

CoreFirst Bank & Trust

CRA and HMDA Public File

March 31st, 2025

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Public CRA File Comments Section 2025

No comments to report.

PUBLIC DISCLOSURE

October 3, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CoreFirst Bank & Trust
Certificate Number: 18100

3035 Southwest Topeka Boulevard
Topeka, Kansas 66611

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.

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INSTITUTION RATING

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

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

CoreFirst Bank & Trust's (CoreFirst) satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and Community Development Test supports the rating. The following points summarize the bank's performance.

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and credit needs of the assessment areas.
- A majority of the small business and home mortgage loans are inside the bank's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among businesses of different revenue sizes and individuals of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Satisfactory.

- The institution demonstrated adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity and the need and availability of such opportunities in the assessment areas.

DESCRIPTION OF INSTITUTION

CoreFirst is a full-service community bank headquartered in Topeka, Kansas. Commerce Bank and Trust Holding Company, a one-bank holding company also located in Topeka, wholly owns the bank. CoreFirst received a Satisfactory rating under the Interagency Intermediate Small Institution Examination Procedures at the prior FDIC performance evaluation dated September 23, 2019. The bank currently operates from 14 locations, including 13 offices in Kansas and 1 office in Colorado. Since the prior evaluation, the bank closed one Kansas branch. The closure did not

adversely affect the bank's ability to serve its community since the closure was not located in a low- or moderate-income geography, and the bank continued to operate another branch in that same market.

CoreFirst offers a wide variety of commercial, home mortgage, and consumer loans. The bank continues to have a primary focus on commercial and home mortgage lending. The bank offers traditional conventional loan products as well as loans through government programs offered through entities such as the Small Business Administration and the Federal Home Loan Bank.

CoreFirst provides a variety of deposit services including checking, savings, and money market deposit accounts, as well as certificates of deposit. Alternative banking services include internet and mobile banking, electronic bill pay, online opening of loans and deposit accounts, several bank-owned ATMs, and availability of bilingual staff and ATM displays.

According to the June 30, 2022 Reports of Condition and Income (Call Report), the institution reported total assets of \$1.2 billion, total deposits of \$956 million, and total loans of \$722 million. The following table illustrates the noted loan portfolio.

Loan Portfolio Distribution as of 6/30/2022		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	53,506	7.4
Secured by Farmland	464	0.1
Secured by 1-4 Family Residential Properties	171,922	23.8
Secured by Multi-family (5 or more) Residential Properties	52,559	7.2
Secured by Non-farm Non-Residential Properties	285,250	39.5
Total Real Estate Loans	563,701	78.0
Commercial and Industrial Loans	123,353	17.1
Agricultural Production and Other Loans to Farmers	-	0.0
Consumer	34,376	4.8
Obligations of States and Political Subdivisions in the United States	86	0.0
Other Loans	963	0.1
Lease Financing Receivables (net of unearned income)	-	0.0
Less: Unearned Income	-	0.0
Total Loans	722,479	100.0
<i>Source: Reports of Condition and Income</i>		

The largest components of the loan portfolio, as shown above, are commercial loans at 56.6 percent, and residential loans at 31.1 percent. Considering only the small business loan portion of the bank's commercial loan portfolio, examiners determined that the bank's small business lending volume is similar to its home mortgage lending volume.

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

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Performance in each designated assessment area is then weighed in determining performance in each rated area, which may be a state or multi-state Metropolitan Statistical Area (MSA). Each rated area is then weighed in determining the overall institution rating.

CoreFirst continues to have the same two rated areas, and the same three assessment areas as noted at the previous evaluation. The Topeka MSA Assessment Area, and the Johnson County Assessment Area are both in Kansas and, accordingly, are considered in the rating for the state of Kansas. The Arapahoe County Assessment Area is in Colorado and, accordingly, is considered in the rating for the state of Colorado. For further information on each of these rated areas and the individual assessment areas within each state, refer to the corresponding sections of this evaluation.

SCOPE OF EVALUATION

General Information

Examiners conducted this CRA evaluation using Interagency Intermediate Small Institution Examination Procedures. These procedures include the Lending Test and the Community Development Test, and a bank must achieve at least a Satisfactory rating under both Tests to obtain an overall Satisfactory rating. The evaluation covers the period from the prior evaluation dated September 23, 2019, to the current evaluation dated October 3, 2022.

Examiners completed full-scope reviews for all three assessment areas, because of the bank's lending activities in both assessment areas in Kansas, and the examination procedures require that at least one assessment area from each state must receive such a review. The Topeka MSA Assessment Area received the most weight in the overall evaluation, because that is where the majority of the bank's offices, loans, and deposits are located. The Johnson County Assessment Area received the second most weight, followed by the Arapahoe County Assessment Area. Refer to the following table for details.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	\$(000s)	%
State of Kansas						
Topeka MSA	365,532	50.6	874,879	91.5	11	78.6
Johnson County	268,085	37.1	63,059	6.6	2	14.3
State of Colorado						
Arapahoe County	88,862	12.3	17,809	1.9	1	7.1
Total	722,479	100.0	955,747	100.0	14	100.0
Source: Bank Data (06/30/2022); FDIC Summary of Deposits (06/30/2021)						

Activities Reviewed

Examiners reviewed small business and home mortgage loans to conduct the Lending Test. Examiners selected these products based on the bank's business strategy, and the number and dollar volume of loans originated during the evaluation period. Small farm loans were not reviewed as they represent a very minimum portion of the loan portfolio. Although examiners weighed small business and home mortgage loans similarly in the overall evaluation, the lending products were weighed differently, if applicable, in each assessment area based on the bank's product focus in that specific market. Refer to the appropriate assessment area sections for further details.

For small business loans, examiners reviewed all loans reported on the bank's 2019, 2020, and 2021 CRA data registers. This consisted of 387 small business loans totaling \$71.1 million in 2019, 540 small business loans totaling \$53.1 million in 2020, and 551 small business loans totaling \$68.1 million in 2021. For home mortgage loans, examiners reviewed all loans reported on the bank's 2019, 2020, and 2021 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. This consisted of 369 home mortgage loans totaling \$65.4 million in 2019, 456 home mortgage loans totaling \$73.8 million in 2020, and 485 home mortgage loans totaling \$86.6 million in 2021.

For the Assessment Area Concentration criterion, examiners reviewed and presented the results for all three years of home mortgage and small business lending data. For the Geographic Distribution and Borrower Profile criteria, the analyses included only those loans within the assessment areas. While all three years were analyzed, only the years necessary to support conclusions are presented. Nonetheless, examiners discussed any noteworthy variances between years in the corresponding narratives.

The 2020 D&B data and CRA aggregate data provided a standard of comparison for the bank's small business lending performance. The 2020 aggregate HMDA data and 2015 American Community Survey (ACS) data provided a standard of comparison for the bank's home mortgage lending performance. However, examiners placed more weight on comparisons to aggregate data as it provides a better assessment of lending opportunities. Although both the number and dollar volume of loans were analyzed, examiners emphasized performance by number of loans, because it is a better indicator of the number of businesses and individuals served.

For the Community Development Test, examiners considered data provided by bank management on the institution's community development loans, qualified investments, and community development services since the prior CRA evaluation up to the date of the current evaluation

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

CoreFirst's satisfactory rating under the Lending Test is driven by its overall reasonable performance in all evaluated criteria.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment areas' credit needs. The bank's performance was evaluated based on the average quarterly net loan-to-deposit ratios since the previous evaluation (12 quarters). The bank's average net loan-to-deposit ratio of 80.4 percent compares reasonable to similarly situated banks. Examiners selected the similarly situated banks based on their asset size, geographic location, and product mix. See the following table for details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 06/30/2022 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
CoreFirst Bank & Trust, Topeka, Kansas	1,216,686	80.4
Landmark National Bank, Manhattan, Kansas	1,288,943	65.2
Silver Lake Bank, Topeka, Kansas	412,435	90.7
<i>Source: Reports of Condition and Income 09/30/2019 – 06/30/2022</i>		

Assessment Area Concentration

A majority of the small business and home mortgage loans reviewed are located in the assessment areas. The following table details this analysis.

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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	318	86.2	51	13.8	369	47,136	72.0	18,294	28.0	65,430
2020	407	89.3	49	10.7	456	57,649	78.2	16,107	21.8	73,756
2021	414	85.4	71	14.6	485	56,413	65.9	29,193	34.1	85,606
Subtotal	1,139	86.9	171	13.1	1,310	161,198	71.7	63,594	28.3	224,792
Small Business										
2019	298	77.0	89	23.0	387	47,405	66.6	23,736	33.4	71,141
2020	440	81.5	100	18.5	540	38,453	72.4	14,635	27.6	53,088
2021	439	79.7	112	20.3	551	43,747	64.3	24,340	35.7	68,087
Subtotal	1,177	79.6	301	20.4	1,478	129,605	67.4	62,711	32.6	192,316
Total	2,316	83.1	472	16.9	2,788	290,803	69.7	126,305	30.3	417,108
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. This overall conclusion is primarily based on the bank's reasonable performance in Kansas.

Although the bank's performance in Colorado is poor, the bank's performance in Kansas carried more weight in the overall conclusions. Examiners focused on the bank's lending in each assessment area's low- and moderate-income census tracts. A complete discussion of the bank's performance in each state can be found in the corresponding sections of this evaluation.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes. Performance in both Kansas and Colorado is consistent with this conclusion. For home mortgage loans, examiners focused on the bank's lending to low- and moderate-income individuals. For small business loans, examiners focused on the bank's lending to businesses with gross annual revenues of \$1 million or less. A complete discussion of the bank's performance in each state can be found in the corresponding sections of this evaluation.

Response to Complaints

The bank has not received any CRA-related complaints since the previous evaluation. As a result, examiners did not evaluate this criterion.

COMMUNITY DEVELOPMENT TEST

CoreFirst demonstrates adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity, and the need and availability of such opportunities in the assessment areas. The bank's satisfactory community development performance in Kansas and Colorado is consistent with this conclusion. Because the bank was responsive to the community development needs of its assessment areas, community development activities benefitting the broader statewide or regional areas received consideration.

As part of determining performance, examiners compared the bank's performance to five other similarly situated banks in Kansas that were recently evaluated for CRA. Although CoreFirst's community development activities generally do not entail a leadership role, noted activities are adequately responsive to the needs of the assessment areas.

Community Development Loans

CoreFirst originated or renewed 58 community development loans totaling \$62.1 million during the evaluation period. As of June 30, 2022, this dollar volume represents 5.1 percent of total assets, and 8.7 percent of net loans. CoreFirst's level of lending is mid-range among the similarly situated banks, whose ratios of community development loans to total assets ranged from 1.1 to 11.0 percent. The following tables show the breakdown of community development loans by assessment area, qualifying category, and year.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Topeka MSA	2	1,150	17	3,336	0	0	17	36,031	36	40,517
Johnson County	0	0	0	0	0	0	0	0	0	0
Arapahoe County	0	0	0	0	0	0	7	1,420	7	1,420
Kansas City, Missouri-Kansas MSA	1	4,584	0	0	0	0	10	10,762	11	15,346
Statewide Colorado	0	0	0	0	0	0	4	4,767	4	4,767
Total	3	5,734	17	3,336	0	0	38	52,980	58	62,050
Source: Bank Data										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019 (Partial)	0	0	6	30	0	0	0	0	6	30
2020	0	0	10	2,056	0	0	2	1,135	12	3,191
2021	1	1,000	1	1,250	0	0	13	47,685	15	49,935
YTD 2022	2	4,734	0	0	0	0	23	4,160	25	8,894
Total	3	5,734	17	3,336	0	0	38	52,980	58	62,050
Source: Bank Data										

Qualified Investments

CoreFirst had approximately \$7.1 million in qualified investment activity for the evaluation period. Most of this volume consists of one investment in a security backed by home mortgages to low- and moderate-income borrowers. The remaining volume consists of donations to various qualifying organizations. As of June 30, 2022, the bank's total dollar volume of qualified investments equates to 0.6 percent of total assets, and 1.6 percent of total securities. The bank's level of qualified investments is at the low-end of the range among similarly situated banks, whose ratios of qualified investments to total assets ranged from 0.4 to 5.5 percent. The following table details the bank's qualified investments by assessment area, qualifying category, and year.

Community Development Qualified Investments by Assessment Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Topeka MSA	7	10	60	66	0	0	0	0	67	76
Johnson County	0	0	3	3	0	0	0	0	3	3
Arapahoe County	0	0	0	0	0	0	0	0	0	0
Broader Regional Activities	0	0	0	0	0	0	1	6,997	1	6,997
Total	7	10	63	69	0	0	1	6,997	71	7,076
Source: Bank Data										

Qualified Investments by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	1	6,997	1	6,997
YTD 2022	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	1	6,997	1	6,997
Qualified Grants & Donations	7	10	63	69	0	0	0	0	70	79
Total	7	10	63	69	0	0	1	6,997	71	7,076
Source: Bank Data										

Community Development Services

CoreFirst had 45 qualifying community development services for this evaluation period. Most of this activity consists of bank representatives teaching financial literacy in low- and moderate-income schools, in which a majority of students qualify for free and reduced-price lunch. CoreFirst's level of community development services is in line with that of similarly situated banks, which averaged 56 and ranged from 24 to 115 services. The following tables illustrate the bank's community development services by assessment area, qualifying category, and year.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Topeka MSA	1	39	0	0	40
Johnson County	0	3	0	0	3
Arapahoe County	0	2	0	0	2
Total	1	44	0	0	45
Source: Bank Data					

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019 (Partial)	0	9	0	0	9
2020	0	1	0	0	1
2021	0	2	0	0	2
YTD 2022	1	32	0	0	33
Total	1	44	0	0	45
<i>Source: Bank Data</i>					

One of the more notable bank-wide community development services is that CoreFirst is active in helping low- and moderate-income individuals in the Topeka MSA Assessment Area obtain grants through a first-time homebuyer Affordable Housing Program of the Federal Home Loan Bank. Additionally, the bank continues its long-standing involvement in purchasing loans that assist low- and moderate-income individuals with medical bills. These two programs are noteworthy since they demonstrate the bank's efforts to increase the availability of financial services to low- and moderate-income individuals and families who otherwise may not have had access to such funding.

