CoreFirst Bank & Trust

CRA and HMDA Public File

March 31st, 2026

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Public CRA File Comments Section 2026

No Comments

PUBLIC DISCLOSURE

November 3, 2025

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.

The bank's satisfactory Community Reinvestment Act (CRA) performance under the Lending Test and Community Development Test supports the overall 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 and financial condition, as well as the assessment areas' credit needs.
- A majority of the small business and home mortgage loans reviewed are located inside the assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects poor penetration among businesses of different sizes and individuals of different income levels.
- The bank 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 demonstrates adequate responsiveness to community development needs in 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 opportunities for community development in each assessment area.

DESCRIPTION OF INSTITUTION

CoreFirst Bank & Trust (CBT) is a full-service financial institution headquartered in Topeka, Kansas. CBT is wholly owned by Commerce Bank and Trust Holding Company, a one-bank holding company also located in Topeka, Kansas. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation dated October 3, 2022, based on Interagency Intermediate Small Institution Examination Procedures.

CBT operates from 12 locations in Kansas and 1 location in Colorado. Since the prior evaluation, the bank closed two locations in Topeka, Kansas. The closures did not adversely affect the bank's ability to serve its community as neither branch was in a low- or moderate-income census tract. CBT offers various loan products including commercial, home mortgage, and consumer loans. The bank continues to have a primary focus on commercial and home mortgage lending. The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and 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, 2025 Reports of Condition and Income, CBT reported total assets of $1.2 billion, total deposits of $1.0 billion, total securities of $298.5 million, and total loans of $838.3 million. The following table shows the distribution for each loan category by dollar volume.

Loan Portfolio Distribution as of 6/30/2025		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	42,658	5.1
Secured by Farmland	300	<1.0
Secured by 1-4 Family Residential Properties	223,058	26.6
Secured by Multifamily (5 or more) Residential Properties	78,707	9.4
Secured by Nonfarm Nonresidential Properties	331,942	39.6
Total Real Estate Loans	**676,665**	**80.7**
Commercial and Industrial Loans	126,622	15.1
Agricultural Production and Other Loans to Farmers	-	-
Consumer Loans	30,657	3.7
Obligations of State and Political Subdivisions in the U.S.	-	-
Other Loans	4,380	0.5
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	-	-
Total Loans	**838,324**	**100.00**
Source: Reports of Condition and Income		

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

DESCRIPTION OF ASSESSMENT AREAS

CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. CBT designated three assessment areas. The Topeka Metropolitan Statistical Area (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. Refer to the discussions regarding the Kansas and Colorado rated areas, and individual assessment areas for detailed information.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated October 3, 2022, to the current evaluation dated November 3, 2025. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending and Community Development Tests, which are described in detail in the Appendix. The bank must achieve at least a Satisfactory rating under both Tests to obtain an overall Satisfactory rating.

Examiners conducted full-scope reviews for all three assessment areas due to 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 a full-scope review. The Topeka MSA Assessment Area received the most weight when determining overall conclusions, 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. The following table reflects the distribution of reported loans, deposits, and office locations in each assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches								
Assessment Area	**Loans**				**Deposits**		**Branches**	
	#	**%**	**$(000s)**	**%**	**$(000s)**	**%**	**#**	**%**
State of Kansas								
Topeka MSA	5,974	85.8	391,199	45.0	945,132	91.6	10	76.9
Johnson County	758	10.9	315,203	36.3	68,355	6.6	2	15.4
State of Colorado								
Arapahoe County	230	3.3	162,777	18.7	18,011	1.8	1	7.7
Total	**6,962**	**100.0**	**869,179**	**100.0**	**1,031,498**	**100.0**	**13**	**100.0**
Source: Bank Data (all loans originated or renewed since 10/3/2022); FDIC Summary of Deposits (6/30/2025).								

