111,771 | 3978 | 32.70 | 1301 | 1260 | 1409 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0534.18 | Upper | No | 143.81 | \$103,000 | \$148,124 | \$124,485 | 4832 | 35.00 | 1691 | 1419 | 1695 |
| 20 | 091 | 0534.19 | Upper | No | 162.41 | \$103,000 | \$167,282 | \$140,592 | 1656 | 20.71 | 343 | 443 | 469 |
| 20 | 091 | 0534.21 | Upper | No | 191.41 | \$103,000 | \$197,152 | \$165,694 | 4173 | 29.00 | 1210 | 762 | 832 |
| 20 | 091 | 0534.22 | Upper | No | 199.85 | \$103,000 | \$205,846 | \$173,000 | 2247 | 23.99 | 539 | 614 | 729 |
| 20 | 091 | 0534.23 | Upper | No | 229.23 | \$103,000 | \$236,107 | \$198,434 | 5436 | 28.15 | 1530 | 1544 | 1605 |
| 20 | 091 | 0534.25 | Upper | No | 139.83 | \$103,000 | \$144,025 | \$121,045 | 3207 | 22.86 | 733 | 825 | 855 |
| 20 | 091 | 0534.26 | Upper | No | 157.40 | \$103,000 | \$162,122 | \$136,250 | 5435 | 24.75 | 1345 | 1712 | 1832 |
| 20 | 091 | 0534.27 | Upper | No | 271.05 | \$103,000 | \$279,182 | \$234,630 | 6759 | 18.83 | 1273 | 1879 | 1966 |
| 20 | 091 | 0534.28 | Upper | No | 236.22 | \$103,000 | \$243,307 | \$204,483 | 4293 | 27.70 | 1189 | 1010 | 1010 |
| 20 | 091 | 0534.29 | Upper | No | 238.87 | \$103,000 | \$246,036 | \$206,776 | 4712 | 23.68 | 1116 | 1350 | 1438 |
| 20 | 091 | 0534.30 | Upper | No | 212.93 | \$103,000 | \$219,318 | \$184,318 | 4896 | 20.63 | 1010 | 1459 | 1514 |
| 20 | 091 | 0534.31 | Upper | No | 191.49 | \$103,000 | \$197,235 | \$165,763 | 2638 | 19.45 | 513 | 840 | 926 |
| 20 | 091 | 0535.02 | Moderate | No | 50.39 | \$103,000 | \$51,902 | \$43,619 | 3667 | 47.15 | 1729 | 334 | 725 |
| 20 | 091 | 0535.06 | Upper | No | 145.48 | \$103,000 | \$149,844 | \$125,938 | 3790 | 23.77 | 901 | 1058 | 1172 |
| 20 | 091 | 0535.07 | Middle | No | 112.45 | \$103,000 | \$115,824 | \$97,347 | 5530 | 20.40 | 1128 | 1982 | 2049 |
| 20 | 091 | 0535.08 | Upper | No | 126.91 | \$103,000 | \$130,717 | \$109,863 | 6072 | 25.21 | 1531 | 1687 | 2048 |
| 20 | 091 | 0535.09 | Upper | No | 125.77 | \$103,000 | \$129,543 | \$108,876 | 6878 | 25.53 | 1756 | 1949 | 2259 |
| 20 | 091 | 0535.10 | Upper | No | 131.40 | \$103,000 | \$135,342 | \$113,750 | 5506 | 23.77 | 1309 | 1653 | 1771 |
| 20 | 091 | 0535.55 | Moderate | No | 57.50 | \$103,000 | \$59,225 | \$49,779 | 2112 | 41.76 | 882 | 321 | 625 |
| 20 | 091 | 0535.56 | Moderate | No | 67.14 | \$103,000 | \$69,154 | \$58,125 | 2597 | 47.71 | 1239 | 464 | 743 |
| 20 | 091 | 0535.57 | Moderate | No | 75.95 | \$103,000 | \$78,229 | \$65,750 | 2313 | 46.69 | 1080 | 481 | 815 |
| 20 | 091 | 0535.58 | Upper | No | 129.37 | \$103,000 | \$133,251 | \$111,989 | 3425 | 25.87 | 886 | 914 | 966 |
| 20 | 091 | 0535.59 | Upper | No | 147.52 | \$103,000 | \$151,946 | \$127,697 | 3605 | 23.38 | 843 | 1165 | 1315 |
| 20 | 091 | 0535.60 | Upper | No | 187.16 | \$103,000 | \$192,775 | \$162,014 | 4444 | 12.98 | 577 | 1181 | 1239 |
| 20 | 091 | 0536.01 | Middle | No | 93.86 | \$103,000 | \$96,676 | \$81,250 | 2098 | 49.00 | 1028 | 454 | 734 |
| 20 | 091 | 0536.03 | Upper | No | 141.33 | \$103,000 | \$145,570 | \$122,344 | 2977 | 22.04 | 656 | 768 | 912 |
| 20 | 091 | 0536.04 | Middle | No | 119.81 | \$103,000 | \$123,404 | \$103,716 | 5454 | 39.59 | 2159 | 1488 | 1803 |
| 20 | 091 | 0537.01 | Middle | No | 100.50 | \$103,000 | \$103,515 | \$87,000 | 2706 | 13.45 | 364 | 865 | 1030 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 091 | 0537.03 | Middle | No | 103.73 | \$103,000 | \$106,842 | \$89,792 | 3376 | 21.74 | 734 | 552 | 953 |
| 20 | 091 | 0537.05 | Moderate | No | 72.33 | \$103,000 | \$74,500 | \$62,618 | 3315 | 31.64 | 1049 | 612 | 1019 |
| 20 | 091 | 0537.07 | Middle | No | 96.13 | \$103,000 | \$99,014 | \$83,214 | 5214 | 26.87 | 1401 | 1079 | 1609 |
| 20 | 091 | 0537.09 | Middle | No | 112.41 | \$103,000 | \$115,782 | \$97,308 | 6376 | 20.37 | 1299 | 1517 | 1958 |
| 20 | 091 | 0537.11 | Upper | No | 146.13 | \$103,000 | \$150,514 | \$126,500 | 5066 | 18.69 | 947 | 1184 | 1437 |
| 20 | 091 | 0537.12 | Middle | No | 113.57 | \$103,000 | \$116,977 | \$98,309 | 4722 | 19.82 | 936 | 1182 | 1391 |
| 20 | 091 | 0538.01 | Middle | No | 110.68 | \$103,000 | \$114,000 | \$95,813 | 7613 | 14.07 | 1071 | 1822 | 2227 |
| 20 | 091 | 0538.03 | Upper | No | 166.18 | \$103,000 | \$171,165 | \$143,854 | 4079 | 10.17 | 415 | 1240 | 1341 |
| 20 | 091 | 0538.04 | Upper | No | 200.06 | \$103,000 | \$206,062 | \$173,177 | 4504 | 16.87 | 760 | 1276 | 1450 |
| 20 | 091 | 9800.01 | Unknown | No | 0.00 | \$103,000 | \$0 | \$0 | 18 | 50.00 | 9 | 0 | 0 |
| 20 | 091 | 9800.03 | Unknown | No | 0.00 | \$103,000 | \$0 | \$0 | 1 | 100.00 | 1 | 0 | 12 |
| 20 | 091 | 9800.04 | Unknown | No | 0.00 | \$103,000 | \$0 | \$0 | 7 | 100.00 | 7 | 0 | 0 |
| 20 | 091 | 9800.05 | Unknown | No | 0.00 | \$103,000 | \$0 | \$0 | 1 | 100.00 | 1 | 0 | 0 |
| 20 | 091 | 9801.00 | Unknown | No | 0.00 | \$103,000 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

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2024 FFIEC Census Report - Summary Census Income Information

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

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 091 | 0500.00 | Upper | \$86,562 | \$103,000 | 4.97 | 147.89 | \$128,021 | \$152,327 | \$102,206 |
| 20 | 091 | 0501.00 | Middle | \$86,562 | \$103,000 | 14.95 | 93.76 | \$81,161 | \$96,573 | \$63,971 |
| 20 | 091 | 0502.00 | Middle | \$86,562 | \$103,000 | 2.96 | 107.14 | \$92,750 | \$110,354 | \$84,086 |
| 20 | 091 | 0503.01 | Middle | \$86,562 | \$103,000 | 14.84 | 85.37 | \$73,903 | \$87,931 | \$50,366 |
| 20 | 091 | 0503.02 | Middle | \$86,562 | \$103,000 | 9.73 | 80.54 | \$69,722 | \$82,956 | \$63,859 |
| 20 | 091 | 0504.00 | Middle | \$86,562 | \$103,000 | 12.84 | 105.64 | \$91,447 | \$108,809 | \$58,862 |
| 20 | 091 | 0505.00 | Middle | \$86,562 | \$103,000 | 3.60 | 87.72 | \$75,938 | \$90,352 | \$73,553 |
| 20 | 091 | 0506.00 | Upper | \$86,562 | \$103,000 | 7.18 | 146.96 | \$127,220 | \$151,369 | \$92,143 |
| 20 | 091 | 0507.00 | Upper | \$86,562 | \$103,000 | 3.78 | 163.49 | \$141,522 | \$168,395 | \$91,250 |
| 20 | 091 | 0508.00 | Upper | \$86,562 | \$103,000 | 0.74 | 288.81 | \$250,001 | \$297,474 | \$250,001 |
| 20 | 091 | 0509.00 | Upper | \$86,562 | \$103,000 | 2.88 | 156.95 | \$135,867 | \$161,659 | \$91,829 |
| 20 | 091 | 0510.00 | Upper | \$86,562 | \$103,000 | 2.84 | 148.57 | \$128,611 | \$153,027 | \$110,000 |
| 20 | 091 | 0511.00 | Middle | \$86,562 | \$103,000 | 8.72 | 105.34 | \$91,190 | \$108,500 | \$71,058 |
| 20 | 091 | 0512.00 | Middle | \$86,562 | \$103,000 | 9.37 | 99.80 | \$86,389 | \$102,794 | \$53,714 |
| 20 | 091 | 0513.00 | Middle | \$86,562 | \$103,000 | 3.24 | 86.95 | \$75,272 | \$89,559 | \$67,625 |
| 20 | 091 | 0514.00 | Upper | \$86,562 | \$103,000 | 1.67 | 146.13 | \$126,500 | \$150,514 | \$101,544 |
| 20 | 091 | 0515.00 | Upper | \$86,562 | \$103,000 | 5.73 | 154.98 | \$134,159 | \$159,629 | \$72,847 |
| 20 | 091 | 0516.00 | Upper | \$86,562 | \$103,000 | 0.55 | 169.64 | \$146,850 | \$174,729 | \$137,228 |
| 20 | 091 | 0517.00 | Upper | \$86,562 | \$103,000 | 1.67 | 204.87 | \$177,344 | \$211,016 | \$151,345 |
| 20 | 091 | 0518.01 | Upper | \$86,562 | \$103,000 | 5.55 | 182.43 | \$157,917 | \$187,903 | \$96,250 |
| 20 | 091 | 0518.03 | Middle | \$86,562 | \$103,000 | 2.41 | 91.82 | \$79,485 | \$94,575 | \$61,928 |
| 20 | 091 | 0518.04 | Middle | \$86,562 | \$103,000 | 5.40 | 95.99 | \$83,092 | \$98,870 | \$51,857 |
| 20 | 091 | 0518.05 | Middle | \$86,562 | \$103,000 | 3.58 | 113.42 | \$98,187 | \$116,823 | \$82,594 |
| 20 | 091 | 0518.06 | Upper | \$86,562 | \$103,000 | 2.34 | 147.63 | \$127,794 | \$152,059 | \$101,250 |
| 20 | 091 | 0518.07 | Middle | \$86,562 | \$103,000 | 3.19 | 95.82 | \$82,946 | \$98,695 | \$69,292 |
| 20 | 091 | 0518.08 | Low | \$86,562 | \$103,000 | 6.56 | 47.56 | \$41,169 | \$48,987 | \$41,649 |
| 20 | 091 | 0519.02 | Middle | \$86,562 | \$103,000 | 4.57 | 101.08 | \$87,500 | \$104,112 | \$80,224 |
| 20 | 091 | 0519.04 | Middle | \$86,562 | \$103,000 | 1.82 | 118.54 | \$102,614 | \$122,096 | \$82,462 |
| 20 | 091 | 0519.07 | Middle | \$86,562 | \$103,000 | 14.94 | 91.49 | \$79,199 | \$94,235 | \$71,833 |
| 20 | 091 | 0519.08 | Middle | \$86,562 | \$103,000 | 2.22 | 96.75 | \$83,750 | \$99,653 | \$70,813 |
| 20 | 091 | 0519.09 | Middle | \$86,562 | \$103,000 | 4.74 | 104.90 | \$90,809 | \$108,047 | \$72,233 |
| 20 | 091 | 0519.10 | Middle | \$86,562 | \$103,000 | 8.12 | 91.33 | \$79,063 | \$94,070 | \$54,012 |
| 20 | 091 | 0519.11 | Moderate | \$86,562 | \$103,000 | 13.75 | 65.41 | \$56,625 | \$67,372 | \$62,770 |
| 20 | 091 | 0519.12 | Middle | \$86,562 | \$103,000 | 4.54 | 96.75 | \$83,750 | \$99,653 | \$64,896 |
| 20 | 091 | 0520.01 | Middle | \$86,562 | \$103,000 | 7.16 | 88.08 | \$76,250 | \$90,722 | \$52,500 |
| 20 | 091 | 0520.04 | Moderate | \$86,562 | \$103,000 | 11.54 | 72.78 | \$63,000 | \$74,963 | \$52,875 |
| 20 | 091 | 0520.05 | Moderate | \$86,562 | \$103,000 | 10.66 | 66.57 | \$57,625 | \$68,567 | \$49,858 |
| 20 | 091 | 0520.06 | Moderate | \$86,562 | \$103,000 | 11.04 | 75.02 | \$64,946 | \$77,271 | \$60,859 |
| 20 | 091 | 0521.01 | Middle | \$86,562 | \$103,000 | 16.33 | 103.38 | \$89,492 | \$106,481 | \$63,800 |
| 20 | 091 | 0521.02 | Middle | \$86,562 | \$103,000 | 5.41 | 88.30 | \$76,439 | \$90,949 | \$66,611 |
| 20 | 091 | 0522.01 | Middle | \$86,562 | \$103,000 | 2.69 | 88.72 | \$76,806 | \$91,382 | \$75,509 |

| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 091 | 0522.02 | Middle | \$86,562 | \$103,000 | 1.83 | 97.09 | \$84,044 | \$100,003 | \$79,154 |
| 20 | 091 | 0523.04 | Middle | \$86,562 | \$103,000 | 4.24 | 113.42 | \$98,182 | \$116,823 | \$94,737 |
| 20 | 091 | 0523.05 | Middle | \$86,562 | \$103,000 | 4.27 | 119.71 | \$103,629 | \$123,301 | \$94,066 |
| 20 | 091 | 0523.06 | Upper | \$86,562 | \$103,000 | 2.30 | 158.12 | \$136,875 | \$162,864 | \$115,938 |
| 20 | 091 | 0523.07 | Middle | \$86,562 | \$103,000 | 1.53 | 99.83 | \$86,417 | \$102,825 | \$68,179 |
| 20 | 091 | 0523.08 | Moderate | \$86,562 | \$103,000 | 23.37 | 70.96 | \$61,432 | \$73,089 | \$62,151 |
| 20 | 091 | 0524.10 | Upper | \$86,562 | \$103,000 | 2.09 | 136.74 | \$118,370 | \$140,842 | \$105,250 |
| 20 | 091 | 0524.11 | Upper | \$86,562 | \$103,000 | 0.41 | 161.60 | \$139,886 | \$166,448 | \$136,455 |
| 20 | 091 | 0524.14 | Upper | \$86,562 | \$103,000 | 2.63 | 142.35 | \$123,222 | \$146,621 | \$103,646 |
| 20 | 091 | 0524.15 | Middle | \$86,562 | \$103,000 | 7.64 | 119.90 | \$103,789 | \$123,497 | \$70,441 |
| 20 | 091 | 0524.16 | Middle | \$86,562 | \$103,000 | 1.83 | 103.15 | \$89,292 | \$106,245 | \$68,886 |
| 20 | 091 | 0524.17 | Middle | \$86,562 | \$103,000 | 8.55 | 80.00 | \$69,250 | \$82,400 | \$59,306 |
| 20 | 091 | 0524.18 | Low | \$86,562 | \$103,000 | 21.14 | 44.55 | \$38,567 | \$45,887 | \$37,323 |
| 20 | 091 | 0524.19 | Middle | \$86,562 | \$103,000 | 8.39 | 115.68 | \$100,135 | \$119,150 | \$85,227 |
| 20 | 091 | 0524.21 | Upper | \$86,562 | \$103,000 | 2.40 | 123.36 | \$106,786 | \$127,061 | \$88,547 |
| 20 | 091 | 0524.22 | Middle | \$86,562 | \$103,000 | 0.91 | 114.38 | \$99,014 | \$117,811 | \$94,680 |
| 20 | 091 | 0524.23 | Moderate | \$86,562 | \$103,000 | 17.19 | 57.95 | \$50,169 | \$59,689 | \$48,888 |
| 20 | 091 | 0525.02 | Upper | \$86,562 | \$103,000 | 4.73 | 175.63 | \$152,031 | \$180,899 | \$146,441 |
| 20 | 091 | 0525.05 | Upper | \$86,562 | \$103,000 | 8.86 | 177.34 | \$153,516 | \$182,660 | \$82,050 |
| 20 | 091 | 0525.06 | Upper | \$86,562 | \$103,000 | 2.52 | 147.42 | \$127,614 | \$151,843 | \$107,969 |
| 20 | 091 | 0525.07 | Middle | \$86,562 | \$103,000 | 5.78 | 119.37 | \$103,333 | \$122,951 | \$87,887 |
| 20 | 091 | 0526.04 | Upper | \$86,562 | \$103,000 | 0.32 | 168.55 | \$145,903 | \$173,607 | \$120,156 |
| 20 | 091 | 0526.06 | Middle | \$86,562 | \$103,000 | 3.62 | 119.59 | \$103,523 | \$123,178 | \$81,380 |
| 20 | 091 | 0526.07 | Upper | \$86,562 | \$103,000 | 1.26 | 149.86 | \$129,722 | \$154,356 | \$121,979 |
| 20 | 091 | 0526.08 | Upper | \$86,562 | \$103,000 | 2.87 | 201.39 | \$174,333 | \$207,432 | \$162,212 |
| 20 | 091 | 0526.09 | Upper | \$86,562 | \$103,000 | 4.03 | 168.60 | \$145,945 | \$173,658 | \$137,875 |
| 20 | 091 | 0526.10 | Upper | \$86,562 | \$103,000 | 0.20 | 161.89 | \$140,139 | \$166,747 | \$136,709 |
| 20 | 091 | 0526.11 | Middle | \$86,562 | \$103,000 | 13.85 | 116.43 | \$100,785 | \$119,923 | \$67,958 |
| 20 | 091 | 0526.12 | Upper | \$86,562 | \$103,000 | 0.69 | 159.64 | \$138,188 | \$164,429 | \$106,737 |
| 20 | 091 | 0526.13 | Upper | \$86,562 | \$103,000 | 0.36 | 184.96 | \$160,109 | \$190,509 | \$148,704 |
| 20 | 091 | 0527.01 | Middle | \$86,562 | \$103,000 | 2.14 | 104.26 | \$90,250 | \$107,388 | \$77,500 |
| 20 | 091 | 0527.02 | Upper | \$86,562 | \$103,000 | 9.39 | 131.52 | \$113,854 | \$135,466 | \$73,511 |
| 20 | 091 | 0528.03 | Middle | \$86,562 | \$103,000 | 14.19 | 84.21 | \$72,898 | \$86,736 | \$65,566 |
| 20 | 091 | 0528.04 | Upper | \$86,562 | \$103,000 | 0.68 | 220.24 | \$190,646 | \$226,847 | \$190,180 |
| 20 | 091 | 0528.05 | Upper | \$86,562 | \$103,000 | 2.32 | 131.54 | \$113,864 | \$135,486 | \$107,209 |
| 20 | 091 | 0528.06 | Upper | \$86,562 | \$103,000 | 0.00 | 129.19 | \$111,833 | \$133,066 | \$109,783 |
| 20 | 091 | 0528.07 | Upper | \$86,562 | \$103,000 | 2.35 | 153.27 | \$132,681 | \$157,868 | \$134,300 |
| 20 | 091 | 0529.04 | Middle | \$86,562 | \$103,000 | 2.86 | 106.16 | \$91,901 | \$109,345 | \$91,096 |
| 20 | 091 | 0529.05 | Moderate | \$86,562 | \$103,000 | 5.33 | 60.41 | \$52,297 | \$62,222 | \$62,863 |
| 20 | 091 | 0529.06 | Moderate | \$86,562 | \$103,000 | 12.37 | 78.50 | \$67,956 | \$80,855 | \$69,608 |
| 20 | 091 | 0529.07 | Middle | \$86,562 | \$103,000 | 8.11 | 92.27 | \$79,875 | \$95,038 | \$61,000 |
| 20 | 091 | 0529.08 | Middle | \$86,562 | \$103,000 | 13.61 | 104.96 | \$90,859 | \$108,109 | \$60,426 |
| 20 | 091 | 0529.10 | Upper | \$86,562 | \$103,000 | 3.40 | 165.60 | \$143,350 | \$170,568 | \$121,100 |
| 20 | 091 | 0530.04 | Middle | \$86,562 | \$103,000 | 3.21 | 99.04 | \$85,737 | \$102,011 | \$65,659 |
| 20 | 091 | 0530.05 | Upper | \$86,562 | \$103,000 | 4.46 | 126.11 | \$109,167 | \$129,893 | \$92,071 |

| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 091 | 0530.06 | Upper | \$86,562 | \$103,000 | 4.65 | 147.39 | \$127,592 | \$151,812 | \$72,727 |
| 20 | 091 | 0530.07 | Middle | \$86,562 | \$103,000 | 7.21 | 117.37 | \$101,600 | \$120,891 | \$79,861 |
| 20 | 091 | 0530.08 | Upper | \$86,562 | \$103,000 | 6.75 | 135.40 | \$117,206 | \$139,462 | \$85,320 |
| 20 | 091 | 0530.09 | Upper | \$86,562 | \$103,000 | 2.54 | 182.77 | \$158,214 | \$188,253 | \$135,932 |
| 20 | 091 | 0530.10 | Upper | \$86,562 | \$103,000 | 0.79 | 179.32 | \$155,231 | \$184,700 | \$123,935 |
| 20 | 091 | 0530.11 | Upper | \$86,562 | \$103,000 | 1.10 | 164.21 | \$142,149 | \$169,136 | \$122,153 |
| 20 | 091 | 0530.12 | Upper | \$86,562 | \$103,000 | 3.12 | 142.29 | \$123,173 | \$146,559 | \$91,140 |
| 20 | 091 | 0530.13 | Upper | \$86,562 | \$103,000 | 1.98 | 121.91 | \$105,536 | \$125,567 | \$93,950 |
| 20 | 091 | 0531.01 | Upper | \$86,562 | \$103,000 | 3.36 | 122.74 | \$106,250 | \$126,422 | \$79,399 |
| 20 | 091 | 0531.02 | Upper | \$86,562 | \$103,000 | 4.95 | 127.00 | \$109,934 | \$130,810 | \$92,857 |
| 20 | 091 | 0531.05 | Middle | \$86,562 | \$103,000 | 6.16 | 93.68 | \$81,094 | \$96,490 | \$66,434 |
| 20 | 091 | 0531.08 | Upper | \$86,562 | \$103,000 | 3.47 | 139.79 | \$121,012 | \$143,984 | \$85,905 |
| 20 | 091 | 0531.09 | Upper | \$86,562 | \$103,000 | 2.47 | 133.26 | \$115,357 | \$137,258 | \$92,976 |
| 20 | 091 | 0531.10 | Upper | \$86,562 | \$103,000 | 1.48 | 165.50 | \$143,264 | \$170,465 | \$143,056 |
| 20 | 091 | 0532.01 | Upper | \$86,562 | \$103,000 | 0.82 | 168.26 | \$145,652 | \$173,308 | \$96,739 |
| 20 | 091 | 0532.02 | Upper | \$86,562 | \$103,000 | 4.63 | 173.28 | \$150,000 | \$178,478 | \$80,407 |
| 20 | 091 | 0532.03 | Upper | \$86,562 | \$103,000 | 1.28 | 189.92 | \$164,405 | \$195,618 | \$91,053 |
| 20 | 091 | 0533.01 | Upper | \$86,562 | \$103,000 | 3.20 | 235.23 | \$203,627 | \$242,287 | \$149,559 |
| 20 | 091 | 0533.02 | Upper | \$86,562 | \$103,000 | 0.40 | 252.39 | \$218,478 | \$259,962 | \$195,208 |
| 20 | 091 | 0534.03 | Upper | \$86,562 | \$103,000 | 5.67 | 133.37 | \$115,450 | \$137,371 | \$109,821 |
| 20 | 091 | 0534.09 | Upper | \$86,562 | \$103,000 | 2.10 | 204.47 | \$177,000 | \$210,604 | \$122,431 |
| 20 | 091 | 0534.11 | Upper | \$86,562 | \$103,000 | 1.26 | 133.05 | \$115,179 | \$137,042 | \$100,600 |
| 20 | 091 | 0534.13 | Upper | \$86,562 | \$103,000 | 6.99 | 147.24 | \$127,458 | \$151,657 | \$108,500 |
| 20 | 091 | 0534.14 | Middle | \$86,562 | \$103,000 | 7.60 | 119.47 | \$103,424 | \$123,054 | \$91,269 |
| 20 | 091 | 0534.15 | Upper | \$86,562 | \$103,000 | 3.80 | 134.29 | \$116,250 | \$138,319 | \$97,692 |
| 20 | 091 | 0534.17 | Upper | \$86,562 | \$103,000 | 5.01 | 129.12 | \$111,771 | \$132,994 | \$109,635 |
| 20 | 091 | 0534.18 | Upper | \$86,562 | \$103,000 | 1.67 | 143.81 | \$124,485 | \$148,124 | \$120,169 |
| 20 | 091 | 0534.19 | Upper | \$86,562 | \$103,000 | 4.81 | 162.41 | \$140,592 | \$167,282 | \$118,125 |
| 20 | 091 | 0534.21 | Upper | \$86,562 | \$103,000 | 4.05 | 191.41 | \$165,694 | \$197,152 | \$119,688 |
| 20 | 091 | 0534.22 | Upper | \$86,562 | \$103,000 | 2.50 | 199.85 | \$173,000 | \$205,846 | \$131,848 |
| 20 | 091 | 0534.23 | Upper | \$86,562 | \$103,000 | 0.13 | 229.23 | \$198,434 | \$236,107 | \$198,447 |
| 20 | 091 | 0534.25 | Upper | \$86,562 | \$103,000 | 2.52 | 139.83 | \$121,045 | \$144,025 | \$117,829 |
| 20 | 091 | 0534.26 | Upper | \$86,562 | \$103,000 | 1.56 | 157.40 | \$136,250 | \$162,122 | \$127,917 |
| 20 | 091 | 0534.27 | Upper | \$86,562 | \$103,000 | 5.66 | 271.05 | \$234,630 | \$279,182 | \$234,043 |
| 20 | 091 | 0534.28 | Upper | \$86,562 | \$103,000 | 4.18 | 236.22 | \$204,483 | \$243,307 | \$204,009 |
| 20 | 091 | 0534.29 | Upper | \$86,562 | \$103,000 | 0.39 | 238.87 | \$206,776 | \$246,036 | \$184,079 |
| 20 | 091 | 0534.30 | Upper | \$86,562 | \$103,000 | 3.23 | 212.93 | \$184,318 | \$219,318 | \$164,570 |
| 20 | 091 | 0534.31 | Upper | \$86,562 | \$103,000 | 0.00 | 191.49 | \$165,763 | \$197,235 | \$151,948 |
| 20 | 091 | 0535.02 | Moderate | \$86,562 | \$103,000 | 15.31 | 50.39 | \$43,619 | \$51,902 | \$41,927 |
| 20 | 091 | 0535.06 | Upper | \$86,562 | \$103,000 | 2.18 | 145.48 | \$125,938 | \$149,844 | \$113,021 |
| 20 | 091 | 0535.07 | Middle | \$86,562 | \$103,000 | 3.14 | 112.45 | \$97,347 | \$115,824 | \$104,301 |
| 20 | 091 | 0535.08 | Upper | \$86,562 | \$103,000 | 3.45 | 126.91 | \$109,863 | \$130,717 | \$108,527 |
| 20 | 091 | 0535.09 | Upper | \$86,562 | \$103,000 | 3.84 | 125.77 | \$108,876 | \$129,543 | \$99,046 |
| 20 | 091 | 0535.10 | Upper | \$86,562 | \$103,000 | 2.23 | 131.40 | \$113,750 | \$135,342 | \$112,643 |
| 20 | 091 | 0535.55 | Moderate | \$86,562 | \$103,000 | 25.71 | 57.50 | \$49,779 | \$59,225 | \$34,119 |

| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 091 | 0535.56 | Moderate | \$86,562 | \$103,000 | 2.37 | 67.14 | \$58,125 | \$69,154 | \$58,000 |
| 20 | 091 | 0535.57 | Moderate | \$86,562 | \$103,000 | 15.05 | 75.95 | \$65,750 | \$78,229 | \$58,220 |
| 20 | 091 | 0535.58 | Upper | \$86,562 | \$103,000 | 4.39 | 129.37 | \$111,989 | \$133,251 | \$110,881 |
| 20 | 091 | 0535.59 | Upper | \$86,562 | \$103,000 | 1.15 | 147.52 | \$127,697 | \$151,946 | \$149,510 |
| 20 | 091 | 0535.60 | Upper | \$86,562 | \$103,000 | 0.61 | 187.16 | \$162,014 | \$192,775 | \$157,199 |
| 20 | 091 | 0536.01 | Middle | \$86,562 | \$103,000 | 8.80 | 93.86 | \$81,250 | \$96,676 | \$67,891 |
| 20 | 091 | 0536.03 | Upper | \$86,562 | \$103,000 | 3.63 | 141.33 | \$122,344 | \$145,570 | \$115,956 |
| 20 | 091 | 0536.04 | Middle | \$86,562 | \$103,000 | 13.96 | 119.81 | \$103,716 | \$123,404 | \$102,019 |
| 20 | 091 | 0537.01 | Middle | \$86,562 | \$103,000 | 4.03 | 100.50 | \$87,000 | \$103,515 | \$77,464 |
| 20 | 091 | 0537.03 | Middle | \$86,562 | \$103,000 | 5.17 | 103.73 | \$89,792 | \$106,842 | \$66,667 |
| 20 | 091 | 0537.05 | Moderate | \$86,562 | \$103,000 | 7.21 | 72.33 | \$62,618 | \$74,500 | \$63,547 |
| 20 | 091 | 0537.07 | Middle | \$86,562 | \$103,000 | 11.10 | 96.13 | \$83,214 | \$99,014 | \$74,039 |
| 20 | 091 | 0537.09 | Middle | \$86,562 | \$103,000 | 3.08 | 112.41 | \$97,308 | \$115,782 | \$89,291 |
| 20 | 091 | 0537.11 | Upper | \$86,562 | \$103,000 | 1.81 | 146.13 | \$126,500 | \$150,514 | \$121,397 |
| 20 | 091 | 0537.12 | Middle | \$86,562 | \$103,000 | 4.99 | 113.57 | \$98,309 | \$116,977 | \$88,716 |
| 20 | 091 | 0538.01 | Middle | \$86,562 | \$103,000 | 8.44 | 110.68 | \$95,813 | \$114,000 | \$92,636 |
| 20 | 091 | 0538.03 | Upper | \$86,562 | \$103,000 | 0.18 | 166.18 | \$143,854 | \$171,165 | \$133,142 |
| 20 | 091 | 0538.04 | Upper | \$86,562 | \$103,000 | 1.00 | 200.06 | \$173,177 | \$206,062 | \$173,646 |
| 20 | 091 | 9800.01 | Unknown | \$86,562 | \$103,000 | 0.00 | 0.00 | \$0 | \$0 | \$0 |
| 20 | 091 | 9800.03 | Unknown | \$86,562 | \$103,000 | 0.00 | 0.00 | \$0 | \$0 | \$0 |
| 20 | 091 | 9800.04 | Unknown | \$86,562 | \$103,000 | 0.00 | 0.00 | \$0 | \$0 | \$0 |
| 20 | 091 | 9800.05 | Unknown | \$86,562 | \$103,000 | 0.00 | 0.00 | \$0 | \$0 | \$0 |
| 20 | 091 | 9801.00 | Unknown | \$86,562 | \$103,000 | 0.00 | 0.00 | \$0 | \$0 | \$0 |

2024 FFIEC Census Report - Summary Census Housing Information

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

State: 20 - KANSAS (KS)

County: 091 - JOHNSON COUNTY



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4-Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 091 | 0500.00 | 2191 | 2128 | 74 | No | 1677 | 225 | 1677 | 289 |
| 20 | 091 | 0501.00 | 2220 | 2001 | 67 | No | 1316 | 138 | 1316 | 766 |
| 20 | 091 | 0502.00 | 1695 | 1573 | 65 | No | 1302 | 98 | 1302 | 295 |
| 20 | 091 | 0503.01 | 2415 | 1005 | 42 | No | 357 | 244 | 357 | 1814 |
| 20 | 091 | 0503.02 | 1058 | 657 | 62 | No | 537 | 51 | 510 | 470 |
| 20 | 091 | 0504.00 | 2489 | 1981 | 57 | Yes | 1335 | 46 | 1283 | 1108 |
| 20 | 091 | 0505.00 | 1083 | 1073 | 64 | Yes | 899 | 23 | 899 | 161 |
| 20 | 091 | 0506.00 | 1899 | 1899 | 62 | Yes | 1483 | 103 | 1483 | 313 |
| 20 | 091 | 0507.00 | 2021 | 2011 | 66 | No | 1768 | 106 | 1758 | 147 |
| 20 | 091 | 0508.00 | 1000 | 1000 | 68 | No | 954 | 37 | 954 | 9 |
| 20 | 091 | 0509.00 | 2211 | 2059 | 64 | No | 1675 | 65 | 1658 | 471 |
| 20 | 091 | 0510.00 | 1675 | 1667 | 66 | No | 1329 | 139 | 1329 | 207 |
| 20 | 091 | 0511.00 | 1656 | 1498 | 63 | Yes | 1161 | 173 | 1161 | 322 |
| 20 | 091 | 0512.00 | 2086 | 1788 | 61 | Yes | 1276 | 36 | 1276 | 774 |
| 20 | 091 | 0513.00 | 2207 | 1774 | 63 | Yes | 1226 | 78 | 1226 | 903 |
| 20 | 091 | 0514.00 | 1466 | 1460 | 61 | No | 1094 | 165 | 1094 | 207 |
| 20 | 091 | 0515.00 | 2169 | 1897 | 62 | No | 1321 | 51 | 1264 | 797 |
| 20 | 091 | 0516.00 | 2285 | 2285 | 65 | No | 2146 | 44 | 2146 | 95 |
| 20 | 091 | 0517.00 | 2220 | 1833 | 55 | Yes | 1726 | 103 | 1709 | 391 |
| 20 | 091 | 0518.01 | 1642 | 1299 | 52 | No | 1159 | 8 | 1134 | 475 |
| 20 | 091 | 0518.03 | 2150 | 1572 | 55 | Yes | 1236 | 0 | 1195 | 914 |
| 20 | 091 | 0518.04 | 2484 | 1538 | 45 | Yes | 1319 | 117 | 1248 | 1048 |
| 20 | 091 | 0518.05 | 2732 | 2365 | 54 | Yes | 2145 | 160 | 2021 | 427 |
| 20 | 091 | 0518.06 | 2774 | 1883 | 49 | Yes | 1580 | 93 | 1580 | 1101 |
| 20 | 091 | 0518.07 | 1521 | 1521 | 57 | Yes | 1215 | 46 | 1215 | 260 |
| 20 | 091 | 0518.08 | 1363 | 623 | 49 | Yes | 300 | 97 | 267 | 966 |
| 20 | 091 | 0519.02 | 1861 | 1700 | 55 | Yes | 1370 | 48 | 1370 | 443 |
| 20 | 091 | 0519.04 | 2841 | 2364 | 41 | Yes | 1772 | 169 | 1772 | 900 |
| 20 | 091 | 0519.07 | 1573 | 1273 | 45 | Yes | 310 | 153 | 310 | 1110 |
| 20 | 091 | 0519.08 | 722 | 612 | 46 | Yes | 477 | 45 | 457 | 200 |
| 20 | 091 | 0519.09 | 2759 | 2353 | 51 | Yes | 1815 | 154 | 1709 | 790 |
| 20 | 091 | 0519.10 | 1191 | 422 | 30 | Yes | 78 | 42 | 61 | 1071 |
| 20 | 091 | 0519.11 | 1244 | 987 | 51 | Yes | 340 | 14 | 340 | 890 |
| 20 | 091 | 0519.12 | 980 | 971 | 57 | Yes | 701 | 44 | 701 | 235 |
| 20 | 091 | 0520.01 | 1452 | 541 | 49 | No | 352 | 10 | 352 | 1090 |
| 20 | 091 | 0520.04 | 992 | 627 | 50 | No | 566 | 34 | 566 | 392 |
| 20 | 091 | 0520.05 | 1367 | 864 | 54 | No | 575 | 68 | 575 | 724 |
| 20 | 091 | 0520.06 | 1560 | 1250 | 53 | No | 944 | 153 | 944 | 463 |
| 20 | 091 | 0521.01 | 706 | 479 | 56 | No | 387 | 68 | 387 | 251 |
| 20 | 091 | 0521.02 | 1170 | 939 | 59 | No | 673 | 61 | 673 | 436 |
| 20 | 091 | 0522.01 | 1253 | 1193 | 44 | Yes | 842 | 56 | 842 | 355 |
| 20 | 091 | 0522.02 | 1265 | 1265 | 52 | No | 1159 | 33 | 1159 | 73 |