The bank also offers basic low-cost checking accounts, which help increase access to financial services for low- and moderate-income individuals.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

STATE OF KANSAS

CRA RATING FOR STATE OF KANSAS: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN STATE OF KANSAS

CoreFirst's operations in Kansas consist of the Topeka, Kansas MSA, and Johnson County, Kansas, which is part of the Kansas City, Missouri-Kansas MSA. Refer to the next sections for detailed descriptions of the bank's Topeka MSA and Johnson County Assessment Areas and operations in this state.

SCOPE OF EVALUATION – STATE OF KANSAS

Examiners reviewed home mortgage and small business loans in both assessment areas. For the Topeka MSA Assessment Area, home mortgage loans were weighed more heavily, as that is the main product line for that assessment area. For the Johnson County Assessment Area, small business loans were weighed more heavily, as that loan type is the main product in that assessment area.

For the Topeka MSA Assessment Area, examiners did not identify any trends between the three years of home mortgage and business loan data that materially affected conclusions. Therefore, the evaluation only presented information for 2020, the most recent full calendar year with aggregate data. For the Johnson County Assessment Area, examiners presented analyses for 2020, but since lending patterns in that market were atypical that year (likely due to the Coronavirus Disease 2019 pandemic), examiners also presented 2021 data and placed more weight on that year in determining conclusions.

CONCLUSIONS ON PERFORMANCE CRITERIA IN STATE OF KANSAS

LENDING TEST

CoreFirst demonstrates satisfactory performance under the Lending Test in Kansas. The bank's reasonable performance in both assessment areas is consistent with this conclusion. Refer to the Conclusions on Performance Criteria sections for the Topeka MSA and Johnson County Assessment Areas for specific analysis.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas in Kansas. This conclusion is consistent for both Kansas assessment areas.

Borrower Profile

Overall, the distribution of borrowers reflects reasonable penetration among businesses of different sizes, and individuals of different income levels. This conclusion is based on the bank's reasonable performance in the Topeka MSA Assessment Area. Although the bank's performance in the Johnson County Assessment Area is excellent, the bank's performance in the Topeka MSA Assessment Area carried more weight in overall conclusions.

COMMUNITY DEVELOPMENT TEST

CoreFirst demonstrates adequate responsiveness to the community development needs in Kansas through community development loans, qualified investments, and community development services. This performance conclusion is consistent for both Kansas assessment areas. CoreFirst's activities support community development through affordable housing, community services initiatives that primarily benefit low- and moderate-income individuals, and efforts to revitalize or stabilize low- and moderate-income geographies.

Community Development Loans

CoreFirst originated or renewed a combined 36 loans totaling approximately \$40.5 million, which were funded in the Kansas assessment areas during the review period. The dollar volume of community development lending for Kansas increased from the prior evaluation, which noted 127 loans totaling \$11.4 million.

Qualified Investments

CoreFirst made qualified investments totaling nearly \$5.6 million in the Kansas assessment areas during the review period. The investments included 70 donations to various qualifying organizations totaling approximately \$79,000. This total dollar volume is a prominent increase from the \$593,155 noted at the prior evaluation.

Community Development Services

CoreFirst employees provided 43 community development services to the Kansas assessment areas. CoreFirst's community development services increased since the prior evaluation, when 30 services were provided.

TOPEKA MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TOPEKA MSA ASSESSMENT AREA

The Topeka MSA Assessment Area consists of Jackson, Jefferson, Osage, Shawnee, and Wabaunsee counties. The largest town in the assessment area is Topeka, where all 11 of the offices in this assessment area are located. The following shows demographic and economic information from the 2015 ACS data and 2021 D&B data for this assessment area.

Economic and Demographic Data

This assessment area consists of 57 census tracts, of which 5 are low-income, 10 are moderate-income, 31 are middle-income, and 11 are upper-income. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	57	8.8	17.5	54.4	19.3
Population by Geography	234,167	6.2	14.3	54.0	25.4
Housing Units by Geography	104,141	6.9	15.7	55.1	22.4
Owner-Occupied Units by Geography	63,232	3.3	11.1	55.8	29.7
Occupied Rental Units by Geography	30,132	12.0	22.5	54.2	11.2
Vacant Units by Geography	10,777	13.5	23.3	53.0	10.2
Businesses by Geography	14,955	12.1	14.0	53.0	20.9
Farms by Geography	853	2.3	4.3	64.7	28.6
Family Distribution by Income Level	60,175	19.7	17.8	22.8	39.7
Household Distribution by Income Level	93,364	23.1	17.0	18.8	41.1
Median Family Income - Topeka, Kansas MSA	\$64,984	Median Housing Value			\$116,310
Families Below Poverty Level	9.4%	Median Gross Rent			\$739
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0%					

The Federal Financial Institutions Examination Council (FFIEC) updates median family income figures annually. The median family income figures for the Topeka, Kansas MSA were used to analyze home mortgage lending for the Borrower Profile performance, and determine certain qualifying community development activities for this assessment area. These figures along with the corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$75,400)	<\$37,700	\$37,700 to <\$60,320	\$60,320 to <\$90,480	≥\$90,480
2020 (\$77,700)	<\$38,850	\$38,850 to <\$62,160	\$62,160 to <\$93,240	≥\$93,240
2021 (\$77,000)	<\$38,500	\$38,500 to <\$61,600	\$61,600 to <\$92,400	≥\$92,400
<i>Source: FFIEC</i>				

D&B data for 2021 indicates the primary industries in the assessment area include service industries, which comprise 39.0 percent of all area businesses (non-farm and farm), followed by non-classifiable establishments at 12.6 percent. This data also indicates that a notable number of area businesses are relatively small, with 86.6 percent having nine or fewer employees, and 85.8 percent operating from a single location.

Competition

Competition for financial services in the assessment area is notable. According to FDIC Deposit Market Share data as of June 30, 2022, there are 32 banks operating 98 offices in the assessment area. CoreFirst has the second highest market share, holding 13.8 percent of the market's deposits. The 2020 small business loan aggregate data also shows notable competition, with 83 lenders originating a total of 2,556 small business loans. Based on number of loans among these 83 lenders, CoreFirst ranks second with 13.6 percent of the market share. Finally, the 2020 HMDA aggregate data shows significant competition, with 260 lenders originating 9,024 home mortgage loans. Based on number of loans among these 260 lenders, CoreFirst ranks eighth with 4.1 percent of the market share.

Credit and Community Development Needs and Opportunities

Considering demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs in this assessment area. Opportunities exist for originating such loans, as indicated by aggregate data, along with area demographics on the number of housing units and the number of small businesses in the assessment area. Community development needs include affordable housing, community services, economic development, and revitalization/stabilization, as evidenced by the number of low- and moderate-income families and census tracts, and the number of small businesses in the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TOPEKA MSA ASSESSMENT AREA

LENDING TEST

CoreFirst demonstrates satisfactory performance under the Lending Test in the Topeka MSA Assessment Area, as supported by the bank's reasonable performance under the Geographic Distribution and Borrower Profile criteria.

Geographic Distribution

CoreFirst's geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable home mortgage and small business performance supports this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank's level of lending in the low- and moderate-income census tracts is comparable to demographic and aggregate data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.3	1.0	9	2.4	678	1.6
Moderate	11.1	7.9	44	11.8	4,595	10.6
Middle	55.8	51.8	159	42.7	15,754	36.4
Upper	29.7	39.4	160	43.0	22,306	51.5
Totals	100.0	100.0	372	100.0	43,333	100.0
<i>Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business lending reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank's level of lending in low- and moderate-income census tracts is comparable to both demographic and aggregate data.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	12.7	9.2	31	8.9	3,502	12.2
Moderate	14.8	16.5	49	14.1	3,779	13.1
Middle	52.9	55.1	184	52.9	17,642	61.3
Upper	19.5	19.2	84	24.1	3,864	13.4
Totals	100.0	100.0	348	100.0	28,787	100.0
<i>Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different incomes and businesses of different sizes. Although the bank's small business lending performance is excellent, this conclusion is supported by the bank's reasonable home mortgage lending performance, which is the primary product in this assessment area.

Home Mortgage Loans

CoreFirst's record of extending home mortgage loans to borrowers of different income levels is reasonable. As shown in the following table, the bank's level of lending to both low- and moderate-income borrowers is comparable to aggregate data.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.7	8.5	36	9.7	2,021	4.7
Moderate	17.8	20.0	67	18.0	5,479	12.6
Middle	22.8	21.0	88	23.7	9,212	21.3
Upper	39.7	32.3	133	35.8	19,487	45.0
Not Available	0.0	18.3	48	12.9	7,134	16.5
Totals	100.0	100.0	372	100.0	43,333	100.0
<i>Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of loans to businesses of different sizes is excellent. As shown in the following table, the bank's level of lending to businesses with revenues of \$1 million or less significantly exceeds aggregate data in this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	77.4	38.5	260	74.7	12,369	43.0
>\$1,000,000	6.6	--	83	23.9	16,362	56.8
Revenue Not Available	16.0	--	5	1.4	56	0.2
Totals	100.0	100.0	348	100.0	28,787	100.0
<i>Source: 2020 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

COMMUNITY DEVELOPMENT TEST

CoreFirst's community development performance demonstrates adequate responsiveness to community development needs in the Topeka MSA Assessment Area, considering the institution's capacity, as well as the need and availability of such community development opportunities.

Community Development Loans

The bank originated 36 community development loans totaling \$40.5 million in this assessment area. The following are notable examples of community development loans.

- The bank originated a \$32.8 million loan that helped with the stabilization of a low-income census tract by providing financing for a major expansion of a business located in that tract.
- The bank originated an affordable housing loan totaling \$150,000 for the purchase and rehabilitation of affordable housing units in the assessment area.

Qualified Investments

The bank made 67 qualified investments totaling approximately \$76,000 in the Topeka MSA Assessment Area. These investments were comprised entirely of donations to various qualifying organizations, including those providing services specifically to low- and moderate-income individuals and families.

Community Development Services

The bank provided a total of 40 community development services within the Topeka MSA Assessment Area. These services primarily consisted of bank employees providing financial literacy at low- or moderate-income schools, in which a majority of students qualify for free or reduced-priced lunch.

JOHNSON COUNTY ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE JOHNSON COUNTY ASSESSMENT AREA

The Johnson County Assessment Area includes all of Johnson County, which is one of the 14 counties currently in the Kansas City, Missouri-Kansas MSA. The largest city in this assessment area is Olathe, where one of the bank’s two assessment area offices is located. The following shows demographic and economic information from the 2015 ACS data and 2021 D&B data for this assessment area.

Economic and Demographic Data

This assessment area includes 130 census tracts, of which 2 are low-income, 12 are moderate-income, 42 are middle-income, 71 are upper-income, and 3 have no income designation at all. The following table illustrates select demographic characteristics of the Johnson County Assessment Area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	1.5	9.2	32.3	54.6	2.3
Population by Geography	566,814	0.9	7.7	32.8	58.5	0.0
Housing Units by Geography	231,029	1.2	8.3	35.4	55.2	0.0
Owner-Occupied Units by Geography	152,762	0.3	4.5	31.3	63.9	0.0
Occupied Rental Units by Geography	66,973	3.2	16.0	43.4	37.5	0.0
Vacant Units by Geography	11,294	2.0	14.6	42.1	41.2	0.0
Businesses by Geography	62,366	1.1	6.8	26.4	62.8	2.9
Farms by Geography	1,433	1.2	6.0	30.6	61.5	0.6
Family Distribution by Income Level	149,562	12.0	13.6	19.0	55.3	0.0
Household Distribution by Income Level	219,735	14.7	13.5	16.7	55.0	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$72,623	Median Housing Value			\$229,855
Families Below Poverty Level		4.0%	Median Gross Rent			\$975
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The annually updated FFIEC median family figures for the Kansas City, Missouri-Kansas MSA were used to analyze home mortgage lending for the Borrower Profile performance, and determine certain qualifying community development activities for this assessment area. These figures along with corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges – Kansas City, Missouri-Kansas MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$82,400)	<\$41,200	\$41,200 to <\$65,920	\$65,920 to <\$98,880	≥\$98,880
2020 (\$85,900)	<\$42,950	\$42,950 to <\$68,720	\$68,720 to <\$103,080	≥\$103,080
2021 (\$86,300)	<\$43,150	\$43,150 to <\$69,040	\$69,040 to <\$103,560	≥\$103,560
<i>Source: FFIEC</i>				

D&B data for 2021 indicates the primary industries in the assessment area include service industries, which comprise 41.0 percent of all area businesses, followed by non-classifiable establishments at 19.0 percent. This data also indicates that a notable number of area businesses are relatively small, with 89.0 percent having nine or fewer employees, and 90.3 percent operating from a single location.

Competition

Competition for financial services in the assessment area is strong. According to FDIC Deposit Market Share data as of June 30, 2022, there are 61 banks operating 234 offices in Johnson County. CoreFirst ranks 44th in the market share, holding 0.2 percent of the market's deposits. The 2020 aggregate data on small business loans also shows substantial competition, with 174 lenders

originating 18,898 small business loans in the assessment area. Based on the number of loans from these 174 lenders, CoreFirst ranked 35th with 0.4 percent of the market share. The 2020 HMDA aggregate data on home mortgage loans also shows strong competition, with 492 lenders originating 46,662 home mortgage loans in the assessment area. Based on the number of loans from these 492 lenders, CoreFirst ranked 127th with a 0.1 percent market share.