Activities Reviewed

Examiners determined the bank's major product lines are commercial and home mortgage lending for this evaluation. Examiners selected these products based on the bank's business strategy, loan portfolio distribution, and bank records regarding the number and dollar volume of loans originated, renewed, or extended during the evaluation period. Therefore, examiners evaluated small business and home mortgage loans for this evaluation. Small farm loans were not reviewed as they represent a very small portion of the portfolio. Overall, small business loans received the greatest weight due to the bank's business focus on commercial lending.

Examiners reviewed all small business loans originated, renewed, or extended in 2024. Bank records indicate that its lending focus remained consistent throughout the evaluation period; therefore, 2024 small business lending is representative of the bank's performance during the entire review period. This consisted of 268 small business loans totaling $42.4 million. For home mortgage loans, examiners reviewed all loans reported on the bank's 2022, 2023, and 2024 Home Mortgage Disclosure Act (HMDA) Loan Application Registers. The bank originated 444 home mortgage loans totaling $88.9 million in 2022, 430 home mortgage loans totaling $84.3 million in 2023, and 404 home mortgage loans totaling $59.2 million in 2024.

For the Lending Test, examiners reviewed the entire universe of loans to evaluate the Assessment Area Concentration criterion. All loans inside the assessment areas were further reviewed to evaluate the Geographic Distribution and Borrower Profile criteria. The 2024 D&B data provided a standard of comparison for the bank's small business lending performance, and the 2022, 2023, and 2024 HMDA aggregate data and 2020 U.S. Census data provided standards of comparison for the bank's home mortgage lending performance. Examiners placed greater weight on the number of loans, as opposed to the dollar volume, as the number of loans is considered a better indicator of the number of business 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

CBT demonstrated satisfactory performance under the Lending Test. The bank's performance under the Loan-to-Deposit Ratio, Assessment Area Concentration, and Geographic Distribution criteria supports this conclusion. The bank's performance in Kansas and Colorado is consistent with this conclusion.

Loan-to-Deposit Ratio

The bank's average net loan-to-deposit ratio is reasonable given the institution's size, financial condition, and credit needs of the assessment areas. The bank's net loan-to-deposit ratio, calculated from Reports of Condition and Income data, averaged 79.4 percent over the 11 quarters since the previous evaluation. As shown in the following table, the bank's ratio is commensurate to other similarly situated institutions' ratios. The similarly situated institutions were selected based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 6/30/2025 ($000s)**	**Average Net Loan-to-Deposit Ratio (%)**
CoreFirst Bank & Trust, Topeka Kansas	**1,246,553**	**79.4**
Landmark National Bank, Manhattan Kansas	1,619,886	73.9
The Bennington State Bank, Salina Kansas	1,181,054	77.7
Source: Reports of Condition and Income 12/31/2022 to 6/30/2025		

Assessment Area Concentration

A majority of the bank's small business and home mortgage loans reviewed are in the assessment areas. Although the 2022 home mortgage lending by dollar volume was less than a majority in the assessment areas, the bank's overall home mortgage lending performance by dollar volume for 2022, 2023, and 2024 was a majority within the assessment areas. See the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total #**	**Dollar Amount of Loans $(000)**				**Total $(000)**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**		**$**	**%**	**$**	**%**	
Home Mortgage										
2022	363	81.8	81	18.2	444	42,005	47.3	46,865	52.7	88,870
2023	344	80.0	86	20.0	430	43,030	51.1	41,230	48.9	84,260
2024	319	79.0	85	21.0	404	32,695	55.2	26,545	44.8	59,240
Subtotal	**1,026**	**80.3**	**252**	**19.7**	**1,278**	**117,730**	**50.7**	**114,640**	**49.3**	**232,370**
Small Business										
2024	197	73.5	71	26.5	268	23,635	55.8	18,750	44.2	42,385
Total	**1,223**	**79.1**	**323**	**20.9**	**1,546**	**141,365**	**51.5**	**133,390**	**48.5**	**274,755**
Source: 2024 HMDA Snapshot (8/14/25), 2023 HMDA Snapshot (7/11/24), 2022 HMDA Snapshot (6/29/23); Bank Data, as reported. Due to rounding, totals may not equal 100.0%.										