| State Code | County Code | Tract Code | Total Housing Units | 1- to 4- Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|-----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 091 | 0523.04 | 2018 | 1993 | 47 | No | 1749 | 88 | 1749 | 181 |
| 20 | 091 | 0523.05 | 1906 | 1796 | 38 | No | 1727 | 17 | 1617 | 162 |
| 20 | 091 | 0523.06 | 1291 | 1256 | 29 | No | 1193 | 69 | 1165 | 29 |
| 20 | 091 | 0523.07 | 1718 | 1005 | 36 | No | 917 | 75 | 917 | 726 |
| 20 | 091 | 0523.08 | 1478 | 966 | 25 | No | 710 | 124 | 710 | 644 |
| 20 | 091 | 0524.10 | 2131 | 1658 | 31 | Yes | 1370 | 23 | 1370 | 738 |
| 20 | 091 | 0524.11 | 1010 | 1010 | 28 | Yes | 969 | 41 | 969 | 0 |
| 20 | 091 | 0524.14 | 1609 | 1423 | 34 | Yes | 1450 | 0 | 1423 | 159 |
| 20 | 091 | 0524.15 | 1482 | 772 | 35 | Yes | 543 | 64 | 543 | 875 |
| 20 | 091 | 0524.16 | 2295 | 1532 | 41 | Yes | 1058 | 124 | 1019 | 1113 |
| 20 | 091 | 0524.17 | 1710 | 977 | 39 | Yes | 404 | 132 | 404 | 1174 |
| 20 | 091 | 0524.18 | 1742 | 454 | 43 | Yes | 221 | 0 | 221 | 1521 |
| 20 | 091 | 0524.19 | 1953 | 1367 | 43 | Yes | 1138 | 159 | 1138 | 656 |
| 20 | 091 | 0524.21 | 2089 | 1717 | 43 | Yes | 1513 | 115 | 1513 | 461 |
| 20 | 091 | 0524.22 | 1945 | 1865 | 44 | Yes | 1689 | 76 | 1689 | 180 |
| 20 | 091 | 0524.23 | 1317 | 369 | 45 | Yes | 256 | 194 | 256 | 867 |
| 20 | 091 | 0525.02 | 784 | 784 | 33 | No | 771 | 0 | 771 | 13 |
| 20 | 091 | 0525.05 | 1956 | 855 | 13 | Yes | 507 | 68 | 507 | 1381 |
| 20 | 091 | 0525.06 | 538 | 409 | 15 | Yes | 389 | 8 | 389 | 141 |
| 20 | 091 | 0525.07 | 1424 | 493 | 14 | Yes | 314 | 60 | 314 | 1050 |
| 20 | 091 | 0526.04 | 655 | 655 | 15 | No | 619 | 10 | 619 | 26 |
| 20 | 091 | 0526.06 | 917 | 489 | 23 | No | 432 | 20 | 432 | 465 |
| 20 | 091 | 0526.07 | 723 | 723 | 15 | No | 585 | 15 | 585 | 123 |
| 20 | 091 | 0526.08 | 2002 | 2002 | 0 | Yes | 1840 | 121 | 1840 | 41 |
| 20 | 091 | 0526.09 | 1850 | 1670 | 12 | Yes | 1468 | 215 | 1468 | 167 |
| 20 | 091 | 0526.10 | 1571 | 1571 | 18 | No | 1248 | 66 | 1248 | 257 |
| 20 | 091 | 0526.11 | 863 | 863 | 17 | No | 698 | 0 | 698 | 165 |
| 20 | 091 | 0526.12 | 1113 | 1113 | 25 | No | 1102 | 0 | 1102 | 11 |
| 20 | 091 | 0526.13 | 2082 | 2082 | 17 | No | 1918 | 70 | 1918 | 94 |
| 20 | 091 | 0527.01 | 1918 | 1787 | 34 | No | 1375 | 66 | 1357 | 477 |
| 20 | 091 | 0527.02 | 968 | 795 | 28 | No | 522 | 78 | 522 | 368 |
| 20 | 091 | 0528.03 | 1234 | 1204 | 42 | No | 556 | 0 | 556 | 678 |
| 20 | 091 | 0528.04 | 1790 | 1770 | 16 | No | 1777 | 13 | 1757 | 0 |
| 20 | 091 | 0528.05 | 2203 | 2203 | 18 | No | 1836 | 8 | 1836 | 359 |
| 20 | 091 | 0528.06 | 1895 | 1895 | 16 | No | 1648 | 53 | 1648 | 194 |
| 20 | 091 | 0528.07 | 1548 | 1532 | 13 | No | 1490 | 26 | 1474 | 32 |
| 20 | 091 | 0529.04 | 1528 | 1210 | 33 | No | 1115 | 78 | 1115 | 335 |
| 20 | 091 | 0529.05 | 1796 | 1286 | 29 | No | 663 | 177 | 652 | 956 |
| 20 | 091 | 0529.06 | 1859 | 1779 | 47 | No | 1286 | 77 | 1286 | 496 |
| 20 | 091 | 0529.07 | 1765 | 1143 | 36 | No | 803 | 105 | 803 | 857 |
| 20 | 091 | 0529.08 | 2701 | 1512 | 32 | No | 1015 | 87 | 1015 | 1599 |
| 20 | 091 | 0529.10 | 1510 | 1235 | 22 | Yes | 1142 | 28 | 1142 | 340 |
| 20 | 091 | 0530.04 | 1848 | 1228 | 35 | Yes | 1023 | 27 | 967 | 798 |
| 20 | 091 | 0530.05 | 892 | 741 | 31 | Yes | 313 | 56 | 313 | 523 |
| 20 | 091 | 0530.06 | 2095 | 877 | 16 | No | 742 | 179 | 679 | 1174 |
| 20 | 091 | 0530.07 | 1957 | 1384 | 27 | No | 1089 | 107 | 1063 | 761 |

| State Code | County Code | Tract Code | Total Housing Units | 1- to 4- Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|-----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 091 | 0530.08 | 2299 | 1377 | 26 | Yes | 1191 | 212 | 1175 | 896 |
| 20 | 091 | 0530.09 | 2023 | 1540 | 30 | Yes | 1379 | 58 | 1379 | 586 |
| 20 | 091 | 0530.10 | 2297 | 1395 | 21 | Yes | 1293 | 126 | 1293 | 878 |
| 20 | 091 | 0530.11 | 1039 | 919 | 24 | No | 830 | 70 | 830 | 139 |
| 20 | 091 | 0530.12 | 1406 | 1016 | 31 | Yes | 956 | 53 | 930 | 397 |
| 20 | 091 | 0530.13 | 1231 | 698 | 30 | Yes | 483 | 107 | 483 | 641 |
| 20 | 091 | 0531.01 | 2225 | 1352 | 0 | Yes | 1131 | 9 | 1131 | 1085 |
| 20 | 091 | 0531.02 | 2004 | 1483 | 35 | Yes | 1252 | 92 | 1252 | 660 |
| 20 | 091 | 0531.05 | 1979 | 1336 | 33 | Yes | 870 | 128 | 870 | 981 |
| 20 | 091 | 0531.08 | 1736 | 1478 | 32 | Yes | 1197 | 0 | 1157 | 539 |
| 20 | 091 | 0531.09 | 1304 | 623 | 22 | Yes | 512 | 34 | 495 | 758 |
| 20 | 091 | 0531.10 | 1241 | 1167 | 26 | Yes | 1135 | 39 | 1135 | 67 |
| 20 | 091 | 0532.01 | 1066 | 804 | 31 | Yes | 726 | 72 | 726 | 268 |
| 20 | 091 | 0532.02 | 1819 | 1259 | 30 | Yes | 900 | 143 | 900 | 776 |
| 20 | 091 | 0532.03 | 2802 | 1859 | 25 | Yes | 1294 | 332 | 1294 | 1176 |
| 20 | 091 | 0533.01 | 2513 | 2074 | 32 | No | 2148 | 51 | 1916 | 314 |
| 20 | 091 | 0533.02 | 2955 | 2850 | 33 | No | 2796 | 102 | 2776 | 57 |
| 20 | 091 | 0534.03 | 1494 | 1109 | 19 | No | 856 | 65 | 856 | 573 |
| 20 | 091 | 0534.09 | 1618 | 1231 | 21 | No | 1046 | 61 | 1046 | 511 |
| 20 | 091 | 0534.11 | 2070 | 1923 | 28 | Yes | 1669 | 50 | 1669 | 351 |
| 20 | 091 | 0534.13 | 1460 | 1142 | 19 | Yes | 894 | 74 | 894 | 492 |
| 20 | 091 | 0534.14 | 2558 | 723 | 13 | Yes | 457 | 134 | 457 | 1967 |
| 20 | 091 | 0534.15 | 1906 | 790 | 20 | Yes | 658 | 106 | 521 | 1142 |
| 20 | 091 | 0534.17 | 1433 | 1409 | 24 | Yes | 1260 | 37 | 1260 | 136 |
| 20 | 091 | 0534.18 | 1695 | 1695 | 20 | Yes | 1419 | 57 | 1419 | 219 |
| 20 | 091 | 0534.19 | 745 | 469 | 22 | Yes | 443 | 15 | 443 | 287 |
| 20 | 091 | 0534.21 | 1444 | 832 | 16 | Yes | 762 | 41 | 762 | 641 |
| 20 | 091 | 0534.22 | 844 | 729 | 22 | Yes | 614 | 34 | 614 | 196 |
| 20 | 091 | 0534.23 | 1605 | 1605 | 20 | Yes | 1544 | 35 | 1544 | 26 |
| 20 | 091 | 0534.25 | 855 | 855 | 16 | No | 825 | 0 | 825 | 30 |
| 20 | 091 | 0534.26 | 1832 | 1832 | 26 | No | 1712 | 0 | 1712 | 120 |
| 20 | 091 | 0534.27 | 1966 | 1966 | 8 | Yes | 1879 | 87 | 1879 | 0 |
| 20 | 091 | 0534.28 | 1010 | 1010 | 11 | Yes | 1010 | 0 | 1010 | 0 |
| 20 | 091 | 0534.29 | 1575 | 1438 | 16 | Yes | 1350 | 149 | 1350 | 76 |
| 20 | 091 | 0534.30 | 1551 | 1514 | 20 | Yes | 1459 | 0 | 1433 | 92 |
| 20 | 091 | 0534.31 | 926 | 926 | 18 | Yes | 840 | 47 | 840 | 39 |
| 20 | 091 | 0535.02 | 1248 | 725 | 43 | No | 334 | 0 | 334 | 914 |
| 20 | 091 | 0535.06 | 1214 | 1172 | 35 | No | 1058 | 0 | 1058 | 156 |
| 20 | 091 | 0535.07 | 2049 | 2049 | 34 | No | 1982 | 0 | 1982 | 67 |
| 20 | 091 | 0535.08 | 2048 | 2048 | 43 | No | 1687 | 68 | 1687 | 293 |
| 20 | 091 | 0535.09 | 2405 | 2259 | 26 | No | 1949 | 70 | 1949 | 386 |
| 20 | 091 | 0535.10 | 1771 | 1771 | 23 | No | 1653 | 9 | 1653 | 109 |
| 20 | 091 | 0535.55 | 982 | 625 | 68 | No | 321 | 139 | 321 | 522 |
| 20 | 091 | 0535.56 | 922 | 743 | 60 | No | 464 | 40 | 464 | 418 |
| 20 | 091 | 0535.57 | 1022 | 815 | 56 | No | 481 | 93 | 481 | 448 |
| 20 | 091 | 0535.58 | 1011 | 966 | 20 | No | 914 | 0 | 914 | 97 |