Community Contact

Examiners may contact community members or other third parties in the assessment area to help gain insight into the area's economy, demographic trends, and business environment. This information not only helps in identifying credit and community development needs and opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

Examiners referenced a recent interview conducted with an individual knowledgeable of the area's economic conditions and development efforts. The contact indicated that the area economy is stable; however, residents are currently feeling the pinch of inflation and high housing prices. Small businesses have generally been able to sustain operations despite hardships caused by the pandemic, but are also now hindered by high inflation. The contact indicated that competition for banking services in the area is very strong, and was not aware of any additional credit-related projects or financing programs that area banks should offer. The primary credit needs mentioned by the contact include loans for commercial and residential purposes. The contact indicated that area financial institutions are actively involved in serving the needs of the area, and was not aware of any unmet credit or community development needs.

Credit and Community Development Needs and Opportunities

Considering demographic and economic data and information provided by the community contact, examiners determined that small business and home mortgage loans represent the primary credit needs in this assessment area. Opportunities exist for originating such loans, as indicated by aggregate data, along with area demographics on the number of small businesses and housing units in the assessment area. Community development needs include affordable housing, community services, economic development, and revitalization/stabilization, as evidenced by the number of small businesses, and low- and moderate-income families and census tracts in this assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE JOHNSON COUNTY ASSESSMENT AREA

LENDING TEST

CoreFirst demonstrates satisfactory performance under the Lending Test in the Johnson County Assessment Area, which is primarily supported by the bank's Geographic Distribution performance.

Geographic Distribution

CoreFirst's geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable small business and home mortgage lending performance supports this conclusion.

Small Business Loans

The geographic distribution of small business lending reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank's lending performance in the low- and moderate-income tracts lags aggregate data in 2020, but improves in 2021 to levels comparable to historic aggregate data.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	1.2	1.1	0	0.0	0	0.0
2021	1.1	--	2	2.8	238	2.2
Moderate						
2020	7.1	8.2	4	4.9	653	7.2
2021	6.8	--	6	8.5	1,030	9.4
Middle						
2020	26.9	25.0	18	22.2	2,927	32.2
2021	26.4	--	23	32.4	5,688	51.9
Upper						
2020	61.6	62.2	44	54.3	3,810	41.9
2021	62.8	--	36	50.7	3,403	31.1
Not Available						
2020	3.3	3.5	15	18.5	1,713	18.8
2021	2.9	--	4	5.6	593	5.4
Totals						
2020	100.0	100.0	81	100.0	9,103	100.0
2021	100.0	--	71	100.0	10,952	100.0
<i>Source: 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The geographic distribution of home mortgage lending reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank's lending performance in the low- and moderate-income tracts is low, but relatively consistent with both aggregate and demographic data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	0.3	0.2	0	0.0	0	0.0
2021	0.3	--	0	0.0	0	0.0
Moderate						
2020	4.5	3.3	0	0.0	0	0.0
2021	4.5	--	1	2.6	585	5.8
Middle						
2020	31.3	26.2	13	38.2	2,855	20.2
2021	31.3	--	18	46.2	2,695	26.6
Upper						
2020	63.9	70.3	21	61.8	11,260	79.8
2021	63.9	--	20	51.3	6,845	67.6
Totals						
2020	100.0	100.0	34	100.0	14,115	100.0
2021	100.0	--	39	100.0	10,125	100.0
Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

Overall the distribution of borrowers reflects excellent penetration in the Johnson County Assessment Area. Although the bank's home mortgage lending performance is reasonable, this conclusion is supported by the bank's excellent small business lending performance, which is the primary product in this assessment area.

Small Business Loans

The distribution of loans to businesses of different sizes is excellent. As shown in the following table, the bank's level of lending to businesses with revenues of \$1 million or less notably exceeds aggregate levels in this revenue category in 2020, with similar levels in 2021.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	82.5	38.5	63	77.8	3,736	41.0
2021	85.7	--	50	70.4	7,564	69.1
>\$1,000,000						
2020	6.4	--	18	22.2	5,367	59.0
2021	5.1	--	16	22.5	3,150	28.8
Revenue Not Available						
2020	11.1	--	0	0.0	0	0.0
2021	9.2	--	5	7.0	238	2.2
Totals						
2020	100.0	100.0	81	100.0	9,103	100.0
2021	100.0	--	71	100.0	10,952	100.0
Source: 2020 & 2021 D&B Data; Bank Data; 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

Home Mortgage Loans

CoreFirst's record of extending home mortgage loans to borrowers of different income levels is reasonable. As shown in the following table, the bank's lending performance to low- and moderate-income borrowers notably lags aggregate data in 2020, but improves in 2021 to levels comparable to historic aggregate levels.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	12.0	3.0	0	0.0	0	0.0
2021	12.0	--	1	2.6	25	0.2
Moderate						
2020	13.6	13.2	1	2.9	190	1.3
2021	13.6	--	4	10.3	600	5.9
Middle						
2020	19.0	21.2	3	8.8	277	2.0
2021	19.0	--	5	12.8	609	6.0
Upper						
2020	55.3	49.5	16	47.1	4,447	31.5
2021	55.3	--	17	43.6	5,573	55.0
Not Available						
2020	0.0	13.2	14	41.2	9,201	65.2
2021	0.0	--	12	30.8	3,318	32.8
Totals						
2020	100.0	100.0	34	100.0	14,115	100.0
2021	100.0	--	39	100.0	10,125	100.0
Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

CoreFirst's community development performance demonstrates adequate responsiveness to the community development needs in the Johnson County Assessment Area, considering the institution's capacity, as well as the need and availability of such community development opportunities.

Community Development Loans

CoreFirst did not originate any community development loans that benefited the Johnson County Assessment Area during this evaluation period.

Qualified Investments

CoreFirst purchased a sizable security backed by home mortgage loans to low- and moderate-income borrowers, and \$5.5 million of this investment involves affordable housing in Johnson County and the broader Kansas City, Missouri-Kansas MSA. Additionally, the bank made 3 qualified investments in the form of donations totaling approximately \$3,000 in the assessment area.

Community Development Services

The bank provided three community development services in the assessment area. All three services were with an organization that provides early education programs for low-income families.

STATE OF COLORADO – Full-Scope Review

CRA RATING FOR STATE OF COLORADO: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLORADO

The Arapahoe County Assessment Area includes all of Arapahoe County. Arapahoe County is one of the 10 counties that currently comprise the Denver-Aurora-Lakewood, Colorado MSA. CoreFirst has only one office in this assessment area. The following shows demographic and economic information from the 2015 ACS data and 2021 D&B data for this assessment area.

Economic and Demographic Data

This metropolitan assessment area contains 147 census tracts, of which 11 are low-income, 42 are moderate-income, 49 are middle-income, and 45 are upper-income. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area - Denver-Aurora-Lakewood, Colorado MSA					
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #
Geographies (Census Tracts)	147	7.5	28.6	33.3	30.6
Population by Geography	608,310	7.3	28.5	34.8	29.3
Housing Units by Geography	241,431	7.0	31.6	34.9	26.5
Owner-Occupied Units by Geography	142,695	3.6	21.7	37.2	37.4
Occupied Rental Units by Geography	86,906	12.3	46.2	31.3	10.1
Vacant Units by Geography	11,830	8.9	43.3	32.5	15.3
Businesses by Geography	115,643	5.8	22.7	36.6	35.0
Farms by Geography	1,855	6.8	23.7	38.4	31.1
Family Distribution by Income Level	152,068	22.5	18.5	20.5	38.5
Household Distribution by Income Level	229,601	23.4	17.3	19.5	39.8
Median Family Income MSA - 19740 Denver-Aurora-Lakewood, CO MSA	\$80,820	Median Housing Value			\$262,491
Families Below Poverty Level	8.1%	Median Gross Rent			\$1,090
Source: 2015 ACS and 2021 D&B Data					
Due to rounding, totals may not equal 100.0%					
(*) The NA category consists of geographies that have not been assigned an income classification.					

The FFIEC updates median family income figures annually. The median family income figures for the Denver-Aurora-Lakewood, Colorado MSA were used to determine certain qualifying community development activities for this assessment area. These figures along with the corresponding low-, moderate-, middle-, and upper-income thresholds are presented in the following table.

Median Family Income Ranges - Denver-Aurora-Lakewood, Colorado MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2019 (\$92,800)	<\$46,400	\$46,400 to <\$74,240	\$74,240 to <\$111,360	≥\$111,360
2020 (\$100,000)	<\$50,000	\$50,000 to <\$80,000	\$80,000 to <\$120,000	≥\$120,000
2021 (\$104,800)	<\$52,400	\$52,400 to <\$83,840	\$83,840 to <\$125,760	≥\$125,760
<i>Source: FFIEC</i>				

D&B data for 2021 indicates the primary industries in the assessment area include service industries, which comprise 34.6 percent of all area businesses, followed by non-classifiable establishments at 30.6 percent. This data also indicates that a notable number of area businesses are relatively small, with 94.1 percent having nine or fewer employees, and 95.1 percent operating from a single location.

Competition

Competition for financial services in the assessment area is strong. According to FDIC Deposit Market Share data as of June 30, 2022, there are 40 banks operating 145 offices in the assessment area. CoreFirst ranks 36th, holding 0.1 percent of the market's deposits. The 2020 aggregate data on small business loans also shows strong competition, with 179 lenders originating 21,861 small business loans. CoreFirst ranked 74th with 0.1 percent market share of these loans. The 2020 aggregate data on home mortgage loans also shows substantial competition, with 619 lenders originating 64,240 home mortgage loans in the assessment area.

Credit and Community Development Needs and Opportunities

Considering demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs in this assessment area. Opportunities exist for originating such loans, as indicated by aggregate data, along with area demographics on the number of housing units and the number of small businesses in the assessment area. Community development needs include affordable housing, community services, economic development, and revitalization/stabilization, as evidenced by the number of low- and moderate-income families and census tracts, and the number of small businesses in the area.

SCOPE OF EVALUATION – STATE OF COLORADO

For the Lending Test, examiners reviewed only the bank's small business loans, as home mortgage loans are not a focus for the bank in this assessment area. Refer to the overall institution Scope of Evaluation section for details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO

LENDING TEST

CoreFirst demonstrates satisfactory performance under the Lending Test in Colorado. At the previous evaluation, the bank's performance in Colorado was rated Needs to Improve due to the overall lack of lending activity in this assessment area, with a total of only 2 small business loans in the entire year reviewed. Since that evaluation, the bank has increased small business lending to levels now proportionate with its deposit and branch operations in Colorado. Specifically, in the most recent year reviewed (2021), of all lending in the three assessment areas, the proportion of the bank's small business loan volume in the Arapahoe County Assessment Area was 8.2 percent, which compares favorably to the 7.1 percent of branches and 1.9 percent of deposits in the Colorado market. Although the number of small business loans in this market is still somewhat limited for purposes of drawing meaningful conclusions, examiners nonetheless concluded the bank demonstrated overall satisfactory performance under the Lending Test.

Geographic Distribution

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area, since the bank's level of lending in low- and moderate-income tracts significantly lags aggregate levels. As shown below, the bank originated only 1 loan in a low- or moderate-income tract out of the 30 total loans originated in this assessment area throughout the three years of reviewed activity.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2019	5.7	6.8	0	0.0	0	0.0
2020	5.8	7.0	1	9.1	19	3.4
2021	5.8	--	0	0.0	0	0.0
Moderate						
2019	21.6	22.3	0	0.0	0	0.0
2020	22.1	22.2	0	0.0	0	0.0
2021	22.7	--	0	0.0	0	0.0
Middle						
2019	36.4	35.4	0	0.0	0	0.0
2020	36.5	36.0	6	54.5	480	85.3
2021	36.6	--	11	61.1	2,771	77.0
Upper						
2019	36.2	35.5	1	100.0	250	100.0
2020	35.5	34.8	4	36.4	64	11.4
2021	35.0	--	7	38.9	829	23.0
Totals						
2019	100.0	100.0	1	100.0	250	100.0
2020	100.0	100.0	11	100.0	563	100.0
2021	100.0	--	18	100.0	3,600	100.0
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

The distribution of loans to businesses of different sizes is reasonable. In 2019 and 2020, the bank's small business lending activity included too few of loans to draw meaningful conclusions.

However, in 2021, the bank's small business lending shows enough activity to at least demonstrate a reasonable level of lending to businesses with revenues of \$1 million or less. Although the bank's 2021 activity is still somewhat limited, the analysis shows that the percentage of loans to businesses with revenues of \$1 million or less is above historic aggregate levels.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2019	90.1	50.7	0	0.0	0	0.0
2020	91.3	40.8	10	90.9	163	29.0
2021	92.5	--	11	61.1	1,289	35.8
>\$1,000,000						
2019	3.6	--	1	100.0	250	100.0
2020	3.0	--	1	9.1	400	71.0
2021	2.5	--	6	33.3	2,276	63.2
Revenue Not Available						
2019	6.3	--	0	0.0	0	0.0
2020	5.7	--	0	0.0	0	0.0
2021	5.1	--	1	5.6	35	1.0
Totals						
2019	100.0	100.0	1	100.0	250	100.0
2020	100.0	100.0	11	100.0	563	100.0
2021	100.0	--	18	100.0	3,600	100.0
Source: 2019, 2020 & 2021 D&B Data; Bank Data; 2019 & 2020 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to community development needs in the Arapahoe County Assessment Area, considering the institution's capacity, as well as the need and availability of such community development opportunities.