Geographic Distribution

The geographic distribution of loans reflects reasonable distribution dispersion throughout the assessment areas. The bank's performance in both Kansas and Colorado is consistent with this conclusion. For this criterion, 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 poor penetration among businesses of different sizes and individuals of different income levels. The bank's performance in both Kansas and Colorado is consistent with this conclusion. For this criterion, examiners focused on the percentage of small business loans to operations with gross annual revenues of $1 million or less, and the percentage of home mortgage loans to low- and moderate-income borrowers. A complete discussion of the bank's performance can be found in the applicable assessment area sections of this evaluation.

Response to Complaints

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

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to the community development needs in 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 overall adequate 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 benefiting the broader statewide or regional areas received consideration.

To assess the bank's overall performance under the Community Development Test, information from the performance evaluations of four similarly situated intermediate small banks conducted

during the evaluation period was used for comparative purposes. These institutions were chosen based on their similarities in asset size, business focus, and types of areas served. Overall, CBT's community development activities compare reasonably to these institutions.

Community Development Loans

CBT originated 99 community development loans totaling $59.6 million during the evaluation period, which represents 4.8 percent of total assets and 7.2 percent of net loans, as of June 30, 2025. These ratios have declined slightly since the previous evaluation when community development loans represented 5.1 percent of total assets, and 8.7 percent of net loans. CBT's level of lending is within the range of the similarly situated banks. Specifically, the similarly situated banks had community development loans to total assets ranging from 3.8 percent to 9.2 percent, and community development loans to net loans ranging from 5.3 percent to 14.4 percent. The following tables show the breakdown of community development loans by assessment area, qualifying category, and year. Additional information about the bank's community development loans by assessment area is presented in the following respective sections.

Community Development Lending by Year

Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
2022 (Partial)	1	750	-	-	-	-	7	1,362	8	2,112
2023	1	200	-	-	-	-	34	33,692	35	33,892
2024	1	200	-	-	-	-	38	14,079	39	14,279
2025 (YTD)	-	-	-	-	-	-	17	9,311	17	9,311
Total	**3**	**1,150**	**-**	**-**	**-**	**-**	**96**	**58,444**	**99**	**59,594**

Source: Bank Data

Community Development Lending by Assessment Area

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	$	#	$	#	$	#	$	#	$
Topeka MSA	3	1,150	-	-	-	-	53	21,667	56	22,817
Johnson County	-	-	-	-	-	-	5	5,463	5	5,463
Arapahoe County	-	-	-	-	-	-	11	3,484	11	3,484
Total in Assessment Areas	**3**	**1,150**	**-**	**-**	**-**	**-**	**69**	**30,614**	**72**	**31,764**
Broader Statewide/Regional	-	-	-	-	-	-	27	27,830	27	27,830
Total	**3**	**1,150**	**-**	**-**	**-**	**-**	**96**	**58,444**	**99**	**59,594**

Source: Bank Data

Qualified Investments

CBT made 47 qualified investments totaling $1.5 million during the evaluation period, which represents 0.1 percent of total assets and 0.5 percent of total securities, as of June 30, 2025. Most of this volume is attributed to one investment in a security backed by home mortgages to low- and moderate-income borrowers. The bank's level of qualified investments is below similarly situated banks. Specifically, the similarly situated banks' qualified investments ranged from 0.4 percent to 7.1 percent of total assets, and 1.5 percent to 26.2 percent of total securities. The following tables detail the bank's qualified investments by assessment area, qualified category, and year. Additional information about the bank's qualified investments by assessment area is presented in the following respective sections.