| State Code | County Code | Tract Code | Total Housing Units | 1- to 4- Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|-----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 091 | 0535.59 | 1315 | 1315 | 15 | No | 1165 | 59 | 1165 | 91 |
| 20 | 091 | 0535.60 | 1239 | 1239 | 10 | No | 1181 | 44 | 1181 | 14 |
| 20 | 091 | 0536.01 | 826 | 734 | 65 | No | 454 | 126 | 454 | 246 |
| 20 | 091 | 0536.03 | 1194 | 912 | 14 | No | 768 | 142 | 768 | 284 |
| 20 | 091 | 0536.04 | 2055 | 1803 | 40 | No | 1488 | 0 | 1488 | 567 |
| 20 | 091 | 0537.01 | 1030 | 1030 | 41 | No | 865 | 39 | 865 | 126 |
| 20 | 091 | 0537.03 | 1528 | 953 | 17 | No | 552 | 162 | 552 | 814 |
| 20 | 091 | 0537.05 | 1019 | 1019 | 22 | No | 612 | 78 | 612 | 329 |
| 20 | 091 | 0537.07 | 1845 | 1609 | 26 | No | 1079 | 108 | 1079 | 658 |
| 20 | 091 | 0537.09 | 2083 | 1958 | 20 | No | 1517 | 115 | 1517 | 451 |
| 20 | 091 | 0537.11 | 1437 | 1437 | 17 | No | 1184 | 150 | 1184 | 103 |
| 20 | 091 | 0537.12 | 1575 | 1391 | 20 | No | 1182 | 53 | 1182 | 340 |
| 20 | 091 | 0538.01 | 2322 | 2227 | 33 | No | 1822 | 151 | 1808 | 349 |
| 20 | 091 | 0538.03 | 1341 | 1341 | 37 | Yes | 1240 | 64 | 1240 | 37 |
| 20 | 091 | 0538.04 | 1450 | 1450 | 9 | Yes | 1276 | 138 | 1276 | 36 |
| 20 | 091 | 9800.01 | 0 | 0 | 0 | Yes | 0 | 0 | 0 | 0 |
| 20 | 091 | 9800.03 | 12 | 12 | 0 | Yes | 0 | 12 | 0 | 0 |
| 20 | 091 | 9800.04 | 0 | 0 | 0 | Yes | 0 | 0 | 0 | 0 |
| 20 | 091 | 9800.05 | 0 | 0 | 0 | Yes | 0 | 0 | 0 | 0 |
| 20 | 091 | 9801.00 | 0 | 0 | 0 | Yes | 0 | 0 | 0 | 0 |



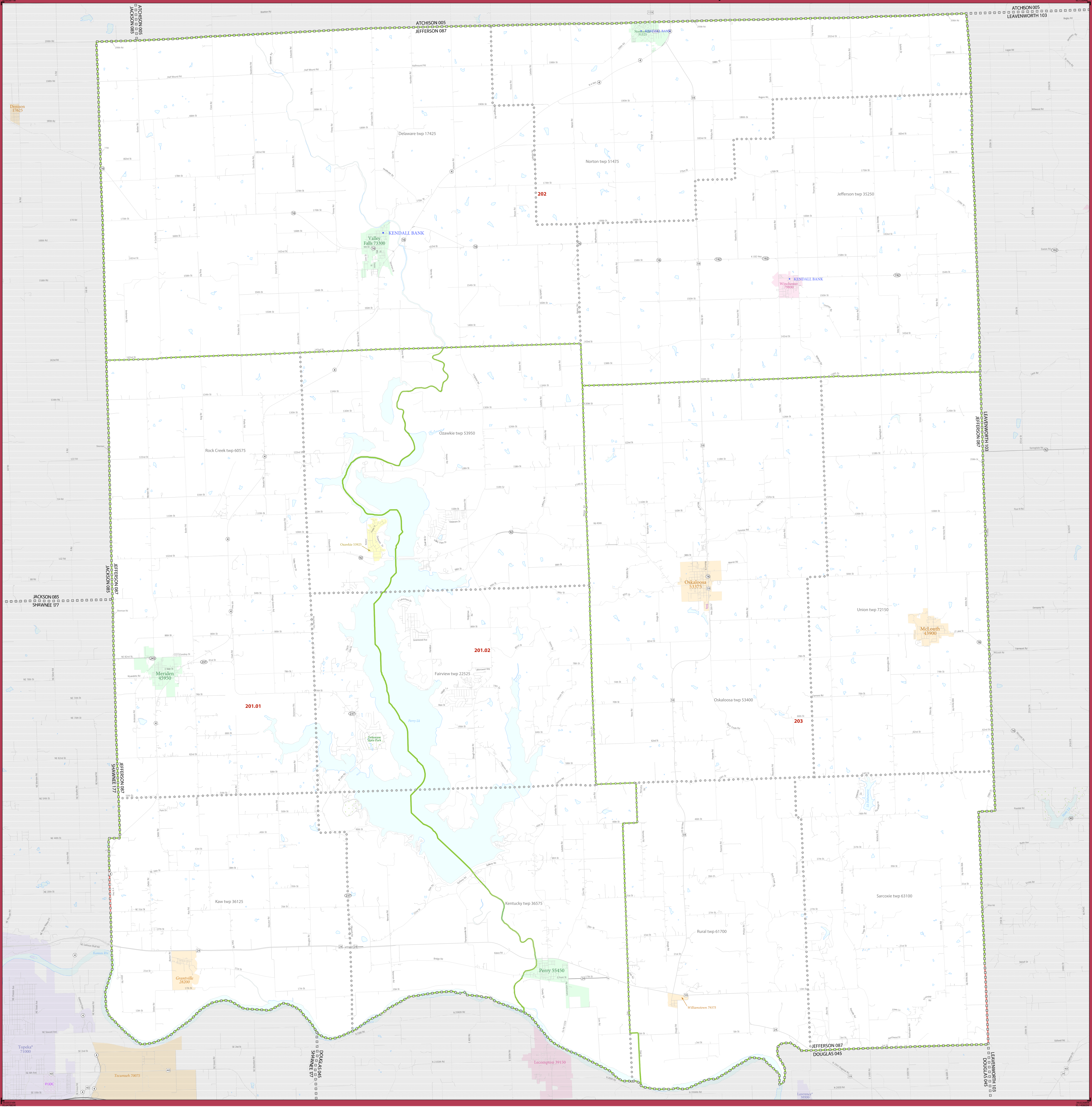
| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 091 | 0500.00 | 5065 | 16.15 | 1248 | 1966 | 4247 | 818 | 6 | 127 | 45 | 412 | 228 |
| 20 | 091 | 0501.00 | 4389 | 26.09 | 1094 | 2082 | 3244 | 1145 | 15 | 103 | 216 | 579 | 232 |
| 20 | 091 | 0502.00 | 3759 | 21.04 | 779 | 1597 | 2968 | 791 | 10 | 47 | 116 | 414 | 204 |
| 20 | 091 | 0503.01 | 4127 | 34.24 | 755 | 2171 | 2714 | 1413 | 13 | 308 | 299 | 542 | 251 |
| 20 | 091 | 0503.02 | 1799 | 20.23 | 502 | 1007 | 1435 | 364 | 1 | 43 | 51 | 168 | 101 |
| 20 | 091 | 0504.00 | 4896 | 33.93 | 1159 | 2443 | 3235 | 1661 | 4 | 91 | 361 | 913 | 292 |
| 20 | 091 | 0505.00 | 2507 | 23.02 | 705 | 1060 | 1930 | 577 | 3 | 44 | 120 | 288 | 122 |
| 20 | 091 | 0506.00 | 4565 | 16.34 | 1057 | 1796 | 3819 | 746 | 13 | 84 | 58 | 343 | 248 |
| 20 | 091 | 0507.00 | 4821 | 11.57 | 954 | 1915 | 4263 | 558 | 4 | 80 | 34 | 223 | 217 |
| 20 | 091 | 0508.00 | 2699 | 9.97 | 789 | 963 | 2430 | 269 | 4 | 78 | 6 | 72 | 109 |
| 20 | 091 | 0509.00 | 4728 | 11.63 | 1372 | 2146 | 4178 | 550 | 4 | 92 | 39 | 210 | 205 |
| 20 | 091 | 0510.00 | 3763 | 10.95 | 1054 | 1536 | 3351 | 412 | 11 | 39 | 27 | 166 | 169 |
| 20 | 091 | 0511.00 | 3525 | 23.18 | 786 | 1483 | 2708 | 817 | 17 | 60 | 130 | 459 | 151 |
| 20 | 091 | 0512.00 | 4190 | 26.25 | 864 | 2050 | 3090 | 1100 | 7 | 126 | 192 | 561 | 214 |
| 20 | 091 | 0513.00 | 4526 | 19.77 | 1031 | 2129 | 3631 | 895 | 11 | 91 | 157 | 392 | 244 |
| 20 | 091 | 0514.00 | 3238 | 10.32 | 870 | 1301 | 2904 | 334 | 7 | 39 | 25 | 145 | 118 |
| 20 | 091 | 0515.00 | 4115 | 14.24 | 951 | 2118 | 3529 | 586 | 9 | 91 | 61 | 243 | 182 |
| 20 | 091 | 0516.00 | 5640 | 9.59 | 1673 | 2241 | 5099 | 541 | 9 | 80 | 18 | 148 | 286 |
| 20 | 091 | 0517.00 | 4754 | 9.55 | 1503 | 2117 | 4300 | 454 | 0 | 71 | 47 | 140 | 196 |
| 20 | 091 | 0518.01 | 4159 | 11.13 | 1051 | 1634 | 3696 | 463 | 2 | 91 | 37 | 162 | 171 |
| 20 | 091 | 0518.03 | 4331 | 27.48 | 1055 | 2150 | 3141 | 1190 | 15 | 141 | 174 | 634 | 226 |
| 20 | 091 | 0518.04 | 5173 | 23.78 | 958 | 2367 | 3943 | 1230 | 24 | 165 | 229 | 589 | 223 |
| 20 | 091 | 0518.05 | 5577 | 15.47 | 1674 | 2572 | 4714 | 863 | 12 | 145 | 158 | 293 | 255 |
| 20 | 091 | 0518.06 | 5390 | 16.35 | 1520 | 2681 | 4509 | 881 | 11 | 232 | 142 | 264 | 232 |
| 20 | 091 | 0518.07 | 3867 | 15.54 | 1209 | 1475 | 3266 | 601 | 8 | 113 | 79 | 222 | 179 |
| 20 | 091 | 0518.08 | 2642 | 39.59 | 448 | 1266 | 1596 | 1046 | 11 | 157 | 387 | 338 | 153 |
| 20 | 091 | 0519.02 | 4326 | 26.81 | 1324 | 1813 | 3166 | 1160 | 18 | 143 | 229 | 441 | 329 |
| 20 | 091 | 0519.04 | 6318 | 22.24 | 1623 | 2672 | 4913 | 1405 | 6 | 234 | 283 | 572 | 310 |
| 20 | 091 | 0519.07 | 3825 | 49.15 | 965 | 1420 | 1945 | 1880 | 8 | 79 | 623 | 892 | 278 |
| 20 | 091 | 0519.08 | 1715 | 31.02 | 454 | 677 | 1183 | 532 | 3 | 43 | 219 | 171 | 96 |
| 20 | 091 | 0519.09 | 5547 | 23.99 | 1609 | 2605 | 4216 | 1331 | 16 | 197 | 286 | 502 | 330 |
| 20 | 091 | 0519.10 | 2169 | 41.22 | 318 | 1149 | 1275 | 894 | 2 | 88 | 239 | 459 | 106 |
| 20 | 091 | 0519.11 | 3408 | 44.19 | 904 | 1230 | 1902 | 1506 | 22 | 57 | 349 | 908 | 170 |
| 20 | 091 | 0519.12 | 2471 | 31.49 | 654 | 936 | 1693 | 778 | 2 | 45 | 172 | 402 | 157 |
| 20 | 091 | 0520.01 | 2257 | 23.53 | 296 | 1442 | 1726 | 531 | 8 | 60 | 117 | 229 | 117 |
| 20 | 091 | 0520.04 | 1701 | 27.04 | 430 | 958 | 1241 | 460 | 6 | 50 | 164 | 145 | 95 |
| 20 | 091 | 0520.05 | 2884 | 32.11 | 668 | 1299 | 1958 | 926 | 7 | 76 | 145 | 495 | 203 |
| 20 | 091 | 0520.06 | 3614 | 36.94 | 846 | 1407 | 2279 | 1335 | 13 | 77 | 364 | 668 | 213 |
| 20 | 091 | 0521.01 | 1751 | 26.33 | 329 | 638 | 1290 | 461 | 5 | 28 | 110 | 201 | 117 |
| 20 | 091 | 0521.02 | 2669 | 27.16 | 642 | 1109 | 1944 | 725 | 14 | 66 | 119 | 319 | 207 |
| 20 | 091 | 0522.01 | 3598 | 34.69 | 887 | 1197 | 2350 | 1248 | 14 | 132 | 288 | 598 | 216 |
| 20 | 091 | 0522.02 | 3433 | 19.34 | 865 | 1232 | 2769 | 664 | 9 | 35 | 68 | 348 | 204 |

| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 091 | 0523.04 | 4943 | 24.88 | 1366 | 1930 | 3713 | 1230 | 24 | 167 | 209 | 547 | 283 |
| 20 | 091 | 0523.05 | 4856 | 17.50 | 1294 | 1889 | 4006 | 850 | 29 | 87 | 106 | 372 | 256 |
| 20 | 091 | 0523.06 | 3571 | 14.76 | 1019 | 1222 | 3044 | 527 | 9 | 132 | 70 | 132 | 184 |
| 20 | 091 | 0523.07 | 3860 | 26.92 | 989 | 1643 | 2821 | 1039 | 21 | 133 | 360 | 301 | 224 |
| 20 | 091 | 0523.08 | 3521 | 37.49 | 891 | 1354 | 2201 | 1320 | 9 | 200 | 561 | 288 | 262 |
| 20 | 091 | 0524.10 | 5222 | 21.33 | 1590 | 2108 | 4108 | 1114 | 18 | 209 | 302 | 306 | 279 |
| 20 | 091 | 0524.11 | 3087 | 18.89 | 869 | 969 | 2504 | 583 | 15 | 183 | 71 | 169 | 145 |
| 20 | 091 | 0524.14 | 4018 | 14.63 | 1216 | 1609 | 3430 | 588 | 13 | 111 | 99 | 176 | 189 |
| 20 | 091 | 0524.15 | 3542 | 25.95 | 762 | 1418 | 2623 | 919 | 11 | 190 | 266 | 245 | 207 |
| 20 | 091 | 0524.16 | 4492 | 17.90 | 1141 | 2171 | 3688 | 804 | 2 | 107 | 143 | 358 | 194 |
| 20 | 091 | 0524.17 | 3389 | 40.84 | 784 | 1578 | 2005 | 1384 | 18 | 128 | 551 | 493 | 194 |
| 20 | 091 | 0524.18 | 3483 | 57.62 | 733 | 1742 | 1476 | 2007 | 12 | 135 | 653 | 1014 | 193 |
| 20 | 091 | 0524.19 | 4785 | 32.27 | 1256 | 1794 | 3241 | 1544 | 8 | 204 | 474 | 580 | 278 |
| 20 | 091 | 0524.21 | 4788 | 18.67 | 1190 | 1974 | 3894 | 894 | 11 | 143 | 185 | 339 | 216 |
| 20 | 091 | 0524.22 | 4758 | 23.35 | 1415 | 1869 | 3647 | 1111 | 16 | 178 | 267 | 443 | 207 |
| 20 | 091 | 0524.23 | 2856 | 53.71 | 657 | 1123 | 1322 | 1534 | 14 | 161 | 482 | 728 | 149 |
| 20 | 091 | 0525.02 | 1641 | 14.20 | 699 | 784 | 1408 | 233 | 1 | 27 | 35 | 104 | 66 |
| 20 | 091 | 0525.05 | 3073 | 24.34 | 948 | 1888 | 2325 | 748 | 10 | 204 | 134 | 188 | 212 |
| 20 | 091 | 0525.06 | 1489 | 16.25 | 421 | 530 | 1247 | 242 | 3 | 55 | 70 | 62 | 52 |
| 20 | 091 | 0525.07 | 3186 | 28.47 | 690 | 1364 | 2279 | 907 | 7 | 163 | 321 | 248 | 168 |
| 20 | 091 | 0526.04 | 2254 | 13.89 | 499 | 645 | 1941 | 313 | 7 | 54 | 29 | 110 | 113 |
| 20 | 091 | 0526.06 | 1992 | 18.07 | 591 | 897 | 1632 | 360 | 8 | 52 | 74 | 134 | 92 |
| 20 | 091 | 0526.07 | 2651 | 15.62 | 664 | 708 | 2237 | 414 | 10 | 70 | 75 | 129 | 130 |
| 20 | 091 | 0526.08 | 6418 | 15.43 | 1662 | 1881 | 5428 | 990 | 5 | 342 | 136 | 260 | 247 |
| 20 | 091 | 0526.09 | 5982 | 17.24 | 1443 | 1635 | 4951 | 1031 | 10 | 280 | 131 | 350 | 260 |
| 20 | 091 | 0526.10 | 6246 | 21.04 | 1365 | 1505 | 4932 | 1314 | 8 | 183 | 348 | 399 | 376 |
| 20 | 091 | 0526.11 | 2443 | 16.41 | 642 | 863 | 2042 | 401 | 13 | 62 | 93 | 125 | 108 |
| 20 | 091 | 0526.12 | 3115 | 16.89 | 997 | 1113 | 2589 | 526 | 16 | 73 | 100 | 149 | 188 |
| 20 | 091 | 0526.13 | 7250 | 18.17 | 1911 | 2012 | 5933 | 1317 | 15 | 293 | 234 | 388 | 387 |
| 20 | 091 | 0527.01 | 5383 | 22.79 | 1520 | 1852 | 4156 | 1227 | 34 | 33 | 37 | 845 | 278 |
| 20 | 091 | 0527.02 | 2239 | 19.34 | 530 | 890 | 1806 | 433 | 8 | 8 | 22 | 285 | 110 |
| 20 | 091 | 0528.03 | 4137 | 48.61 | 875 | 1234 | 2126 | 2011 | 14 | 172 | 663 | 896 | 266 |
| 20 | 091 | 0528.04 | 4831 | 12.30 | 1733 | 1777 | 4237 | 594 | 9 | 141 | 58 | 175 | 211 |
| 20 | 091 | 0528.05 | 8151 | 21.37 | 1904 | 2195 | 6409 | 1742 | 23 | 262 | 392 | 658 | 407 |
| 20 | 091 | 0528.06 | 6063 | 21.79 | 1554 | 1842 | 4742 | 1321 | 20 | 286 | 323 | 380 | 312 |
| 20 | 091 | 0528.07 | 4830 | 19.21 | 1212 | 1522 | 3902 | 928 | 6 | 315 | 114 | 220 | 273 |
| 20 | 091 | 0529.04 | 3474 | 26.83 | 1105 | 1450 | 2542 | 932 | 17 | 161 | 234 | 330 | 190 |
| 20 | 091 | 0529.05 | 4589 | 58.25 | 1030 | 1619 | 1916 | 2673 | 19 | 156 | 495 | 1741 | 262 |
| 20 | 091 | 0529.06 | 4954 | 37.28 | 1363 | 1782 | 3107 | 1847 | 12 | 100 | 423 | 966 | 346 |
| 20 | 091 | 0529.07 | 4545 | 40.95 | 1002 | 1660 | 2684 | 1861 | 19 | 240 | 531 | 752 | 319 |
| 20 | 091 | 0529.08 | 5692 | 35.77 | 1437 | 2614 | 3656 | 2036 | 27 | 253 | 543 | 862 | 351 |
| 20 | 091 | 0529.10 | 4318 | 19.52 | 1037 | 1482 | 3475 | 843 | 15 | 223 | 158 | 263 | 184 |
| 20 | 091 | 0530.04 | 3656 | 21.17 | 805 | 1821 | 2882 | 774 | 7 | 198 | 167 | 232 | 170 |
| 20 | 091 | 0530.05 | 1794 | 28.93 | 608 | 836 | 1275 | 519 | 5 | 67 | 169 | 165 | 113 |
| 20 | 091 | 0530.06 | 3744 | 20.59 | 726 | 1916 | 2973 | 771 | 4 | 134 | 177 | 251 | 205 |

| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 091 | 0530.07 | 4908 | 25.47 | 1270 | 1850 | 3658 | 1250 | 12 | 288 | 311 | 368 | 271 |
| 20 | 091 | 0530.08 | 4863 | 26.79 | 1024 | 2087 | 3560 | 1303 | 7 | 365 | 300 | 353 | 278 |
| 20 | 091 | 0530.09 | 5206 | 19.65 | 1508 | 1965 | 4183 | 1023 | 13 | 458 | 117 | 191 | 244 |
| 20 | 091 | 0530.10 | 6081 | 20.13 | 1507 | 2171 | 4857 | 1224 | 12 | 520 | 148 | 284 | 260 |
| 20 | 091 | 0530.11 | 2233 | 23.73 | 698 | 969 | 1703 | 530 | 4 | 236 | 98 | 92 | 100 |
| 20 | 091 | 0530.12 | 3242 | 25.42 | 705 | 1353 | 2418 | 824 | 18 | 225 | 198 | 217 | 166 |
| 20 | 091 | 0530.13 | 2339 | 32.88 | 687 | 1124 | 1570 | 769 | 5 | 248 | 133 | 203 | 180 |
| 20 | 091 | 0531.01 | 4163 | 23.80 | 1270 | 2216 | 3172 | 991 | 13 | 349 | 146 | 239 | 244 |
| 20 | 091 | 0531.02 | 4647 | 30.06 | 1339 | 1912 | 3250 | 1397 | 6 | 715 | 195 | 258 | 223 |
| 20 | 091 | 0531.05 | 3306 | 38.69 | 1039 | 1851 | 2027 | 1279 | 7 | 536 | 270 | 291 | 175 |
| 20 | 091 | 0531.08 | 4204 | 25.05 | 1067 | 1736 | 3151 | 1053 | 10 | 420 | 133 | 259 | 231 |
| 20 | 091 | 0531.09 | 2950 | 45.86 | 876 | 1270 | 1597 | 1353 | 0 | 923 | 140 | 169 | 121 |
| 20 | 091 | 0531.10 | 3845 | 26.01 | 1019 | 1202 | 2845 | 1000 | 6 | 532 | 93 | 205 | 164 |
| 20 | 091 | 0532.01 | 2468 | 20.30 | 566 | 994 | 1967 | 501 | 10 | 179 | 91 | 96 | 125 |
| 20 | 091 | 0532.02 | 3942 | 17.43 | 816 | 1676 | 3255 | 687 | 3 | 271 | 130 | 152 | 131 |
| 20 | 091 | 0532.03 | 5649 | 22.18 | 1410 | 2470 | 4396 | 1253 | 5 | 654 | 165 | 218 | 211 |
| 20 | 091 | 0533.01 | 5193 | 13.98 | 2018 | 2462 | 4467 | 726 | 3 | 287 | 58 | 185 | 193 |
| 20 | 091 | 0533.02 | 7138 | 11.47 | 2546 | 2853 | 6319 | 819 | 13 | 251 | 74 | 187 | 294 |
| 20 | 091 | 0534.03 | 3998 | 28.46 | 919 | 1429 | 2860 | 1138 | 4 | 430 | 188 | 286 | 230 |
| 20 | 091 | 0534.09 | 3810 | 21.08 | 948 | 1557 | 3007 | 803 | 2 | 270 | 148 | 191 | 192 |
| 20 | 091 | 0534.11 | 5452 | 21.09 | 1490 | 2020 | 4302 | 1150 | 10 | 359 | 186 | 310 | 285 |
| 20 | 091 | 0534.13 | 4082 | 30.97 | 1044 | 1386 | 2818 | 1264 | 6 | 718 | 147 | 216 | 177 |
| 20 | 091 | 0534.14 | 4907 | 48.18 | 1385 | 2424 | 2543 | 2364 | 10 | 1744 | 223 | 211 | 176 |
| 20 | 091 | 0534.15 | 4267 | 32.22 | 865 | 1800 | 2892 | 1375 | 8 | 676 | 249 | 231 | 211 |
| 20 | 091 | 0534.17 | 3978 | 32.70 | 1159 | 1396 | 2677 | 1301 | 4 | 769 | 165 | 191 | 172 |
| 20 | 091 | 0534.18 | 4832 | 35.00 | 1357 | 1638 | 3141 | 1691 | 18 | 992 | 167 | 285 | 229 |
| 20 | 091 | 0534.19 | 1656 | 20.71 | 585 | 730 | 1313 | 343 | 1 | 134 | 44 | 84 | 80 |
| 20 | 091 | 0534.21 | 4173 | 29.00 | 994 | 1403 | 2963 | 1210 | 1 | 605 | 188 | 208 | 208 |
| 20 | 091 | 0534.22 | 2247 | 23.99 | 670 | 810 | 1708 | 539 | 9 | 221 | 82 | 118 | 109 |
| 20 | 091 | 0534.23 | 5436 | 28.15 | 1553 | 1570 | 3906 | 1530 | 7 | 959 | 110 | 190 | 264 |
| 20 | 091 | 0534.25 | 3207 | 22.86 | 776 | 855 | 2474 | 733 | 4 | 315 | 125 | 154 | 135 |
| 20 | 091 | 0534.26 | 5435 | 24.75 | 1564 | 1832 | 4090 | 1345 | 19 | 461 | 221 | 311 | 333 |
| 20 | 091 | 0534.27 | 6759 | 18.83 | 1781 | 1879 | 5486 | 1273 | 11 | 662 | 87 | 200 | 313 |
| 20 | 091 | 0534.28 | 4293 | 27.70 | 988 | 1010 | 3104 | 1189 | 5 | 749 | 83 | 147 | 205 |
| 20 | 091 | 0534.29 | 4712 | 23.68 | 1183 | 1426 | 3596 | 1116 | 3 | 612 | 92 | 169 | 240 |
| 20 | 091 | 0534.30 | 4896 | 20.63 | 1422 | 1551 | 3886 | 1010 | 4 | 555 | 68 | 182 | 201 |
| 20 | 091 | 0534.31 | 2638 | 19.45 | 658 | 879 | 2125 | 513 | 6 | 215 | 61 | 93 | 138 |
| 20 | 091 | 0535.02 | 3667 | 47.15 | 773 | 1248 | 1938 | 1729 | 16 | 87 | 323 | 1034 | 269 |
| 20 | 091 | 0535.06 | 3790 | 23.77 | 1001 | 1214 | 2889 | 901 | 4 | 150 | 196 | 328 | 223 |
| 20 | 091 | 0535.07 | 5530 | 20.40 | 1736 | 2049 | 4402 | 1128 | 18 | 139 | 231 | 460 | 280 |
| 20 | 091 | 0535.08 | 6072 | 25.21 | 1678 | 1980 | 4541 | 1531 | 19 | 174 | 336 | 590 | 412 |
| 20 | 091 | 0535.09 | 6878 | 25.53 | 1823 | 2335 | 5122 | 1756 | 20 | 326 | 406 | 579 | 425 |
| 20 | 091 | 0535.10 | 5506 | 23.77 | 1524 | 1762 | 4197 | 1309 | 6 | 331 | 287 | 372 | 313 |
| 20 | 091 | 0535.55 | 2112 | 41.76 | 352 | 843 | 1230 | 882 | 9 | 35 | 230 | 487 | 121 |
| 20 | 091 | 0535.56 | 2597 | 47.71 | 608 | 882 | 1358 | 1239 | 9 | 29 | 109 | 939 | 153 |

| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 091 | 0535.57 | 2313 | 46.69 | 453 | 929 | 1233 | 1080 | 7 | 27 | 119 | 793 | 134 |
| 20 | 091 | 0535.58 | 3425 | 25.87 | 820 | 1011 | 2539 | 886 | 6 | 191 | 203 | 265 | 221 |
| 20 | 091 | 0535.59 | 3605 | 23.38 | 926 | 1256 | 2762 | 843 | 10 | 215 | 147 | 254 | 217 |
| 20 | 091 | 0535.60 | 4444 | 12.98 | 1107 | 1195 | 3867 | 577 | 9 | 160 | 75 | 177 | 156 |
| 20 | 091 | 0536.01 | 2098 | 49.00 | 492 | 700 | 1070 | 1028 | 2 | 21 | 56 | 826 | 123 |
| 20 | 091 | 0536.03 | 2977 | 22.04 | 775 | 1052 | 2321 | 656 | 9 | 96 | 84 | 338 | 129 |
| 20 | 091 | 0536.04 | 5454 | 39.59 | 1778 | 2055 | 3295 | 2159 | 26 | 162 | 348 | 1264 | 359 |
| 20 | 091 | 0537.01 | 2706 | 13.45 | 740 | 991 | 2342 | 364 | 16 | 8 | 25 | 151 | 164 |
| 20 | 091 | 0537.03 | 3376 | 21.74 | 855 | 1366 | 2642 | 734 | 12 | 55 | 159 | 288 | 220 |
| 20 | 091 | 0537.05 | 3315 | 31.64 | 721 | 941 | 2266 | 1049 | 15 | 115 | 132 | 511 | 276 |
| 20 | 091 | 0537.07 | 5214 | 26.87 | 1298 | 1737 | 3813 | 1401 | 23 | 92 | 237 | 675 | 374 |
| 20 | 091 | 0537.09 | 6376 | 20.37 | 1574 | 1968 | 5077 | 1299 | 19 | 100 | 189 | 554 | 437 |
| 20 | 091 | 0537.11 | 5066 | 18.69 | 1070 | 1287 | 4119 | 947 | 30 | 93 | 291 | 284 | 249 |
| 20 | 091 | 0537.12 | 4722 | 19.82 | 1280 | 1522 | 3786 | 936 | 16 | 68 | 163 | 323 | 366 |
| 20 | 091 | 0538.01 | 7613 | 14.07 | 1918 | 2171 | 6542 | 1071 | 33 | 78 | 133 | 410 | 417 |
| 20 | 091 | 0538.03 | 4079 | 10.17 | 1086 | 1277 | 3664 | 415 | 7 | 47 | 30 | 152 | 179 |
| 20 | 091 | 0538.04 | 4504 | 16.87 | 1237 | 1312 | 3744 | 760 | 9 | 276 | 80 | 157 | 238 |
| 20 | 091 | 9800.01 | 18 | 50.00 | 0 | 0 | 9 | 9 | 0 | 1 | 0 | 3 | 5 |
| 20 | 091 | 9800.03 | 1 | 100.00 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| 20 | 091 | 9800.04 | 7 | 100.00 | 0 | 0 | 0 | 7 | 0 | 0 | 1 | 3 | 3 |
| 20 | 091 | 9800.05 | 1 | 100.00 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| 20 | 091 | 9801.00 | 0 | 0.00 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Jefferson County, KS



| SYMBOL DESCRIPTION | | SYMBOL | SYMBOL DESCRIPTION | | SYMBOL |
|--|--|--------|---|--|--------|
| International | | ☆☆☆☆☆ | Incorporated Place 1,2 | | |
| Federal American Indian Reservation | | ■■■■■ | Census Designated Place (CDP) 3 | | |
| Off-Reservation Trust Land | | ■■■■■ | Census Tract 3 | | |
| State American Indian Reservation | | ■■■■■ | DESCRIPTION | | SYMBOL |
| Alaska Native Regional Corporation | | ■■■■■ | Water Body | | |
| State (or statistically equivalent entity) | | ■■■■■ | College or University | | |
| County (or statistically equivalent entity) | | ■■■■■ | Military | | |
| Minor Civil Division (MCD) 1 | | ■■■■■ | Prison or Juvenile Detention Center | | |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | | ■■■■■ | National or State Park, Forest, or Recreation Area | | |
| Consolidated City | | ■■■■■ | Outside Subject Area | | |
| | | | DESCRIPTION | | SYMBOL |
| | | | 4WD Trail, Railway, Alley, Walkway, or Ferry | | |
| | | | Neighborhood Boundary or Feature Not Elsewhere Classified | | |
| | | | Inset Area | | |

Where international, state, county, and/or MCD/CDD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A " " following an MCD name denotes a false MCD. A " " following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 37 30 41
2nd Standard Parallel: 39 30 05
Central Meridian: -96 20 03
Latitude of Projection Origin: 36 59 35
False Easting: 0
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Scale: 1 inch = 5 miles

North Arrow

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Jefferson County (087)
ENTITY TYPE: County or statistically equivalent entity
ST: Kansas (20)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249520087001



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 087 | 0201.01 | Upper | No | 127.41 | \$87,300 | \$111,229 | \$96,525 | 6017 | 10.85 | 653 | 2001 | 2260 |
| 20 | 087 | 0201.02 | Middle | No | 102.90 | \$87,300 | \$89,832 | \$77,956 | 2981 | 8.89 | 265 | 1120 | 1435 |
| 20 | 087 | 0202.00 | Middle | No | 102.81 | \$87,300 | \$89,753 | \$77,891 | 3751 | 9.33 | 350 | 1366 | 1959 |
| 20 | 087 | 0203.00 | Middle | No | 105.59 | \$87,300 | \$92,180 | \$80,000 | 5619 | 9.81 | 551 | 2027 | 2646 |
| 20 | 087 | 9999.99 | Middle | No | 109.63 | \$87,300 | \$95,707 | \$83,057 | 18368 | 9.90 | 1819 | 6514 | 8300 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 087 | 0201.01 | Upper | \$75,758 | \$87,300 | 4.76 | 127.41 | \$96,525 | \$111,229 | \$82,890 |
| 20 | 087 | 0201.02 | Middle | \$75,758 | \$87,300 | 5.89 | 102.90 | \$77,956 | \$89,832 | \$65,905 |
| 20 | 087 | 0202.00 | Middle | \$75,758 | \$87,300 | 5.56 | 102.81 | \$77,891 | \$89,753 | \$60,926 |
| 20 | 087 | 0203.00 | Middle | \$75,758 | \$87,300 | 9.93 | 105.59 | \$80,000 | \$92,180 | \$65,184 |
| 20 | 087 | 9999.99 | Middle | \$75,758 | \$87,300 | 6.68 | 109.63 | \$83,057 | \$95,707 | \$67,429 |



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4- Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|-----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 087 | 0201.01 | 2271 | 2260 | 42 | No | 2001 | 75 | 2001 | 195 |
| 20 | 087 | 0201.02 | 1451 | 1435 | 37 | No | 1120 | 200 | 1120 | 131 |
| 20 | 087 | 0202.00 | 2045 | 1959 | 54 | No | 1366 | 251 | 1366 | 428 |
| 20 | 087 | 0203.00 | 2652 | 2646 | 45 | No | 2027 | 274 | 2027 | 351 |
| 20 | 087 | 9999.99 | 8419 | 8300 | 44 | No | 6514 | 800 | 6514 | 1105 |



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 087 | 0201.01 | 6017 | 10.85 | 1700 | 2196 | 5364 | 653 | 67 | 35 | 34 | 204 | 313 |
| 20 | 087 | 0201.02 | 2981 | 8.89 | 947 | 1251 | 2716 | 265 | 12 | 12 | 21 | 81 | 139 |
| 20 | 087 | 0202.00 | 3751 | 9.33 | 1226 | 1794 | 3401 | 350 | 22 | 2 | 26 | 110 | 190 |
| 20 | 087 | 0203.00 | 5619 | 9.81 | 1596 | 2378 | 5068 | 551 | 23 | 19 | 18 | 172 | 319 |
| 20 | 087 | 9999.99 | 18368 | 9.90 | 5469 | 7619 | 16549 | 1819 | 124 | 68 | 99 | 567 | 961 |

[illegible]

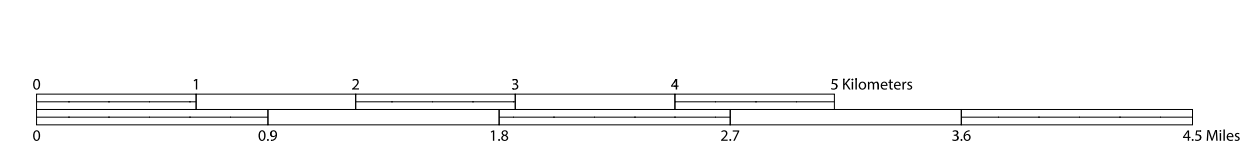
| LEGEND | |
|---|--------------------|
| SYMBOL DESCRIPTION | LABEL STYLE |
| International | Davis 1800 |
| Federal American Indian Reservation | Incline Value 3500 |
| Off-Reservation Trust Land | |
| State American Indian Reservation | |
| Alaska Native Regional Corporation | |
| State (or statistically equivalent entity) | |
| County (or statistically equivalent entity) | |
| Minor Civil Division (MCD) | |
| County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | |
| Consolidated City | |
| SYMBOL DESCRIPTION | LABEL STYLE |
| INCORPORATED PLACE 1,2 | |
| Census Designated Place (CDP) | |
| Census Tract 3 | |
| SYMBOL DESCRIPTION | LABEL STYLE |
| Water Body | |
| College or University | |
| Military | |
| Prison or Juvenile Detention Center | |
| National or State Park, Forest, or Recreation Area | |
| Outside Subject Area | |
| | |

Geographic area names are followed by either their FIPS or census code.