Community Development Loans

The bank originated 7 community development loans totaling \$1.4 million in this assessment area, including over \$300,000 that helped stabilize a moderate-income census tract by providing necessary financing to a business operating and providing employment opportunities in that tract.

Qualified Investments

CoreFirst purchased a sizable security backed by home mortgage loans to low- and moderate-income borrowers, and \$1.5 million of this investment involves affordable housing in the Arapahoe County Assessment Area.

Community Development Services

CoreFirst performed two community development services in the Arapahoe County Assessment Area. Both services involved a bank representative serving in a key role for an organization that provides for mental health care, foster placement, and supervised parental visits for low- and moderate-income children and families in the assessment area.

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
State of Kansas	Satisfactory	Satisfactory	Satisfactory
State of Colorado	Satisfactory	Satisfactory	Satisfactory

GLOSSARY

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

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

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

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

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

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

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

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

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

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

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

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

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

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

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

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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

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

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

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

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

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

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

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

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

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

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

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

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

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

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

CRA PUBLIC FILE
Branch Address List and Census Tract
03/31/2025

Branch Name (Traditional)	Address	Phone Number	2025 Census Tract Income Level
Main Bank	3035 SW Topeka Blvd, Topeka, KS 66611	(785) 267-8900	Moderate
Downtown	830 S Kansas Ave., Topeka, KS 66612	(785) 368-1200	Moderate
Fleming Place	1105 SW Gage Blvd., Topeka, KS 66604	(785) 228-7610	Middle
Southwest Wanamaker	3701 SW Wanamaker Rd., Topeka, KS 66610	(785) 274-3400	Upper
Wanamaker	2129 SW Wanamaker Rd., Topeka, KS 66614	(785) 228-7650	Middle
West	4900 SW 29 th St., Topeka, KS 66614	(785) 228-7600	Moderate
Lenexa Ridge	16201 W 95 th St., Lenexa, KS 66219	(913) 248-7051	Upper
Croco	2841 SE Croco Rd., Topeka, KS 66605	(785) 267-7760	Moderate
Olathe Ridgeview	11875 S Ridgeview Rd., Olathe, KS 66061	(913) 248-7031	Middle
North Plaza	2010 NW Central Ave., Topeka, KS 66608	(785) 368-1270	Moderate
Denver Vallagio	10130 E Dry Creek Rd., Englewood, CO 80112	(303) 850-3601	Middle
Branch Name (In-Store)	Address	Phone Number	2025 Census Tract Income Level
Dillon's East	2010 SE 29 th St., Topeka, KS 66605	(785) 267-8950	Moderate

CRA PUBLIC FILE Branches Opened and Closed 03/31/2025		
Current Year and Previous Two Calendar Years		
OPENED 2025	OPENED 2024	OPENED 2023
NA	NA	NA
CLOSED 2025	CLOSED 2024	CLOSED 2023
NA	NA	Dillons West 5311 SW 2 nd Pl Topeka, KS 66614 closed January 2023 Hunters Ridge 4611 NW Fielding Rd. Topeka, KS 66618 Closed November 2023
RELOCATED 2025	RELOCATED 2024	RELOCATED 2023
NA	NA	NA

CoreFirst Bank & Trust temporarily closed branches in an effort to protect customers and employees during the COVID pandemic. All temporary branch closings were approved and authorized by the Kansas Office of the State Bank Commissioner. Most branches with closed lobbies remained accessible to customers by appointment. Drive-throughs generally remained open. A branch with an open drive-through and a lobby open by appointment was not considered “temporarily closed” by the OSBC but was instead considered to be a normally operating branch.

CRA PUBLIC FILE
Available Deposit Products
03/31/2025

Personal Checking Accounts

NOTE: any or all fees may be waived or lowered with special promotions

*Interest rates can be subject to change

Product	\$ Min to Open	Account Fee Specifics
Freestyle Banking	\$0	- Avoid \$4.00 print statement fee with E-Statements or if Primary Customer over age 60 - No interest paid
First Rate Interest Banking	\$0	- Higher interest rate with a balance of \$1,500 or more - Competitive interest if balance falls below \$1,500 \$8 monthly charge if minimum balance falls below \$1,500 - Avoid \$4.00 print statement fee with E-Statements or if Primary Customer over age 60
Simply Interest Banking	\$0	Avoid \$4.00 print statement fee with E-Statements or if Primary Customer over age 60
Access Banking	\$0	- Avoid \$7 monthly fee with 20 or more debit card transactions; or combined average balance of \$5,000 or more in all checking, savings and certificate of deposit accounts (excluding IRAs); or an active credit card, consumer installment, line of credit or consumer real estate loan in good standing .05% APY on balances \$5,000 and above - Avoid a \$4.00 print statement fee with E-Statements or if Primary Customer over age 60
Relationship Banking	\$0	- Avoid \$15 monthly fee with \$5,000 minimum daily account balance; or combined average balance of \$50,000 or more in all checking, savings and certificate of deposit accounts (excluding IRAs); or combined outstanding balance of \$15,000 or more in active consumer installment, line of credit or consumer real estate loans; or an actively managed Trust or Investment Account or a Retail Investment Account) Brokerage Account) in excess of \$50,000 0.05% APY on balances \$14,999.99 and less, 0.40% APY on balances between \$15,000 and \$24,999.99, 0.05% APY on balances \$25,000 and above - ATM rebates
Rewards Banking	\$0	Receive a high rate of interest on balances up to \$10,000 and the refund of up to \$15.00 in ATM charges/fees when ALL qualifications are met each statement cycle: 20 Debit Card Transactions of \$5.00 or more each \$200 or more in recurring ACH credit transactions or direct deposits - Enrollment in E-Statements
Fiduciary Checking	\$0	- Avoid a monthly fee with \$5000 min balance \$5.95, \$4.95 w/ E-Statements

Personal Savings Accounts

Product	\$ Min to open	Account Fee Specifics
Statement Savings	\$0	Avoid a \$5 monthly fee with \$100 min balance; or primary owner under age 21
Money Market Preferred Plus	\$0	- Avoid an \$8 monthly fee with \$1000 min balance - Avoid \$4.00 print statement fee with E-Statements, or if Primary Customer over age 60, or if Primary Customer is also Primary Customer on a Relationship Banking Account
Summit Money Market Personal	\$0	- Avoid a \$10.00 maintenance fee with \$25,000.00 min balance - Avoid \$4.00 print statement fee with E-Statements, or if Primary Customer over age 60
Certificates of Deposit	\$1000	- Various amounts and maturities - No monthly maintenance fee, however there may be substantial interest penalties for early withdrawal
IRAs	\$1000	- Various amounts and maturities - No monthly maintenance fee, however there may be substantial interest penalties for early withdrawal

CRA PUBLIC FILE
Available Deposit Products
03/31/2025

Miscellaneous Products

Product	\$ Min to Open	Account Fee Specifics
CoreFirst Bank Information Line- C.B.I.L (24 hour info line)	N/A	No monthly fee
Internet Banking	N/A	No monthly fee
Internet Billpayer	N/A	- No monthly fee \$29 Stop Payment Fee
Mobile Banking (App Banking)	N/A	No monthly fee
Safe Deposit Boxes	N/A	- Rent varies per year based on box size - Drilling is \$150 per lock - Key replacement is \$30 per key
Overdraft Coverage	N/A	- Available on qualified accounts - Overdraft fee of \$29.00 per item, per presentment - Limited to 6 Overdraft fees per business day \$5 de Minimis
VISA Debit Card	N/A	- No charge (using CoreFirst ATM or for purchases) - Surcharge fees at foreign ATMs possible 2% foreign transaction fee (transactions outside the USA)
Telly (ATM) Card	N/A	- No charge (using CoreFirst ATM) - Surcharge fees at foreign ATMs possible
Text Banking	N/A	No monthly fee

CRA PUBLIC FILE
Available Deposit Products
03/31/2025

General Service Charges - Consumer

NSF, Overdraft	• \$29 per item, per presentment
Stop payments & post-dated watch	• \$29
Direct Deposit	• No charge
Statement Reconciliation	• \$25.00 per statement
Closed Account Fee	• \$0
Check Printing Fee	• varies according to vendor
Check Processing Return Fee	• \$1.00
Garnishment and Tax Levy	• \$35.00
Check Cashing	• Non-customer on-us check free, 5% for checks not drawn on CoreFirst • all accounts have complimentary check cashing
(a) ATM Transactions (customers) at CBT ATM (b) ATM Transactions (customers) at foreign ATM (c) ATM Transactions (non-customer) at CBT ATM	(a) No charge (b) \$1.50 (c) \$2.50
Collections - outgoing Collections - incoming	\$10 Domestic \$30 Foreign
(a) Wires- outgoing (b) Wires- Incoming (c) Wires- outgoing (foreign)	(a) \$20.00 Domestic (b) No charge – Customer (c) \$50.00 • Wire services for customers only
Money Orders	• \$2.00 Customers only
Cashier Checks	• \$5.00 • \$10.00 for non- customer
Research/ Copies	• \$3.00 per statement copy • other research varies
Safekeeping	• \$1.00 per page of check images mailed, free from Internet Banking or if copies are picked up at branch location
Imaging	• Free to add check images to consumer statements

CRA PUBLIC FILE
Available Deposit Products
03/31/2025

Commercial/Business Accounts

Product	\$ min to open	Account Fee Specifics
Commercial Checking	\$100	• Monthly fee of \$10 • .16 per each check paid • .05 per ACH • .05 per "On Us" deposited items • .10 per "Non On Us" deposited items
Business Interest Checking	\$0	• Avoid \$8 monthly fee with Minimum Balance of \$5000 • Earns interest at variable rate • 100 free credits .30 each thereafter • 300 free debits .30 each thereafter
Freestyle Business Checking	\$0	• No monthly balance requirement or fee • 100 free credits .30 each thereafter • 300 free debits .30 each thereafter
Business Summit Money Market	\$0	• Avoid a monthly fee with \$25,000 minimum balance
Business Money Market Supreme	\$0	• Avoid a monthly fee with \$15,000 minimum balance
Business Money Market Platinum	\$0	• Avoid a monthly fee with \$25,000 minimum balance
Business Money Market Preferred Plus	\$0	• Avoid a monthly fee with \$1,000 minimum balance
Business Savings	\$0	• Avoid \$5 monthly fee with \$100 minimum balance

CRA PUBLIC FILE
Available Deposit Products
03/31/2025

General Service Charges – Commercial

NSF	• \$29.00
Overdraft*	• \$29.00
Stop Payment	• \$29.00
ACH Services	• Charges vary - Contact Main Bank
ACH and Check Blocks	• Contact Main Bank
Wires (a) Wires - incoming (b) Wires - outgoing (c) Wires - outgoing (foreign)	(a) \$6.00 (b) \$20.00 (c) \$50.00 • Wire services for customers only
Return Items	No charge
Cashier Checks	• \$5.00
Money Order	• \$2.00
FDIC Insurance	• .0009 per \$1000 on deposit
Account Images	• \$1.50 per account
Bill Pay	• Contact Main Bank
Mobile Deposit	• Contact Main Bank
Remote Deposit – High Volume or Low Volume	• Contact Main Bank
Lockbox	• Contact Main Bank
Check Positive Pay ACH Positive Pay	• Contact Main Bank
Payroll Cards	• Contact Main Bank for more information

Commercial Checking: After the above fees are computed, an earning credit is applied against the fee. Computing the average collected balance for the month less a 10% reserve requirement, and multiplying this figure by the variable rate make the earning credit calculation. The figure is divided by 12 (months) to arrive at an earnings credit for the month. By maintaining a larger balance, service charges may be reduced or eliminated.

Business Interest Checking: Fee schedule applies; however, daily interest at a variable rate.

*Overdraft: Interest charged on negative funds is charged on overdrafts or when uncollected funds are withdrawn (which may not overdraft the account) in excess of \$500. The interest is charged to the account for each day the account is overdrawn or funds are uncollected. Rates may be obtained by calling the main bank.