Qualified Investments by Year

Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)	#	$(000s)
Prior Period										
2022 (Partial)	-	-	-	-	-	-	-	-	-	-
2023	-	-	-	-	-	-	-	-	-	-
2024	-	-	-	-	-	-	-	-	-	-
2025 (YTD)	1	1,440	-	-	-	-	-	-	1	1,440
Subtotal	**1**	**1,440**	**-**	**-**	**-**	**-**	**-**	**-**	**1**	**1,440**
Grants & Donations	2	1	44	88	-	-	-	-	46	89
Total	**3**	**1,441**	**44**	**88**	**-**	**-**	**-**	**-**	**47**	**1,529**

Source: Bank Data

Qualified Investments by Assessment Area

Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	$	#	$	#	$	#	$	#	$
Topeka MSA	2	1	44	88	-	-	-	-	46	89
Johnson County	-	-	-	-	-	-	-	-	-	-
Arapahoe County	1	1,440	-	-	-	-	-	-	1	1,440
Total in Assessment Areas	**3**	**1,441**	**44**	**88**	**-**	**-**	**-**	**-**	**47**	**1,529**
Broader Statewide/Regional	-	-	-	-	-	-	-	-	-	-
Total	**3**	**1,441**	**44**	**88**	**-**	**-**	**-**	**-**	**47**	**1,529**

Source: Bank Data

Community Development Services

CBT employees provided 52 community development services that primarily consisted of supporting community service organizations. CBT's level of community development services is within the range of the similarly situated banks, which performed between 25 and 56 community development services during their respective evaluation periods. The following tables illustrate the bank's community development services by assessment area, qualifying category, and year.

Additional information about the bank's community development services by assessment area is presented in the following respective sections.

Community Development Services					
Year	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Total**
	#	#	#	#	#
2022 (Partial)	-	3	-	-	3
2023	-	6	-	1	7
2024	-	11	-	1	12
2025 (YTD)	-	30	-	-	30
Total	**-**	**50**	**-**	**2**	**52**
Source: Bank Data					

Community Development Services by AA					
Assessment Area	**Affordable Housing**	**Community Services**	**Economic Development**	**Revitalize or Stabilize**	**Total**
	#	#	#	#	#
Topeka MSA	-	50	-	2	52
Johnson County	-	-	-	-	**-**
Arapahoe County	-	-	-	-	**-**
Total in Assessment Area	**-**	**50**	**-**	**2**	**52**
Broader Statewide/Regional	-	-	-	-	-
Total	**-**	**50**	**-**	**2**	**52**
Source: Bank Data					

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.

KANSAS

CRA RATING FOR KANSAS: SATISFACTORY

The Lending Test is rated: Satisfactory
The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KANSAS

CBT's operations in Kansas consist of the Topeka, Kansas MSA and Johnson County, Kansas, which is part of the Kansas City, Missouri-Kansas MSA. Descriptions of the bank's assessment areas and operations in Kansas are further detailed later in the evaluation.

SCOPE OF EVALUATION – KANSAS

Examiners evaluated the bank's CRA performance through full-scope reviews of the Topeka MSA and Johnson County Assessment Areas. The bank's performance in the Topeka MSA Assessment Area carried the most weight in assigning the State of Kansas rating since it constitutes a substantial majority of the bank's operations. The bank's small business lending performance was weighted most heavily throughout the Kansas assessment areas.

CONCLUSIONS ON PERFORMANCE CRITERIA IN KANSAS

LENDING TEST

CBT demonstrates satisfactory performance under the Lending Test in Kansas. The bank's reasonable performance in both assessment areas is consistent with this conclusion.

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

Borrower Profile
Overall, the distribution of borrowers reflects poor penetration. While the home mortgage lending performance is reasonable in the Topeka MSA Assessment Area, the bank's small business lending was poor in both Kansas assessment areas and carried more weight when determining overall conclusions.

COMMUNITY DEVELOPMENT TEST

CBT demonstrates adequate responsiveness to the community development needs in Kansas through community development loans, qualified investments, and community development services. The bank's performance in the Topeka MSA Assessment Area primarily supports this conclusion, which received the most weight when deriving overall conclusion. CBT's activities support community development through community service initiatives that primarily benefit low- and moderate-income individuals, and efforts to revitalize or stabilize low- and moderate-income geographies.