- 2 Place label color corresponds to the place fill color.

corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would become 000000, 000001, 000002, 000003, 000004, 000005, 000006, 000007, 000008, 000009, 000010, 000011, 000012, 000013, 000014, 000015, 000016, 000017, 000018, 000019, 000020, 000021, 000022, 000023, 000024, 000025, 000026, 000027, 000028, 000029, 000030, 000031, 000032, 000033, 000034, 000035, 000036, 000037, 000038, 000039, 000040, 000041, 000042, 000043, 000044, 000045, 000046, 000047, 000048, 000049, 000050, 000051, 000052, 000053, 000054, 000055, 000056, 000057, 000058, 000059, 000060, 000061, 000062, 000063, 000064, 000065, 000066, 000067, 000068, 000069, 000070, 000071, 000072, 000073, 000074, 000075, 000076, 000077, 000078, 000079, 000080, 000081, 000082, 000083, 000084, 000085, 000086, 000087, 000088, 000089, 000090, 000091, 000092, 000093, 000094, 000095, 000096, 000097, 000098, 000099, 000100, 000101, 000102, 000103, 000104, 000105, 000106, 000107, 000108, 000109, 000110, 000111, 000112, 000113, 000114, 000115, 000116, 000117, 000118, 000119, 000120, 000121, 000122, 000123, 000124, 000125, 000126, 000127, 000128, 000129, 000130, 000131, 000132, 000133, 000134, 000135, 000136, 000137, 000138, 000139, 000140, 000141, 000142, 000143, 000144, 000145, 000146, 000147, 000148, 000149, 000150, 000151, 000152, 000153, 000154, 000155, 000156, 000157, 000158, 000159, 000160, 000161, 000162, 000163, 000164, 000165, 000166, 000167, 000168, 000169, 000170, 000171, 000172, 000173, 000174, 000175, 000176, 000177, 000178, 000179, 000180, 000181, 000182, 000183, 000184, 000185, 000186, 000187, 000188, 000189, 000190, 000191, 000192, 000193, 000194, 000195, 000196, 000197, 000198, 000199, 000200, 000201, 000202, 000203, 000204, 000205, 000206, 000207, 000208, 000209, 000210, 000211, 000212, 000213, 000214, 000215, 000216, 000217, 000218, 000219, 000220, 000221, 000222, 000223, 000224, 000225, 000226, 000227, 000228, 000229, 000230, 000231, 000232, 000233, 000234, 000235, 000236, 000237, 000238, 000239, 000240, 000241, 000242, 000243, 000244, 000245, 000246, 000247, 000248, 000249, 000250, 000251, 000252, 000253, 000254, 000255, 000256, 000257, 000258, 000259, 000260, 000261, 000262, 000263, 000264, 000265, 000266, 000267, 000268, 000269, 000270, 000271, 000272, 000273, 000274, 000275, 000276, 000277, 000278, 000279, 000280, 000281, 000282, 000283, 000284, 000285, 000286, 000287, 000288, 000289, 000290, 000291, 000292, 000293, 000294, 000295, 000296, 000297, 000298, 000299, 000300, 000301, 000302, 000303, 000304, 000305, 000306, 000307, 000308, 000309, 000310, 000311, 000312, 000313, 000314, 000315, 000316, 000317, 000318, 000319, 000320, 000321, 000322, 000323, 000324, 000325, 000326, 000327, 000328, 000329, 000330, 000331, 000332, 000333, 000334, 000335, 000336, 000337, 000338, 000339, 000340, 000341, 000342, 000343, 000344, 000345, 000346, 000347, 000348, 000349, 000350, 000351, 000352, 000353, 000354, 000355, 000356, 000357, 000358, 000359, 000360, 000361, 000362, 000363, 000364, 000365, 000366, 000367, 000368, 000369, 000370, 000371, 000372, 000373, 000374, 000375, 000376, 000377, 000378, 000379, 000380, 000381, 000382, 000383, 000384, 000385, 000386, 000387, 000388, 000389, 000390, 000391, 000392, 000393, 000394, 000395, 000396, 000397, 000398, 000399, 000400, 000401, 000402, 000403, 000404, 000405, 000406, 000407, 000408, 000409, 000410, 000411, 000412, 000413, 000414, 000415, 000416, 000417, 000418, 000419, 000420, 000421, 000422, 000423, 000424, 000425, 000426, 000427, 000428, 000429, 000430, 000431, 000432, 000433, 000434, 000435, 000436, 000437, 000438, 000439, 000440, 000441, 000442, 000443, 000444, 000445, 000446, 000447, 000448, 000449, 000450, 000451, 000452, 000453, 000454, 000455, 000456, 000457, 000458, 000459, 000460, 000461, 000462, 000463, 000464, 000465, 000466, 000467, 000468, 000469, 000470, 000471, 000472, 000473, 000474, 000475, 000476, 000477, 000478, 000479, 000480, 000481, 000482, 000483, 000484, 000485, 000486, 000487, 000488, 000489, 000490, 000491, 000492, 000493, 000494, 000495, 000496, 000497, 000498, 000499, 000500, 000501, 000502, 000503, 000504, 000505, 000506, 0005

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.



All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic
Datum: NAD 83
Spheroid: GRS 80
1st Standard Parallel: 37 29 41
2nd Standard Parallel: 39 30 05
Central Meridian: -98 20 03
Latitude of Projection's Origin: 36 59 35
False Easting: 0
False Northing: 0

Sheet 1 of 1 PARENT sheets
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Miami County (121)
ENTITY TYPE: County or statistically equivalent entity
ST: Kansas (20)

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249520121001



| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income % | 2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority % | Minority Population | Owner Occupied Units | 1- to 4-Family Units |
|------------|-------------|------------|--------------------|---------------------------------|------------------------------|---|--------------------------------------|---------------------------------|------------------|------------------|---------------------|----------------------|----------------------|
| 20 | 121 | 1001.00 | Middle | No | 109.33 | \$103,000 | \$112,610 | \$94,643 | 3621 | 8.84 | 320 | 1372 | 1567 |
| 20 | 121 | 1002.00 | Middle | No | 119.85 | \$103,000 | \$123,446 | \$103,750 | 5293 | 10.90 | 577 | 1543 | 1784 |
| 20 | 121 | 1003.00 | Upper | No | 129.72 | \$103,000 | \$133,612 | \$112,292 | 3168 | 10.35 | 328 | 893 | 1066 |
| 20 | 121 | 1004.00 | Middle | No | 99.86 | \$103,000 | \$102,856 | \$86,447 | 4483 | 9.97 | 447 | 1077 | 1516 |
| 20 | 121 | 1005.00 | Middle | No | 96.20 | \$103,000 | \$99,086 | \$83,281 | 4197 | 8.74 | 367 | 1722 | 1992 |
| 20 | 121 | 1006.01 | Middle | No | 96.89 | \$103,000 | \$99,797 | \$83,875 | 6273 | 12.86 | 807 | 1715 | 2486 |
| 20 | 121 | 1006.02 | Middle | No | 101.75 | \$103,000 | \$104,803 | \$88,077 | 1805 | 8.42 | 152 | 758 | 884 |
| 20 | 121 | 1007.00 | Moderate | No | 70.38 | \$103,000 | \$72,491 | \$60,928 | 5351 | 13.47 | 721 | 1316 | 2116 |

* Will automatically be included in the 2025 Distressed or Underserved Tract List



| State Code | County Code | Tract Code | Tract Income Level | 2020 MSA/MD Statewide non-MSA/MD Median Family Income | 2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income | % Below Poverty Line | Tract Median Family Income % | 2020 Tract Median Family Income | 2024 Est. Tract Median Family Income | 2020 Tract Median Household Income |
|------------|-------------|------------|--------------------|---|--|----------------------|------------------------------|---------------------------------|--------------------------------------|------------------------------------|
| 20 | 121 | 1001.00 | Middle | \$86,562 | \$103,000 | 1.09 | 109.33 | \$94,643 | \$112,610 | \$86,756 |
| 20 | 121 | 1002.00 | Middle | \$86,562 | \$103,000 | 3.66 | 119.85 | \$103,750 | \$123,446 | \$87,461 |
| 20 | 121 | 1003.00 | Upper | \$86,562 | \$103,000 | 6.84 | 129.72 | \$112,292 | \$133,612 | \$101,131 |
| 20 | 121 | 1004.00 | Middle | \$86,562 | \$103,000 | 7.83 | 99.86 | \$86,447 | \$102,856 | \$77,348 |
| 20 | 121 | 1005.00 | Middle | \$86,562 | \$103,000 | 5.93 | 96.20 | \$83,281 | \$99,086 | \$78,875 |
| 20 | 121 | 1006.01 | Middle | \$86,562 | \$103,000 | 6.59 | 96.89 | \$83,875 | \$99,797 | \$58,207 |
| 20 | 121 | 1006.02 | Middle | \$86,562 | \$103,000 | 6.45 | 101.75 | \$88,077 | \$104,803 | \$75,536 |
| 20 | 121 | 1007.00 | Moderate | \$86,562 | \$103,000 | 16.26 | 70.38 | \$60,928 | \$72,491 | \$53,776 |



| State Code | County Code | Tract Code | Total Housing Units | 1- to 4-Family Units | Median House Age (Years) | Inside Principal City? | Owner Occupied Units | Vacant Units | Owner Occupied 1- to 4- Family Units | Renter Occupied Units |
|------------|-------------|------------|---------------------|----------------------|--------------------------|------------------------|----------------------|--------------|--------------------------------------|-----------------------|
| 20 | 121 | 1001.00 | 1567 | 1567 | 35 | No | 1372 | 104 | 1372 | 91 |
| 20 | 121 | 1002.00 | 1864 | 1784 | 20 | No | 1543 | 105 | 1543 | 216 |
| 20 | 121 | 1003.00 | 1081 | 1066 | 27 | No | 893 | 30 | 893 | 158 |
| 20 | 121 | 1004.00 | 1591 | 1516 | 26 | No | 1077 | 124 | 1077 | 390 |
| 20 | 121 | 1005.00 | 1992 | 1992 | 32 | No | 1722 | 89 | 1722 | 181 |
| 20 | 121 | 1006.01 | 2678 | 2486 | 50 | No | 1715 | 162 | 1715 | 801 |
| 20 | 121 | 1006.02 | 884 | 884 | 34 | No | 758 | 10 | 758 | 116 |
| 20 | 121 | 1007.00 | 2232 | 2116 | 68 | No | 1316 | 265 | 1316 | 651 |



| State Code | County Code | Tract Code | Tract Population | Tract Minority % | Number of Families | Number of Households | Non-Hisp White Population | Tract Minority Population | American Indian Population | Asian/ Hawaiian/ Pacific Islander Population | Black Population | Hispanic Population | Other Population/ Two or More Races |
|------------|-------------|------------|------------------|------------------|--------------------|----------------------|---------------------------|---------------------------|----------------------------|--|------------------|---------------------|-------------------------------------|
| 20 | 121 | 1001.00 | 3621 | 8.84 | 1208 | 1463 | 3301 | 320 | 21 | 29 | 20 | 87 | 163 |
| 20 | 121 | 1002.00 | 5293 | 10.90 | 1378 | 1759 | 4716 | 577 | 14 | 27 | 67 | 222 | 247 |
| 20 | 121 | 1003.00 | 3168 | 10.35 | 822 | 1051 | 2840 | 328 | 5 | 20 | 19 | 128 | 156 |
| 20 | 121 | 1004.00 | 4483 | 9.97 | 1101 | 1467 | 4036 | 447 | 13 | 27 | 20 | 138 | 249 |
| 20 | 121 | 1005.00 | 4197 | 8.74 | 1604 | 1903 | 3830 | 367 | 16 | 10 | 21 | 142 | 178 |
| 20 | 121 | 1006.01 | 6273 | 12.86 | 1503 | 2516 | 5466 | 807 | 28 | 29 | 133 | 222 | 395 |
| 20 | 121 | 1006.02 | 1805 | 8.42 | 640 | 874 | 1653 | 152 | 11 | 9 | 7 | 33 | 92 |
| 20 | 121 | 1007.00 | 5351 | 13.47 | 1219 | 1967 | 4630 | 721 | 44 | 18 | 143 | 224 | 292 |