CRA PUBLIC FILE
Loan to Deposit Ratio
03/31/2025

Calendar Year 2024: 80.49%

CRA PUBLIC FILE Branch Hours of Operation 03/31/2025				
Branch - Traditional	Hours – Lobby		Hours – Drive Up	
Main Bank	9-6 Mon- Fri (CST)	9-12 Sat (CST)	7-6 Mon-Fri (CST)	9-12 Sat (CST)
Downtown	9-5 Mon-Fri (CST)	Closed Sat	9-5 Mon-Fri (CST)	Closed Sat
Fleming Place	9-6 Mon- Fri (CST)	9-12 Sat (CST)	7-6 Mon-Fri (CST)	9-12 Sat (CST)
Southwest Wanamaker	9-6 Mon-Fri (CST)	9-12 Sat (CST)	9-6 Mon-Fri (CST)	9-12 Sat (CST)
Wanamaker	9-6 Mon- Fri (CST)	9-12 Sat (CST)	7-6 Mon-Fri (CST)	9-12 Sat (CST)
West	9-6 Mon- Fri (CST)	9-12 Sat (CST)	9-6 Mon-Fri (CST)	9-12 Sat (CST)
Lenexa Ridge	9-5 Mon-Fri (CST)	Closed Sat	8-5 Mon-Fri (CST)	Closed Sat
Croco	9-6 Mon-Fri (CST)	9-12 Sat (CST)	9-6 Mon-Fri (CST)	9-12 Sat (CST)
Olathe Ridgeview	9-5 Mon-Fri (CST)	9-12 Sat (CST)	8-5 Mon-Fri (CST)	9-12 (CST)
North Plaza	9-6 Mon-Fri (CST)	9-12 Sat (CST)	7-6 Mon-Fri (CST)	9-12 Sat (CST)
Denver Vallagio	9-5 Mon-Fri (MST)	Closed Sat	9-5 Mon-Fri (MST)	Closed Sat
Branch – In-Store	Hours – Lobby		Hours – Drive Up	
Dillon's East	10-7 Mon-Fri (CST)	10-3 Sat 10-3 Sun (CST)	NA	

CRA PUBLIC FILE
Available Loan Products
03/31/2025

Consumer Credit Products

Product	Account Specifics
VISA Credit Cards: (i)VISA CoreCard credit card (fixed then variable rate) (ii)VISA Platinum credit card (iii)VISA Classic Card- Secured	- No origination fee - No annual fee - Cash advance fee of 5% per advance (minimum \$10, max \$50) - Late payment fee of up to \$35 (i) Revolving Variable: 12-month intro rate at 3.9% fixed for purchases and 16-month intro rate at 0.0% fixed for balance transfers from the date of the first balance transfer, then variable rate of Wall Street Journal Prime plus 9.0% with a minimum rate of 12.9% and maximum rate of 21.9%. (ii) Revolving Variable: 6-month intro rate at 1.9% fixed for purchase and balance transfers from the date of the first balance transfer, then variable rate of Wall Street Journal Prime plus 3.25% with a minimum rate of 9.25% and a maximum rate of 12.0%. (iii) Revolving Variable: Variable rate for purchases and balance transfers of Wall Street Journal Prime plus 8.9%. 14.9% Min 23.9% Max - No origination fee - No annual fee - Cash advance fee of 5% per advance (minimum \$10, max \$50)
Closed End Loans and Open Ended Lines of Credit	
Home Equity Loan Home Equity Line of Credit	- No Fees (revolving – variable rate) - Equity between 80% and 90% LTV - Equity up to 80% LTV - Interest only payment
Home Equity Loan Closed End Home Equity	- No Fees - Equity between 80% and 90% LTV - Equity up to 80% LTV - Fixed rate
Installment- Sec'd by Auto, Certificate of Deposit, etc.	- Origination 2% of loan amount with \$100 max. - Credit Report- single \$15/joint \$30.00 - Titled collateral- \$45.00 VSI fee - Security perfection costs vary- see lender - Rates and fees vary-see lender - Lower rate available w/ automatic transfer pmt
Installment- Unsecured	- Origination 2% of loan amount with \$100 max. - Lower rate available w/ automatic transfer pmt - Credit report \$15 for single/\$30 for joint
Personal Line of Credit	\$25 annual fee \$8 advance fee - Late payment fee \$25 - Rate 12.5%

Single Pay (Interest and principle due at maturity) or Interest only with balance at maturity)	• Origination 2% of loan amount with \$100 max. • Credit Report- Single \$15/joint \$30 • Fees could apply if loan secured
CRA PUBLIC FILE Available Loan Products 03/31/2025	
Residential Mortgage Loans- Conventional Fixed • 10 year • 15 year • 20 year • 30 year	• Origination Fee \$595 • Appraisal \$650 • Credit report \$64.40 per applicant • Flood Determination \$8.00 • Flood Life-of-Loan \$5.00 • Tax Service \$79.00 • Title Ins. Cost based on loan amt (set by title co.) • Recording fees based on number of pages of the mortgage or deed of trust • Closing fee \$425 • Employment verification fee– \$170.00 per employer if applicable
Residential Mortgage Loans- Jumbo Fixed • 10 year • 15 year • 20 year • 30 year	• Origination Fee – \$595 • Appraisal \$1200 • Credit report \$64.40 per applicant • Flood Determination \$8.00 • Flood Life-of-Loan \$5.00 • Tax Service \$79.00 • Title Ins. Cost based on loan amt (set by title co.) • Recording fees based on number of pages of the mortgage or deed of trust • Closing fee \$425 • Employment verification fee \$170.00 per employer if applicable
Residential Real Estate Building Lots Fixed rate up to 60 months	• Origination Fee – 1% • Other fees same as Residential Mortgage Loans shown above
Construction Fixed Rate up to 12 months	• Origination Fee – 1% • Other fees same as Residential Mortgage Loans shown above
Bridge Loan Fixed Rate up to 12 months	• Origination Fee – 1% • Other fees same as Residential Mortgage Loans shown above
First Time Home Buyer/CRA Down Payment Assistance Program (Internal)	First time home buyers can participate in this internal program that will assist them with their closing costs. The bank contributes 2% of the sales price (Contribution cap is \$5,000) towards the borrowers closing costs. The rate for this product is 50 basis points above the market rate. Borrowers whose household income is at or below 80% of the State Median Income qualify for the program for any purchase. The bank contribution is a forgivable grant with a five-year retention period.

CRA PUBLIC FILE
Available Loan Products
03/31/2025

Commercial Lending Products

- **Installment, secured, and unsecured**
- **Single pay, secured and unsecured**
- **Business Line of Credit**
- **Real Estate**
- **Land**
- **Letter of Credit**
- **VISA Business Credit Card**
- **Construction Lines of Credit**

For further info on commercial lending products, contact a Commercial Lender

CRA PUBLIC FILE
Availability of Products in Branches
03/31/2025

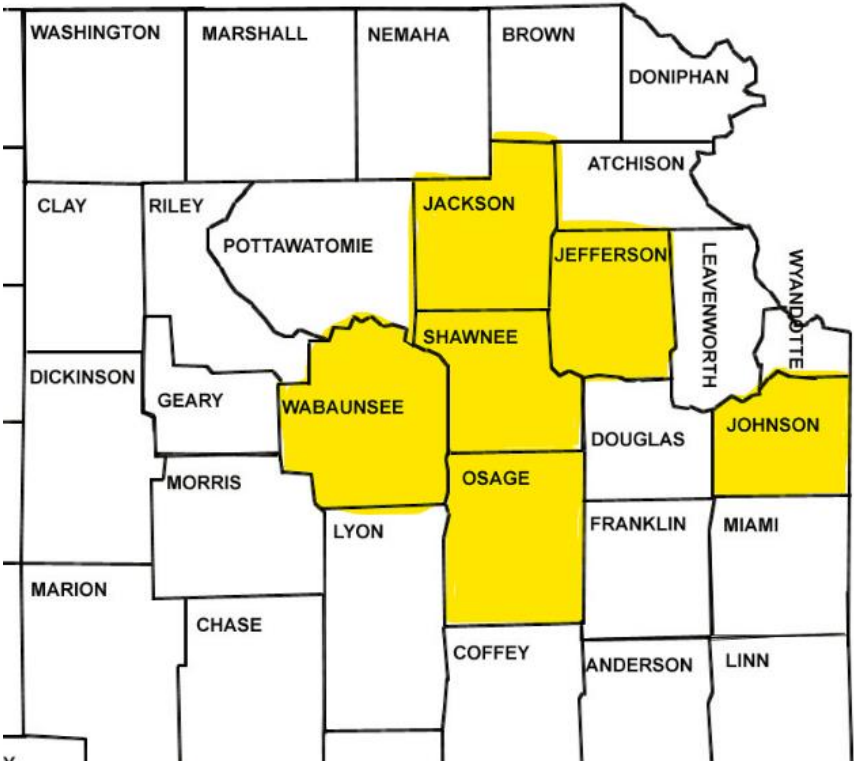
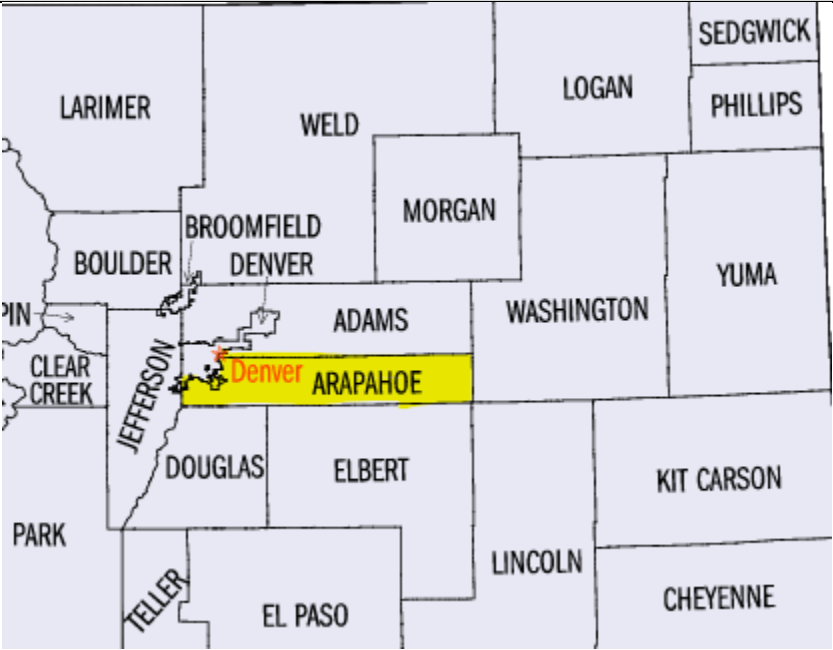
Branch Name (Traditional)	Address	All Deposit Products	ATM Walk-up	ATM Drive-up	RE mtg Loans	RE-sec'd IL (clsd end)	Unsec'd IL (clsd end)	Sec'd IL (clsd end)	HELC & LOC (opn end)	Comm LNs	Comment
Main Bank	3035 SW Topeka Blvd Topeka, KS 66611	X	X	X	X	X	X	X	X	X	
Downtown	830 S. Kansas Ave. Topeka, KS 66612	X	X	N/A	X	X	X	X	X	X	
Fleming Place	1105 SW Gage Blvd. Topeka, KS 66604	X	N/A	X	X	X	X	X	X	X	
SW Wanamaker	3701 SW Wanamaker Rd. Topeka, KS 66610	X	N/A	X	X	X	X	X	X	X	
Wanamaker	2129 SW Wanamaker Rd. Topeka, KS 66614	X	N/A	X	X	X	X	X	X	X	
West	4900 SW 29 th St. Topeka, KS 66614	X	N/A	X	X	X	X	X	X	X	
Lenexa Ridge	16201 W 95 th St. Lenexa, KS 66219	X	N/A	X	X	X	X	X	X	X	
Croco	2841 SE Croco Rd. Topeka, KS 66605	X	N/A	X	X	X	X	X	X	X	
Olathe Ridgeview	11875 S Ridgeview Rd. Olathe, KS 66061	X	N/A	X	X	X	X	X	X	X	
North Plaza	2010 NW Central Ave. Topeka, KS 66608	X	N/A	X	X	X	X	X	X	X	
Denver Vallagio	10130 E Dry Creek Rd. Englewood, CO 80112	X	N/A	X	X	X	X	X	X	X	

** Drive-thru only. Can process but not open new accounts.*

CRA PUBLIC FILE
Availability of Products in Branches
03/31/2025

Branch Name (In-Store)	Address	All Deposit Products	ATM Walk-up	ATM Drive-up	RE mtg Loans	RE-sec'd IL (clsd end)	Unsec'd IL (clsd end)	Sec'd IL (clsd end)	HELC & LOC (opn end)	Comm LNs	Comment
Dillon's East	2010 SE 29 th St. Topeka, KS 66605	X	X	N/A	X	X	X	X	X	X	

**CRA PUBLIC FILE
Assessment Maps
03/31/2025**

KANSAS	COUNTIES
 A map of Kansas showing its 105 counties. Six counties are highlighted in yellow: Jackson, Jefferson, Johnson, Osage, Shawnee, and Wabaunsee. The other counties are labeled in black text: Washington, Marshall, Nemaha, Brown, Doniphan, Atchison, Clay, Riley, Pottawatomie, Jackson, Jefferson, Leavenworth, Wyandotte, Dickinson, Geary, Wabaunsee, Shawnee, Douglas, Johnson, Morris, Osage, Franklin, Miami, Marion, Chase, Lyon, Coffey, Anderson, and Linn.	Jackson Jefferson Johnson Osage Shawnee Wabaunsee
COLORADO	COUNTY
 A map of Colorado showing its 64 counties. One county is highlighted in yellow: Arapahoe. The city of Denver is marked with a red dot and labeled in red text. Other counties are labeled in black text: Larimer, Weld, Logan, Sedgwick, Phillips, Morgan, Broomfield, Boulder, Denver, Adams, Washington, Yuma, Clear Creek, Jefferson, Douglas, Elbert, Kit Carson, Park, Teller, El Paso, Lincoln, and Cheyenne.	Arapahoe