Community Development Loans

CBT originated or renewed 58 loans totaling $28.3 million in the Kansas assessment areas during the review period. While the dollar volume of community development loans decreased since the prior evaluation, the number of community development loans increased, indicating the bank continues to be responsive to the needs of its assessment areas. Refer to the separate Kansas assessment areas for specific details.

Qualified Investments

CBT made qualified investments totaling approximately $89,000 in the Kansas assessment areas during the review period. The investments included 46 donations to various qualifying organizations. While the number of donations decreased since the prior evaluation, the dollar volume increased, indicating the bank continues to be responsive to the needs of its assessment areas. Refer to the separate Kansas assessment areas below for specific details.

Community Development Services

CBT employees provided 52 community development services to the Kansas assessment areas. CBT's community development services have increased since the prior evaluation, when 43 services were provided. Refer to the separate Kansas assessment areas for specific details.

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 assessment area has not changed since the prior evaluation, although the demographics have since been updated with the 2020 U.S. Census data, as reflected in the following sections.

Economic and Demographic Data

The following table illustrates select demographic characteristics of the assessment area based on the 2020 U.S. Census.

Demographic Information of the Assessment Area					
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**
Geographies (Census Tracts)	60	6.7	20.0	56.7	16.7
Population by Geography	233,152	5.3	18.1	53.1	23.5
Housing Units by Geography	105,347	5.7	18.5	55.2	20.6
Owner-Occupied Units by Geography	66,203	3.0	12.9	57.5	26.6
Occupied Rental Units by Geography	29,153	10.1	28.8	50.2	10.9
Vacant Units by Geography	9,991	10.8	25.9	54.1	9.2
Businesses by Geography	17,429	5.0	22.1	51.3	21.6
Farms by Geography	658	0.3	4.3	74.8	20.7
Family Distribution by Income Level	60,932	18.0	18.6	24.4	39.0
Household Distribution by Income Level	95,356	22.4	17.7	19.4	40.6
Median Family Income MSA - Topeka, Kansas MSA		$75,758	Median Housing Value		$ 132,783
Families Below Poverty Level		7.1%	Median Gross Rent		$812
Source: 2020 Census and 2024 D&B Data Due to rounding, totals may not equal 100%.					

The 2024 D&B data indicates that non-classifiable establishments represent the largest portion of businesses at 18.9 percent; followed by other services at 10.5 percent; professional, scientific, and technical services at 8.3 percent; and construction at 7.4 percent. The data also indicates that area businesses are relatively small with 68.2 percent having four or fewer employees, and 88.0 percent operating from a single location.

The Federal Financial Institution's Examination Council (FFIEC) provides updated median family income levels that are used to analyze home mortgage loans under the Borrower Profile criterion as well as community development activities. The low-, moderate-, middle-, and upper-income categories for this assessment area are presented in the following table for each year of the review.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Topeka, Kansas MSA Median Family Income (45820)				
2022 ($82,700)	<$41,350	$41,350 To <$66,160	$66,160 To <$99,240	≥$99,240
2023 ($87,100)	<$43,550	$43,550 To <$69,680	$69,680 To <$104,520	≥$104,520
2024 ($87,300)	<$43,650	$43,650 To <$69,840	$69,840 To <$104,760	≥$104,760
Source: FFIEC				

Competition

The competition for financial services in the Topeka MSA Assessment Area is significant. According to June 30, 2025 FDIC Deposit Market Share data, there are 32 institutions operating 87

locations in the assessment area. CBT ranks second with 14.4 percent of the market share. The bank also faces competition from other lenders, such as government agencies and credit unions.

Credit and Community Development Needs and Opportunities

Considering information from bank management and demographic and economic data, examiners determined affordable housing to be a primary credit need of the assessment area. Further, there are opportunities for community development and various affordable housing initiatives such as down payment assistance programs.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TOPEKA MSA ASSESSMENT AREA

LENDING TEST

CBT demonstrates reasonable performance under the Lending Test in the Topeka MSA Assessment Area. While the bank's performance under the Borrower Profile criterion was poor, its reasonable Geographic Distribution performance, in combination with overall performance under the Lending Test, supports this conclusion.

Geographic Distribution

CBT's geographic distribution 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 loans reflects reasonable dispersion throughout the assessment area. The bank's level of lending in low-income geographies is commensurate with demographic data. While the table illustrates the bank's performance exceeds demographic data in the moderate-income geographies, 89 of the loans in this category are to one borrower, which skews the analysis. Examiners recalculated the bank's performance based on the number of businesses served rather than the number of loans, and determined that 25.5 percent of borrowers were located in moderate-income geographies, which is comparable to demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	5.0	4	2.7	2,068	15.1
Moderate	22.1	99	68.0	6,543	48.3
Middle	51.3	22	15.0	3,375	24.6
Upper	21.6	21	14.3	1,653	12.0
Total	**100.0**	**146**	**100.0**	**13,639**	**100.0**
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.					

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The following table shows the bank's level of lending in low- and moderate-income geographies is commensurate with both aggregate and demographic data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	3.0	2.1	11	3.3	405	1.3
2023	3.0	3.0	10	3.2	900	2.6
2024	3.0	2.6	14	4.7	890	3.4
Moderate						
2022	12.9	13.4	63	19.0	3,605	11.1
2023	12.9	15.0	45	14.2	3,975	11.4
2024	12.9	14.6	49	16.3	3,495	13.2
Middle						
2022	57.5	55.6	145	43.7	15,825	48.7
2023	57.5	55.0	164	51.9	16,880	48.3
2024	57.5	56.1	141	46.8	11,605	43.9
Upper						
2022	26.6	28.9	113	34.0	12,685	39.0
2023	26.6	27.0	97	30.7	13,135	37.7
2024	26.6	26.7	97	32.2	10,445	39.5
Total						
2022	**100.0**	**100.0**	**332**	**100.0**	**32,520**	**100.0**
2023	**100.0**	**100.0**	**316**	**100.0**	**34,890**	**100.0**
2024	**100.0**	**100.0**	**301**	**100.0**	**26,435**	**100.0**

Source: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25), 2023 HMDA Snapshot (7/11/24), 2022 HMDA Snapshot (6/29/23); 2024, 2023, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

Overall, the distribution of borrowers reflects poor penetration. While the home mortgage lending performance is reasonable, the bank's small businesses lending performance is poor and carried more weight when determining overall conclusions.

Small Business Loans

The distribution of small business loans reflects poor lending penetration among businesses of different sizes. The following table shows the bank's level of lending to businesses with revenues of $1 million or less significantly lags demographic data in this revenue category. Examiners considered the fact that the bank made 89 small business loans to one borrower with revenues of over $1 million. When examiners recalculated the percentage of lending based on the number of borrowers served rather than the number of loans, the percentage of lending to businesses with revenues of $1 million or less rose to 45.2 percent, which is still significantly below demographic data. Given this analysis, the bank's performance is poor.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	84.1	30	20.6	2,190	16.1
> $1,000,000	4.0	102	69.9	9,425	69.1
Revenue Not Available	11.9	14	9.6	2,024	14.8
Total	**100.0**	**146**	**100.0**	**13,639**	**100.0**
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.					