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	350	1	350	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	350	1	350	0	0
STATE TOTAL	0	0	0	0	1	350	1	350	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	413	1	413	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	946	1	946	0	0
Median Family Income ≥ 120%	1	48	0	0	1	330	1	330	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	3	1,689	3	1,689	0	0
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	172	1	250	0	0	3	422	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	172	1	250	0	0	3	422	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	676	1	676	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	676	1	676	0	0
SUMMIT COUNTY (117), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	250	2	500	5	2,765	8	2,817	0	0
STATE TOTAL	4	250	2	500	5	2,765	8	2,817	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	893	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	893	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	893	0	0	0	0
STATE TOTAL	0	0	0	0	1	893	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	432	1	432	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	432	1	432	0	0
CHEYENNE COUNTY (023), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
CRAWFORD COUNTY (037), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	1	441	2	442	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	1	441	2	442	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	156	1	647	2	803	0	0
Middle Income	0	0	2	322	0	0	1	118	0	0
Upper Income	2	48	1	200	0	0	2	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	4	678	1	647	5	969	0	0
FINNEY COUNTY (055), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
GOVE COUNTY (063), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (085), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
JEFFERSON COUNTY (087), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	97	0	0	0	0	4	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	97	0	0	0	0	4	97	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	40	1	183	0	0	2	223	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	125	0	0	0	0	2	125	0	0
Median Family Income 100-110%	1	43	0	0	4	2,485	3	878	0	0
Median Family Income 110-120%	1	20	0	0	2	974	1	450	0	0
Median Family Income ≥ 120%	9	394	9	1,895	12	5,435	18	4,438	0	0
Median Family Income Not Known	8	146	0	0	1	425	8	146	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	768	10	2,078	19	9,319	34	6,260	0	0
LABETTE COUNTY (099), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	425	1	425	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	1	425	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	1	10	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	2	850	1	350	0	0
LINCOLN COUNTY (105), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	1	3	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
LYON COUNTY (111), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSAGE COUNTY (139), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	143	0	0	0	0	3	143	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	143	0	0	0	0	3	143	0	0
RENO COUNTY (155), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
RICE COUNTY (159), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RILEY COUNTY (161), KS										
MSA 31740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	93	0	0	0	0	1	93	0	0
Middle Income	0	0	1	180	1	560	2	740	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	1	180	1	560	3	833	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0001										
Low Income	15	673	3	517	8	5,029	15	2,385	0	0
Moderate Income	15	601	7	1,162	8	3,489	13	1,146	0	0
Middle Income	116	4,839	22	3,669	15	9,920	32	3,066	0	0
Upper Income	14	360	10	2,063	5	2,416	16	1,605	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	160	6,473	42	7,411	36	20,854	76	8,202	0	0
THOMAS COUNTY (193), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	76	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	1	155	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	696	2	696	0	0
Middle Income	0	0	1	187	0	0	1	187	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	342	2	696	3	883	0	0
TOTAL INSIDE AA IN STATE	160	6,473	42	7,411	36	20,854	76	8,202	0	0
TOTAL OUTSIDE AA IN STATE	43	1,539	17	3,278	28	13,370	63	11,088	0	0
STATE TOTAL	203	8,012	59	10,689	64	34,224	139	19,290	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (015), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	1	300	2	320	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	1	300	2	320	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	20	0	0	1	300	2	320	0	0
STATE TOTAL	1	20	0	0	1	300	2	320	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAKOTA COUNTY (037), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	132	0	0	1	132	0	0
Middle Income	1	75	2	283	0	0	3	358	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	3	415	0	0	4	490	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	436	1	436	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	436	1	436	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	259	1	259	0	0
Median Family Income 40-50%	1	58	0	0	1	1,000	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	2,147	3	2,147	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	150	1	543	1	543	0	0
Median Family Income 90-100%	0	0	1	150	0	0	0	0	0	0
Median Family Income 100-110%	3	154	1	250	4	2,005	3	981	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	9	302	1	170	5	3,017	11	972	0	0
Median Family Income Not Known	0	0	0	0	1	449	1	449	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	514	4	720	16	9,420	20	5,351	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS CITY (510), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	1	506	1	506	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	506	1	506	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	14	589	8	1,385	18	10,362	27	7,033	0	0
STATE TOTAL	14	589	8	1,385	18	10,362	27	7,033	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLATHEAD COUNTY (029), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	52	0	0	0	0	2	52	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	0	0	2	52	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	52	0	0	0	0	2	52	0	0
STATE TOTAL	2	52	0	0	0	0	2	52	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANDOVAL COUNTY (043), NM										
MSA 10740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGFISHER COUNTY (073), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	92	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	92	0	0	0	0	0	0	0	0
STATE TOTAL	1	92	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	0	0	0	0	1	8	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	160	6,473	42	7,411	36	20,854	76	8,202	0	0
TOTAL OUTSIDE AA	66	2,550	28	5,413	55	28,440	105	21,918	0	0
TOTAL INSIDE & OUTSIDE	226	9,023	70	12,824	91	49,294	181	30,120	0	0

2019 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - SHAWNEE COUNTY (177) - MSA 45820	238	34,738	76	8,202	0	0

2019 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	8	3,845	0	0
Purchased	0	0	0	0
Total	8	3,845	0	0
Consortium/Third Party Loans (optional)				

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 1 OF 8

Respondent ID: 0000018100

Agency: FDIC - 3

ASSESSMENT AREA - 0001

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0004.00 0006.00* 0011.00 0012.00 0040.00

Moderate Income

0005.00 0007.00 0008.00 0009.00 0013.00 0016.03 0021.00 0028.00 0029.00 0030.01*

Middle Income

0010.00* 0015.00 0016.01 0016.04 0018.00 0022.00 0024.00 0025.00 0026.01 0026.02 0027.01

0027.02 0031.00 0033.01* 0036.06 0037.00 0041.00

Upper Income

0019.00 0030.02* 0033.02* 0034.00 0035.00 0036.01 0036.04 0036.05 0036.07* 0039.01 0039.02

OUTSIDE ASSESSMENT AREA

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 110-120%

0626.10

ADAMS COUNTY (001), CO

MSA: 19740

Moderate Income

0097.51

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income >= 120%

0067.11

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 60-70%

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

0047.00

Median Family Income 110-120%

0028.02

Median Family Income >= 120%

0003.03 0041.06

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0139.08 0141.16

LARIMER COUNTY (069), CO

MSA: 22660

Moderate Income

0028.02

SUMMIT COUNTY (117), CO

MSA: NA

Middle Income

0004.01

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 90-100%

8639.02

BUTLER COUNTY (015), KS

MSA: 48620

Middle Income

0205.00

CHEYENNE COUNTY (023), KS

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 3 OF 8

Respondent ID: 0000018100

Agency: FDIC - 3

9502.00

CRAWFORD COUNTY (037), KS

MSA: NA

Middle Income

9566.00 9571.00

DOUGLAS COUNTY (045), KS

MSA: 29940

Moderate Income

0002.00 0007.02

Middle Income

0010.01 0015.00

Upper Income

0006.03 0006.04 0016.00

FINNEY COUNTY (055), KS

MSA: NA

Moderate Income

9605.07

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00

JACKSON COUNTY (085), KS

MSA: 45820

Middle Income

0827.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

PAGE: 4 OF 8

Respondent ID: 0000018100

Agency: FDIC - 3

0201.01 0201.02

MSA: 28140

Median Family Income 60-70%

0519.06

Median Family Income 90-100%

0518.02

Median Family Income 100-110%

0506.00 0527.00 0529.06

Median Family Income 110-120%

0503.02 0524.21 0525.04

Median Family Income >= 120%

0514.00 0516.00 0518.05 0524.19 0526.01 0528.02 0529.10 0531.02 0532.01 0532.02 0533.01

0534.11 0534.13 0534.24 0535.09 0538.03

Median Family Income Not Known

9800.01 9800.02

LABETTE COUNTY (099), KS

MSA: NA

Moderate Income

9502.00

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0714.00

Upper Income

0712.02

LINCOLN COUNTY (105), KS

MSA: NA

Middle Income

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 5 OF 8

Respondent ID: 0000018100

Agency: FDIC - 3

0861.00

LYON COUNTY (111), KS

MSA: NA

Middle Income

0003.00

OSAGE COUNTY (139), KS

MSA: 45820

Middle Income

0101.00 0102.00 0105.00

RENO COUNTY (155), KS

MSA: NA

Middle Income

0015.00

RICE COUNTY (159), KS

MSA: NA

Middle Income

9673.00

RILEY COUNTY (161), KS

MSA: 31740

Moderate Income

0008.02

Middle Income

0002.00 0005.00

THOMAS COUNTY (193), KS

MSA: NA

Middle Income

9534.00

WYANDOTTE COUNTY (209), KS

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

MSA: 28140

Low Income

0430.00

Moderate Income

0439.04 0444.00

Middle Income

0442.02

LINCOLN COUNTY (015), ME

MSA: NA

Upper Income

9762.00

DAKOTA COUNTY (037), MN

MSA: 33460

Upper Income

0608.13

Moderate Income

0609.04

Middle Income

0600.04 0606.00 0610.02

CLAY COUNTY (047), MO

MSA: 28140

Middle Income

0220.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 30-40%

0067.00

Median Family Income 40-50%

0019.00 0134.05

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 7 OF 8

Respondent ID: 0000018100

Agency: FDIC - 3

Median Family Income 60-70%

0141.01 0141.08

Median Family Income 80-90%

0011.00 0167.00

Median Family Income 90-100%

0127.01

Median Family Income 100-110%

0141.14 0142.04 0152.00

Median Family Income >= 120%

0066.00 0073.00 0138.02 0148.06 0158.00

Median Family Income Not Known

0178.00

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0306.00

ST. LOUIS CITY (510), MO

MSA: 41180

Low Income

1097.00

FLATHEAD COUNTY (029), MT

MSA: NA

Middle Income

0009.00

SANDOVAL COUNTY (043), NM

MSA: 10740

Middle Income

0107.16

KINGFISHER COUNTY (073), OK

2019 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

MSA: NA

Upper Income

9581.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0011.02

Respondent ID: 0000018100

Agency: FDIC - 3

2019 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000018100

Institution: COREFIRST BANK & TRUST

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	138	138	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1	1	0	0.00%
Total	141	141	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (015), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	19	0	0	0	0	1	19	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	10	0	0	0	0	1	10	0	0
Median Family Income 90-100%	2	41	0	0	1	400	2	41	0	0
Median Family Income 100-110%	2	29	0	0	0	0	2	29	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	4	64	0	0	0	0	4	64	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	163	0	0	1	400	10	163	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	3	0	0	0	0	1	3	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	2	18	0	0
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	11	0	0	0	0	1	11	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	3	0	0	0	0	1	3	0	0
Median Family Income 50-60%	1	46	0	0	0	0	1	46	0	0
Median Family Income 60-70%	2	47	0	0	0	0	1	2	0	0
Median Family Income 70-80%	1	47	0	0	0	0	1	47	0	0
Median Family Income 80-90%	3	25	0	0	0	0	3	25	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	16	0	0	0	0	1	16	0	0
Median Family Income 110-120%	1	4	0	0	0	0	1	4	0	0
Median Family Income ≥ 120%	4	54	0	0	0	0	4	54	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	253	0	0	0	0	14	208	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	168	0	0	1	300	5	168	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	168	0	0	1	300	5	168	0	0
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	12	0	0	0	0	1	12	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	35	0	0	0	0	1	35	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	57	0	0	0	0	3	57	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	1	880	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	880	0	0	0	0
MORGAN COUNTY (087), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	1	11	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
ROUTT COUNTY (107), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	47	0	0	0	0	1	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	38	739	0	0	3	1,580	37	694	0	0
STATE TOTAL	38	739	0	0	3	1,580	37	694	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	4	0	0	0	0	1	4	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	1	4	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	1	0	0	0	0	1	1	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	1	1	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	5	0	0	0	0	2	5	0	0
STATE TOTAL	2	5	0	0	0	0	2	5	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HONOLULU COUNTY (003), HI										
MSA 46520										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	15	0	0	0	0	1	15	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	15	0	0	0	0	1	15	0	0
STATE TOTAL	1	15	0	0	0	0	1	15	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GIBSON COUNTY (051), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	111	0	0	1	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	111	0	0	1	111	0	0
STATE TOTAL	0	0	1	111	0	0	1	111	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	232	0	0	1	232	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	232	0	0	1	232	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	232	0	0	1	232	0	0
STATE TOTAL	0	0	1	232	0	0	1	232	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	1	21	0	0
Middle Income	1	43	0	0	0	0	1	43	0	0
Upper Income	4	49	2	435	0	0	5	284	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	113	2	435	0	0	7	348	0	0
FINNEY COUNTY (055), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
GOVE COUNTY (063), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	61	0	0	0	0	2	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	0	0	0	0	2	61	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (085), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	65	0	0	0	0	3	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	65	0	0	0	0	3	65	0	0
JEFFERSON COUNTY (087), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	104	1	118	0	0	4	222	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	104	1	118	0	0	4	222	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	444	0	0	0	0
Median Family Income 60-70%	2	27	0	0	0	0	2	27	0	0
Median Family Income 70-80%	0	0	1	182	0	0	0	0	0	0
Median Family Income 80-90%	1	8	1	168	0	0	2	176	0	0
Median Family Income 90-100%	4	142	1	250	0	0	4	142	0	0
Median Family Income 100-110%	2	68	0	0	2	950	1	18	0	0
Median Family Income 110-120%	5	141	0	0	2	1,200	7	1,341	0	0
Median Family Income ≥ 120%	35	973	3	518	6	2,319	35	1,828	0	0
Median Family Income Not Known	12	204	0	0	3	1,509	12	204	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,563	6	1,118	14	6,422	63	3,736	0	0
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	2	100	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	1	1,000	1	50	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	646	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	646	0	0	0	0
LYON COUNTY (111), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OSAGE COUNTY (139), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	149	0	0	0	0	4	149	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	149	0	0	0	0	4	149	0	0
RILEY COUNTY (161), KS										
MSA 31740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	554	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	554	0	0	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0001										
Low Income	23	705	4	622	4	2,175	24	1,625	0	0
Moderate Income	39	895	6	782	4	2,102	37	1,171	0	0
Middle Income	132	3,663	23	3,966	18	9,577	109	6,693	0	0
Upper Income	75	1,040	6	864	3	1,960	79	2,444	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	269	6,303	39	6,234	29	15,814	249	11,933	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
THOMAS COUNTY (193), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	3	236	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	1	38	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	274	1	107	0	0	1	38	0	0
TOTAL INSIDE AA IN STATE	269	6,303	39	6,234	29	15,814	249	11,933	0	0
TOTAL OUTSIDE AA IN STATE	89	2,612	10	1,778	17	8,622	87	4,784	0	0
STATE TOTAL	358	8,915	49	8,012	46	24,436	336	16,717	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (015), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	1	300	2	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	1	300	2	350	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	1	300	2	350	0	0
STATE TOTAL	1	50	0	0	1	300	2	350	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	96	0	0	0	0	1	96	0	0
Median Family Income 70-80%	1	35	0	0	0	0	1	35	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	0	0	0	0	2	131	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	131	0	0	0	0	2	131	0	0
STATE TOTAL	2	131	0	0	0	0	2	131	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	2	1,100	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	2	1,100	1	26	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	1	250	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	250	0	0	1	15	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	2	0	0	3	1,347	1	2	0	0
Median Family Income 40-50%	0	0	0	0	1	371	1	371	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	151	1	940	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	21	1	150	0	0	1	21	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	167	2	370	2	1,243	5	1,688	0	0
Median Family Income 110-120%	1	30	0	0	0	0	1	30	0	0
Median Family Income ≥ 120%	6	91	2	226	2	1,650	7	297	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	411	6	897	9	5,551	16	2,409	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	15	467	7	1,147	11	6,651	19	2,465	0	0
STATE TOTAL	15	467	7	1,147	11	6,651	19	2,465	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANADIAN COUNTY (017), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	1	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	133	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	133	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	48	1	133	0	0	1	48	0	0
STATE TOTAL	1	48	1	133	0	0	1	48	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	110	0	0	1	110	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	0	0	1	110	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	110	0	0	1	110	0	0
STATE TOTAL	0	0	1	110	0	0	1	110	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	269	6,303	39	6,234	29	15,814	249	11,933	0	0
TOTAL OUTSIDE AA	150	4,073	21	3,511	32	17,153	155	8,951	0	0
TOTAL INSIDE & OUTSIDE	419	10,376	60	9,745	61	32,967	404	20,884	0	0

2020 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - SHAWNEE COUNTY (177) - MSA 45820	337	28,351	249	11,933	0	0

2020 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: COREFIRST BANK & TRUST

PAGE: 1 OF 1

Respondent ID: 0000018100
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	383	72,973	0	0
Purchased	0	0	0	0
Total	383	72,973	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 1 OF 9

Respondent ID: 0000018100

Agency: FDIC - 3

ASSESSMENT AREA - 0001

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0004.00 0006.00 0011.00 0012.00 0040.00

Moderate Income

0005.00 0007.00 0008.00 0009.00 0013.00 0016.03 0021.00 0028.00 0029.00 0030.01

Middle Income

0010.00 0015.00 0016.01 0016.04 0018.00 0022.00 0024.00 0025.00 0026.01 0026.02 0027.01

0027.02 0031.00 0033.01* 0036.06 0037.00 0041.00

Upper Income

0019.00 0030.02 0033.02 0034.00 0035.00 0036.01 0036.04 0036.05 0036.07 0039.01 0039.02

OUTSIDE ASSESSMENT AREA

CARROLL COUNTY (015), AR

MSA: NA

Upper Income

9502.00

ADAMS COUNTY (001), CO

MSA: 19740

Moderate Income

0097.51

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 40-50%

0072.01

Median Family Income 80-90%

0863.00

Median Family Income 90-100%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

0068.56
Median Family Income 100-110%

0067.07
Median Family Income >= 120%

0067.08 0067.09 0849.00
BOULDER COUNTY (013), CO
MSA: 14500
Moderate Income

0608.00
Middle Income

0127.05
DENVER COUNTY (031), CO
MSA: 19740
Median Family Income 20-30%

0007.02
Median Family Income 40-50%

0041.01
Median Family Income 50-60%

0051.04
Median Family Income 60-70%

0013.02 0053.00
Median Family Income 70-80%

0014.03
Median Family Income 80-90%

0024.03 0068.11
Median Family Income 100-110%

0026.01
Median Family Income 110-120%

0040.03
Median Family Income >= 120%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 3 OF 9

Respondent ID: 0000018100

Agency: FDIC - 3

0020.00 0034.02 0040.04 0043.02

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0139.01 0139.11 0141.16 0141.24

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 30-40%

0107.02

Median Family Income 100-110%

0604.00

Median Family Income >= 120%

0120.44

LARIMER COUNTY (069), CO

MSA: 22660

Low Income

0013.04

MORGAN COUNTY (087), CO

MSA: NA

Moderate Income

0005.00

ROUTT COUNTY (107), CO

MSA: NA

Upper Income

0004.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

Median Family Income 40-50%

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 4 OF 9

Respondent ID: 0000018100

Agency: FDIC - 3

0010.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 100-110%

0048.11

HONOLULU COUNTY (003), HI

MSA: 46520

Median Family Income 80-90%

0048.00

GIBSON COUNTY (051), IN

MSA: NA

Upper Income

0502.00

WOODBURY COUNTY (193), IA

MSA: 43580

Upper Income

0033.00

DOUGLAS COUNTY (045), KS

MSA: 29940

Moderate Income

0002.00

Middle Income

0015.00

Upper Income

0006.03 0007.97 0016.00

FINNEY COUNTY (055), KS

MSA: NA

Moderate Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

9605.07

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00

JACKSON COUNTY (085), KS

MSA: 45820

Middle Income

0826.00 0828.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

0201.01 0201.02

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 50-60%

0535.57

Median Family Income 60-70%

0519.06 0524.17

Median Family Income 70-80%

0519.03

Median Family Income 80-90%

0513.00 0520.03

Median Family Income 90-100%

0518.02 0520.04 0522.01 0529.07 0537.05

Median Family Income 100-110%

0524.05 0529.06

Median Family Income 110-120%

0503.02 0524.21 0525.04 0530.06

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 6 OF 9

Respondent ID: 0000018100

Agency: FDIC - 3

Median Family Income >= 120%

0514.00 0517.00 0518.01 0524.19 0526.01 0526.03 0526.04 0528.02 0530.10 0531.02 0531.09
0531.10 0532.01 0532.02 0532.03 0533.01 0533.02 0534.06 0534.10 0534.14 0534.17 0534.24
0535.09 0537.12 0538.03

Median Family Income Not Known

9800.01 9800.02

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0714.00

Upper Income

0712.02

LINN COUNTY (107), KS

MSA: 28140

Middle Income

9552.00

LYON COUNTY (111), KS

MSA: NA

Middle Income

0003.00

MIAMI COUNTY (121), KS

MSA: 28140

Upper Income

1001.00

OSAGE COUNTY (139), KS

MSA: 45820

Middle Income

0101.00 0102.00

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

RILEY COUNTY (161), KS

MSA: 31740

Middle Income

0002.00

THOMAS COUNTY (193), KS

MSA: NA

Middle Income

9534.00

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0428.00 0430.00

Moderate Income

0439.04

Middle Income

0447.02

LINCOLN COUNTY (015), ME

MSA: NA

Upper Income

9762.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 60-70%

0203.01

Median Family Income 70-80%

0265.14

CASS COUNTY (037), MO

MSA: 28140

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

Middle Income

0608.00 0610.02

CLAY COUNTY (047), MO

MSA: 28140

Upper Income

0213.03 0214.04

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 30-40%

0067.00 0155.00

Median Family Income 40-50%

0134.05

Median Family Income 60-70%

0102.04 0105.00

Median Family Income 80-90%

0011.00 0133.13

Median Family Income 90-100%

0127.01

Median Family Income 100-110%

0099.00 0138.01 0141.14 0142.04 0159.00

Median Family Income 110-120%

0179.00

Median Family Income >= 120%

0084.00 0086.00 0139.01 0148.06 0158.00 0181.00

PLATTE COUNTY (165), MO

MSA: 28140

Upper Income

0301.03

CANADIAN COUNTY (017), OK

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: COREFIRST BANK & TRUST

MSA: 36420

Middle Income

3014.08

CLEVELAND COUNTY (027), OK

MSA: 36420

Moderate Income

2020.05

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 110-120%

1818.19

Respondent ID: 0000018100

Agency: FDIC - 3

2020 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information**Respondent ID: 0000018100****Institution: COREFIRST BANK & TRUST****Agency: FDIC - 3**

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	181	181	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1	1	0	0.00%
Total	184	184	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (015), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	6	0	0	0	0	1	6	0	0
STATE TOTAL	1	6	0	0	0	0	1	6	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	1	150	1	350	3	523	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	1	150	1	350	3	523	0	0
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	92	0	0	0	0	1	92	0	0
Median Family Income 90-100%	2	61	4	850	3	1,750	3	600	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	18	0	0	0	0	1	18	0	0
Median Family Income ≥ 120%	3	49	4	780	0	0	6	579	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	220	8	1,630	3	1,750	11	1,289	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	435	1	435	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	2	0	0	0	0	1	2	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	33	0	0	0	0	2	33	0	0
Median Family Income 90-100%	1	74	0	0	0	0	1	74	0	0
Median Family Income 100-110%	2	75	0	0	0	0	1	16	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	13	0	0	0	0	1	12	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	197	0	0	1	435	7	572	0	0
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	109	0	0	0	0	3	105	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	109	0	0	0	0	3	105	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	698	1	698	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	698	1	698	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	12	0	0	0	0	1	12	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	21	561	9	1,780	6	3,233	26	3,199	0	0
STATE TOTAL	21	561	9	1,780	6	3,233	26	3,199	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WOODBURY COUNTY (193), IA										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	224	0	0	1	224	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	224	0	0	1	224	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	224	0	0	1	224	0	0
STATE TOTAL	0	0	1	224	0	0	1	224	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (001), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	1	27	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
BUTLER COUNTY (015), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	1	26	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	62	0	0	0	0	2	62	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	1	36	2	420	0	0	2	256	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	2	420	0	0	5	339	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (059), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	324	1	324	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	324	1	324	0	0
GEARY COUNTY (061), KS										
MSA 31740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	866	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	866	0	0	0	0
GOVE COUNTY (063), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	0	0	0	0	2	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	0	0	0	0	2	95	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (085), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	21	0	0	0	0	3	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	21	0	0	0	0	3	21	0	0
JEFFERSON COUNTY (087), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	129	0	0	0	0	5	129	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	129	0	0	0	0	5	129	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	237	0	0	1	237	0	0
Median Family Income 50-60%	0	0	1	137	0	0	0	0	0	0
Median Family Income 60-70%	2	78	0	0	1	255	3	333	0	0
Median Family Income 70-80%	1	43	0	0	1	517	2	560	0	0
Median Family Income 80-90%	2	32	0	0	0	0	1	22	0	0
Median Family Income 90-100%	2	136	1	121	0	0	3	257	0	0
Median Family Income 100-110%	2	125	2	330	6	2,858	4	2,008	0	0
Median Family Income 110-120%	3	79	2	244	3	1,763	7	1,523	0	0
Median Family Income ≥ 120%	26	925	6	1,008	4	1,470	26	2,555	0	0
Median Family Income Not Known	2	68	1	245	1	280	2	68	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,486	14	2,322	16	7,143	49	7,563	0	0
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	146	1	1,000	1	146	0	0
Upper Income	1	18	0	0	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	146	1	1,000	2	164	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	502	1	502	0	0
Middle Income	0	0	0	0	1	646	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,148	1	502	0	0
LYON COUNTY (111), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	120	0	0	2	145	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	120	0	0	2	145	0	0
MARSHALL COUNTY (117), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	1	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (121), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	1	150	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	150	0	0	1	15	0	0
OSAGE COUNTY (139), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	79	0	0	0	0	6	79	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	79	0	0	0	0	6	79	0	0
RILEY COUNTY (161), KS										
MSA 31740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	1	2	0	0	0	0	1	2	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	22	0	0	0	0	2	22	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0001										
Low Income	20	558	1	116	5	2,599	22	1,623	0	0
Moderate Income	46	1,739	10	1,866	6	2,759	49	3,266	0	0
Middle Income	133	4,413	28	4,475	13	7,308	97	7,245	0	0
Upper Income	66	1,354	6	1,009	2	770	68	2,292	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	265	8,064	45	7,466	26	13,436	236	14,426	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Outside Assessment Area										
Low Income	2	119	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	1	575	2	638	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	2	249	1	403	1	109	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	218	2	249	2	978	3	747	0	0
TOTAL INSIDE AA IN STATE	265	8,064	45	7,466	26	13,436	236	14,426	0	0
TOTAL OUTSIDE AA IN STATE	72	2,281	21	3,407	23	11,459	84	10,198	0	0
STATE TOTAL	337	10,345	66	10,873	49	24,895	320	24,624	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINCOLN COUNTY (015), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	84	0	0	0	0	1	84	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	1	84	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	84	0	0	0	0	1	84	0	0
STATE TOTAL	1	84	0	0	0	0	1	84	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTTAWA COUNTY (139), MI										
MSA 24340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	0	0	0	0	0	0
STATE TOTAL	1	3	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	142	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	142	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	142	0	0	0	0	0	0
STATE TOTAL	0	0	1	142	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCHANAN COUNTY (021), MO										
MSA 41140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	344	1	344	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	344	1	344	0	0
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	95	0	0	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	0	0	0	0	1	95	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	27	1	250	0	0	1	27	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	1	250	0	0	1	27	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	875	1	875	0	0
Median Family Income 40-50%	2	96	2	323	1	300	2	323	0	0
Median Family Income 50-60%	0	0	0	0	1	300	0	0	0	0
Median Family Income 60-70%	0	0	1	209	2	1,814	2	1,814	0	0
Median Family Income 70-80%	0	0	0	0	2	561	1	274	0	0
Median Family Income 80-90%	2	143	0	0	0	0	2	143	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	165	1	105	2	720	1	75	0	0
Median Family Income 110-120%	1	30	0	0	1	523	2	553	0	0
Median Family Income ≥ 120%	4	93	2	260	3	1,925	7	853	0	0
Median Family Income Not Known	0	0	1	183	1	374	2	557	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	527	7	1,080	14	7,392	20	5,467	0	0
PETTIS COUNTY (159), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	428	1	428	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	428	1	428	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	2	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	2	40	0	0
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	456	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	456	0	0	0	0
TANEY COUNTY (213), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	137	0	0	1	137	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	137	0	0	1	137	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	689	9	1,467	17	8,620	27	6,538	0	0
STATE TOTAL	16	689	9	1,467	17	8,620	27	6,538	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FLATHEAD COUNTY (029), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	53	0	0	0	0	2	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	0	0	0	0	2	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	53	0	0	0	0	2	53	0	0
STATE TOTAL	2	53	0	0	0	0	2	53	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARPY COUNTY (153), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANDOVAL COUNTY (043), NM										
MSA 10740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	366	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	366	0	0	0	0
POTTAWATOMIE COUNTY (125), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	975	1	975	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	975	1	975	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,341	1	975	0	0
STATE TOTAL	0	0	0	0	2	1,341	1	975	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	21	0	0	0	0	1	21	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	4	581	0	0	4	581	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	581	0	0	4	581	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	3	1,568	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,568	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	4	581	4	2,268	4	581	0	0
STATE TOTAL	0	0	4	581	4	2,268	4	581	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	265	8,064	45	7,466	26	13,436	236	14,426	0	0
TOTAL OUTSIDE AA	115	3,698	45	7,601	54	27,821	148	21,879	0	0
TOTAL INSIDE & OUTSIDE	380	11,762	90	15,067	80	41,257	384	36,305	0	0