Home Mortgage Loans

CBT's distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. As shown in the following table, the bank's lending performance to low-income borrowers lags demographic data, but is commensurate with aggregate performance for all three years reviewed. The bank's lending performance to moderate-income borrowers was comparable to both demographic data and aggregate performance for all three years reviewed.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	18.0	10.4	39	11.8	2,185	6.7
2023	18.0	8.7	29	9.2	1,215	3.5
2024	18.0	8.7	28	9.3	1,300	4.9
Moderate						
2022	18.6	23.3	72	21.7	4,780	14.7
2023	18.6	21.4	68	21.5	5,020	14.4
2024	18.6	19.4	56	18.6	3,430	13.0
Middle						
2022	24.4	21.9	81	24.4	7,765	23.9
2023	24.4	23.4	75	23.7	6,175	17.7
2024	24.4	23.0	82	27.2	6,190	23.4
Upper						
2022	39.0	29.1	96	28.9	13,290	40.9
2023	39.0	29.3	106	33.5	15,500	44.4
2024	39.0	30.0	95	31.6	10,245	38.8
NA						
2022	0.0	15.2	44	13.3	4,500	13.8
2023	0.0	17.1	38	12.0	6,980	20.0
2024	0.0	18.9	40	13.3	5,270	19.9
Total						
2022	**100.0**	**100.0**	**332**	**100.0**	**32,520**	**100.0**
2023	**100.0**	**100.0**	**316**	**100.0**	**34,890**	**100.0**
2024	**100.0**	**100.0**	**301**	**100.0**	**26,435**	**100.0**
Source: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25), 2023 HMDA Snapshot (7/11/24), 2022 HMDA Snapshot (6/29/23); 2024, 2023, 2022 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.						

COMMUNITY DEVELOPMENT TEST

CBT'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 56 community development loans totaling $22.8 million in the Topeka MSA Assessment Area. The dollar volume of community development loans decreased since the prior evaluation; however, the number of community development loans increased, indicating the bank continues to be responsive to the needs of this assessment area. Community development loans included a focus on revitalizing and stabilizing the assessment area by lending to businesses that will help create, retain, and improve jobs for low- and moderate-income individuals.

Qualified Investments
The bank made 46 qualified investments totaling approximately $89,000 in the Topeka MSA Assessment Area. These investments were comprised largely of donations to various qualifying organizations that provide community services specifically for low- and moderate-income individuals and families.

Community Development Services
The bank provided a total of 52 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 the students qualify for free and reduced-priced lunches.

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 located in the Kansas City, Missouri-Kansas MSA. The assessment area has not changed since the prior evaluation, although the demographics have since been updated with the 2020 U.S. Census data.

Economic and Demographic Data
The following table illustrates select demographic characteristics of the assessment area based on the 2020 U.S. Census.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	154	1.3	8.4	35.1	52.0	3.3
Population by Geography	609,863	1.0	6.8	35.8	56.4	0.0
Housing Units by Geography	244,796	1.3	6.9	38.6	53.2	0.0
Owner-Occupied Units by Geography	161,108	0.3	4.7	34.3	60.7	0.0
Occupied Rental Units by Geography	72,491	3.4	11.1	48.3	37.1	0.0
Vacant Units by Geography	11,197	0.9	10.6	39.2	49.2	0.1
Businesses by Geography	68,376	0.6	4.7	30.5	61.8	2.5
Farms by Geography	717	0.1	2.1	27.9	69.2	0.7
Family Distribution by Income Level	158,351	11.5	13.2	20.4	54.9	0.0
Household Distribution by Income Level	233,599	14.4	13.2	17.3	55.1	0.0
Median Family Income MSA - Kansas City, Missouri-Kansas		$86,562	Median Housing Value			$ 294,425
Families Below Poverty Level		3.2%	Median Gross Rent			$1,165
Source: 2020 Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.						

The 2024 D&B data indicates that non-classifiable establishments represent the largest portion of businesses at 22.0 percent; followed by professional, scientific, and technical services at 12.9 percent; administrative and support, and waste management and remediation services at 7.9 percent; and health care and social assistance at 7.4 percent. The data also indicates that area businesses are relatively small with 67.1 percent having four or fewer employees, and 91.4 percent operating from a single location.