Loans by County

Small Business Loans - Purchases

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	1	0	0	0	0	1	1	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	1	0	0	0	0	1	1	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	1	0	0	0	0	1	1	0	0
STATE TOTAL	1	1	0	0	0	0	1	1	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	1	1	0	0	0	0	1	1	0	0
TOTAL INSIDE & OUTSIDE	1	1	0	0	0	0	1	1	0	0

2021 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: COREFIRST BANK & TRUST

PAGE: 1 OF 1
Respondent ID: 0000018100
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - SHAWNEE COUNTY (177) - MSA 45820	336	28,966	236	14,426	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	99	44,235	0	0
Purchased	0	0	0	0
Total	99	44,235	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 1 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

ASSESSMENT AREA - 0001

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0004.00 0006.00 0011.00 0012.00* 0040.00

Moderate Income

0005.00 0007.00 0008.00 0009.00 0013.00 0016.03 0021.00 0028.00 0029.00 0030.01

Middle Income

0010.00 0015.00 0016.01 0016.04 0018.00 0022.00* 0024.00 0025.00 0026.01 0026.02 0027.01

0027.02 0031.00 0033.01 0036.06 0037.00 0041.00

Upper Income

0019.00 0030.02 0033.02* 0034.00 0035.00 0036.01 0036.04 0036.05 0036.07 0039.01 0039.02

OUTSIDE ASSESSMENT AREA

CARROLL COUNTY (015), AR

MSA: NA

Upper Income

9502.00

ADAMS COUNTY (001), CO

MSA: 19740

Moderate Income

0097.51

ARAPAHOE COUNTY (005), CO

MSA: 19740

Median Family Income 80-90%

0804.00

Median Family Income 90-100%

0068.56 0872.00

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 2 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

0861.00

Median Family Income >= 120%

0056.14 0056.23 0067.04 0067.11 0067.12 0849.00 0851.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 40-50%

0041.02

Median Family Income 60-70%

0053.00

Median Family Income 80-90%

0024.03 0068.11

Median Family Income 90-100%

0043.01

Median Family Income 100-110%

0021.00 0026.01

Median Family Income >= 120%

0020.00 0043.02

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0140.08 0140.11 0142.02 0144.05

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 50-60%

0019.00

JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income 30-40%

0107.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

WOODBURY COUNTY (193), IA

MSA: 43580

Upper Income

0033.00

ALLEN COUNTY (001), KS

MSA: NA

Moderate Income

9528.00

BUTLER COUNTY (015), KS

MSA: 48620

Middle Income

0201.00

DOUGLAS COUNTY (045), KS

MSA: 29940

Moderate Income

0002.00

Middle Income

0008.02

Upper Income

0006.03 0016.00

FRANKLIN COUNTY (059), KS

MSA: NA

Moderate Income

9542.00

GEARY COUNTY (061), KS

MSA: 31740

Moderate Income

0004.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 4 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

GOVE COUNTY (063), KS

MSA: NA

Middle Income

9551.00

JACKSON COUNTY (085), KS

MSA: 45820

Middle Income

0826.00 0828.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Middle Income

0201.02 0202.00

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 30-40%

0524.18

Median Family Income 40-50%

0535.55

Median Family Income 50-60%

0535.57

Median Family Income 60-70%

0524.17

Median Family Income 70-80%

0519.03 0531.05

Median Family Income 80-90%

0520.03 0528.03

Median Family Income 90-100%

0518.02 0529.07

Median Family Income 100-110%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 5 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

0506.00 0518.04 0520.01 0521.01 0529.06

Median Family Income 110-120%

0503.02 0524.21 0525.04

Median Family Income >= 120%

0507.00 0514.00 0524.14 0524.19 0526.01 0526.03 0526.04 0528.02 0531.01 0531.10 0532.03

0533.01 0533.02 0534.06 0534.17 0534.23 0534.24 0535.09 0537.12 0538.03 0538.04

Median Family Income Not Known

9800.01 9800.02

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0703.00 0714.00

Upper Income

0712.02

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.00

Middle Income

9552.00

LYON COUNTY (111), KS

MSA: NA

Middle Income

0003.00

MARSHALL COUNTY (117), KS

MSA: NA

Middle Income

0407.01

MIAMI COUNTY (121), KS

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 6 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

MSA: 28140

Upper Income

1001.00 1005.00

OSAGE COUNTY (139), KS

MSA: 45820

Middle Income

0101.00 0102.00 0103.00 0105.00

RILEY COUNTY (161), KS

MSA: 31740

Middle Income

0002.00

Upper Income

0013.02

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0430.00

Moderate Income

0434.00

Middle Income

0442.01 0447.04

Income Not Known

0400.02 0438.04

LINCOLN COUNTY (015), ME

MSA: NA

Upper Income

9762.00

OTTAWA COUNTY (139), MI

MSA: 24340

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

Middle Income

0204.00

HENNEPIN COUNTY (053), MN

MSA: 33460

Median Family Income 60-70%

0203.01

BUCHANAN COUNTY (021), MO

MSA: 41140

Middle Income

0002.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0602.02

CLAY COUNTY (047), MO

MSA: 28140

Upper Income

0213.03 0214.04

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 30-40%

0153.00

Median Family Income 40-50%

0020.00 0087.00 0134.01

Median Family Income 50-60%

0171.00

Median Family Income 60-70%

0102.04 0105.00 0168.00

Median Family Income 70-80%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

PAGE: 8 OF 10

Respondent ID: 0000018100

Agency: FDIC - 3

0065.00 0125.01

Median Family Income 80-90%

0011.00 0133.13

Median Family Income 100-110%

0141.14 0142.04 0159.00

Median Family Income 110-120%

0069.00 0179.00

Median Family Income >= 120%

0066.00 0073.00 0084.00 0138.02 0148.06 0158.00 0181.00

Median Family Income Not Known

0178.00

PETTIS COUNTY (159), MO

MSA: NA

Middle Income

4811.00

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0301.01 0303.08

ST. CHARLES COUNTY (183), MO

MSA: 41180

Upper Income

3111.22

TANEY COUNTY (213), MO

MSA: NA

Middle Income

4801.05

FLATHEAD COUNTY (029), MT

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

Respondent ID: 0000018100

Agency: FDIC - 3

MSA: NA
Middle Income
0009.00
SARPY COUNTY (153), NE
MSA: 36540
Upper Income
0106.28
SANDOVAL COUNTY (043), NM
MSA: 10740
Middle Income
0107.16
CLEVELAND COUNTY (027), OK
MSA: 36420
Moderate Income
2020.05
POTTAWATOMIE COUNTY (125), OK
MSA: NA
Middle Income
5003.01
SHELBY COUNTY (157), TN
MSA: 32820
Median Family Income 60-70%
0110.10
BEXAR COUNTY (029), TX
MSA: 41700
Median Family Income 110-120%
1818.19
DALLAS COUNTY (113), TX

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

*** denotes no loans made in specified tracts**

Institution: COREFIRST BANK & TRUST

MSA: 19124

Median Family Income 60-70%

0099.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0218.00

Respondent ID: 0000018100

Agency: FDIC - 3

2021 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information**Respondent ID: 0000018100****Institution: COREFIRST BANK & TRUST****Agency: FDIC - 3**

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	190	190	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1	1	0	0.00%
Total	193	193	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

**CRA PUBLIC FILE
HMDA Public Statement
03/31/2025**

In compliance with Regulation BB section 228.43(b)(2)

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

Home Mortgage Disclosure Act Institution Register Summary for 2020																	
Nationwide																	
Institution: 5493009SXBj8LKIU7Q54																	
MSA/MD	MSA/MD Name	Total Lars	Total Amount (\$000's)	CONV	FHA	VA	FSA	Site Built	Manufactured	1-4 units	5+ units	Home Purchase	Home Improvement	Refinancing	Cash-out Refinancing	Other Purpose	Purpose N/A
99999	Emporia, KS	7	1795	7	0	0	0	7	0	7	0	3	1	3	0	0	0
-----	MSA/MD NOT AVAILABLE	73	11495	73	0	0	0	73	0	73	0	73	0	0	0	0	0
31740	Manhattan, KS	4	620	4	0	0	0	4	0	4	0	1	0	3	0	0	0
46060	Tucson-Nogales, AZ	1	155	1	0	0	0	1	0	1	0	0	0	0	1	0	0
45820	Topeka, KS	496	55870	496	0	0	0	496	0	489	7	116	74	109	129	68	0
22660	Fort Collins, CO	1	75	1	0	0	0	1	0	1	0	0	0	0	0	1	0
17820	Colorado Springs, CO	1	305	1	0	0	0	1	0	1	0	0	0	1	0	0	0
29940	Kansas City-Overland Park-Kansas City, MO-KS	11	2515	11	0	0	0	11	0	11	0	3	2	3	2	1	0
19740	Denver-Aurora, CO	17	5665	17	0	0	0	17	0	17	0	2	2	4	5	4	0
28140	Kansas City-Overland Park-Kansas City, MO-KS	65	26455	65	0	0	0	65	0	54	11	26	7	16	12	4	0
Totals		676	104950	676	0	0	0	676	0	658	18	224	86	139	149	78	0

Home Mortgage Disclosure Act Institution Register Summary for 2021																	
Nationwide																	
Institution: 5493009SXBJ8LKIU7Q54																	
MSA/MD	MSA/MD Name	Total Lars	Total Amount (\$000's)	CONV	FHA	VA	FSA	Site Built	Manufactured	1-4 units	5+ units	Home Purchase	Home Improvement	Refinancing	Cash-out Refinancing	Other Purpose	Purpose N/A
99999	Emporia, KS	14	3160	14	0	0	0	14	0	14	0	3	1	3	7	0	0
-----	MSA/MD NOT AVAILABLE	105	18505	105	0	0	0	105	0	105	0	105	0	0	0	0	0
31740	Manhattan, KS	2	360	2	0	0	0	2	0	2	0	2	0	0	0	0	0
45820	Topeka, KS	471	56385	471	0	0	0	471	0	465	6	90	104	95	130	52	0
24540	Greeley, CO	2	760	2	0	0	0	2	0	2	0	0	0	2	0	0	0
29940	Lawrence, KS	7	1375	7	0	0	0	7	0	6	1	1	1	1	2	2	0
19740	Denver-Aurora-Lakewood, CO	17	6045	17	0	0	0	17	0	17	0	2	4	3	5	3	0
41140	St. Joseph, MO-KS	1	435	1	0	0	0	1	0	0	1	1	0	0	0	0	0
28140	Kansas City, MO-KS	87	38735	87	0	0	0	87	0	75	12	50	8	12	14	3	0
Totals		706	125760	706	0	0	0	706	0	686	20	254	118	116	158	60	0

Home Mortgage Disclosure Act Institution Register Summary for 2022																	
Nationwide																	
Institution: 5493009SXBJ8LKIU7Q54																	
MSA/MD	MSA/MD Name	Total Lars	Total Amount (\$000's)	CONV	FHA	VA	FSA	Site Built	Manufactured	1-4 units	5+ units	Home Purchase	Home Improvement	Refinancing	Cash-out Refinancing	Other Purpose	Purpose N/A
99999	Ottawa, KS	16	12680	16	0	0	0	16	0	14	2	7	2	2	5	0	0
-----	MSA/MD NOT AVAILABLE	74	14190	74	0	0	0	74	0	74	0	73	0	0	1	0	0
31740	Manhattan, KS	2	250	2	0	0	0	2	0	2	0	1	0	0	1	0	0
45820	Topeka, KS	433	42705	433	0	0	0	433	0	429	4	109	100	26	109	89	0
29940	Lawrence, KS	14	3480	14	0	0	0	14	0	13	1	6	4	3	1	0	0
19740	Denver-Aurora-Lakewood, CO	13	5115	13	0	0	0	13	0	13	0	3	4	1	3	2	0
41140	St. Joseph, MO-KS	3	3175	3	0	0	0	3	0	2	1	1	0	1	1	0	0
28140	Kansas City, MO-KS	91	39955	91	0	0	0	91	0	79	12	57	13	6	13	2	0
41740	San Diego-Chula Vista-Carlsbad, CA	1	605	1	0	0	0	1	0	1	0	1	0	0	0	0	0
Totals		647	122155	647	0	0	0	647	0	627	20	258	123	39	134	93	0