The FFIEC provides updated median family income levels that are used to analyze home mortgage loans under the Borrower Profile criterion as well as community development activities. The low-, moderate-, middle-, and upper-income categories for this assessment area are presented in the following table for each year of the review.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Kansas City, Missouri-Kansas MSA Median Family Income (28140)				
2022 ($97,300)	<$48,650	$48,650 To <$77,840	$77,840 To <$116,760	>=$116,760
2023 ($104,400)	<$52,200	$52,200 To <$83,520	$83,520 To <$125,280	>=$125,280
2024 ($103,000)	<$51,500	$51,500 To <$82,400	$82,400 To <$123,600	>=$123,600
Source: FFIEC				

Competition

The competition for financial services in the Johnson County Assessment area is significant. According to June 30, 2025 FDIC Deposit Market Share data, there are 60 institutions operating

228 locations in the assessment area. CBT ranks 44th with 0.3 percent of the market share. The bank also faces competition from other lenders, such as government agencies and credit unions.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps to determine whether local financial institutions are responsive to those needs. Further, these discussions reveal indications of the credit and community development opportunities available.

Examiners relied on a prior community contact that is knowledgeable of economic development in the assessment area. The contact stated that current economic conditions are strong and that local businesses are steady and growing. The contact stated that while most businesses are doing well, there are few start-ups and new businesses in the area. Finally, the contact stated that several financial institutions are involved in the community and economic development throughout the assessment area.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, bank management, and demographic and economic data, examiners determined small business loans are the primary credit need in the assessment area. Further, there are opportunities for community development, including economic development, throughout the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN THE JOHNSON COUNTY ASSESSMENT AREA

LENDING TEST

CBT demonstrates reasonable performance under the Lending Test in the Johnson County Assessment Area. While the bank's performance under the Borrower Profile criterion was poor, its reasonable Geographic Distribution performance, in combination with overall performance under the Lending Test, supports this conclusion.

Geographic Distribution

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

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the bank did not make any small business loans in the low-income census tracts; however, only a small percentage of assessment area businesses operate in these tracts. Additionally, the bank's level of small business lending in moderate-income geographies is commensurate with demographic data.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	0.6	0	0.0	0	0.0
Moderate	4.7	2	4.4	1,150	12.7
Middle	30.5	5	10.9	1,881	20.7
Upper	61.8	34	73.9	5,292	58.3
NA	2.4	5	10.8	749	8.3
Total	**100.0**	**46**	**100.0**	**9,072**	**100.0**
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.					

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 did not make any home mortgage loans in low-income census tracts for all three years reviewed. Additionally, although the bank did not make any home mortgage loans in moderate-income geographics in 2024, the level of lending in moderate-income geographies is commensurate with both aggregate and demographic data in 2022 and 2023. Considering the limited percentage of owner-occupied housing located in both low- and moderate-income tracts, the bank's performance is reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner Occupied Housing Units**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	0.3	0.2	0	0.0	0	0.0
2023	0.3	0.2	0	0.0	0	0.0
2024	0.3	0.2	0	0.0	0	0.0
Moderate						
2022	4.7	4.8	1	3.7	425	5.3
2023	4.7	4.4	1	3.6	25	0.3
2024	4.7	4.9	0	0.0	0	0.0
Middle						
2022	34.3	33.8	7	25.9	1,415	17.8
2023	34.3	34.4	12	42.9	2,810	34.5
2024	34.3	34.9	3	17.7	635	11.0
Upper						
2022	60.7	61.2	19	70.4	6,125	76.9
2023	60.7	61.0	15	53.5	5,305	65.2
2024	60.7	60.0	14	82.3	5,120	89.0
Total						
2022	**100.0**	**100.0**	**27**	**100.0**	**7,965**	**100.0**
2023	**100.0**	**100.0**	**28**	**100.0**	**8,140**	**100.0**
2024	**100.0**	**100.0**	**17**	**100.0**	**5,755**	**100.0**
Source: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25), 2023 HMDA Snapshot (7/11/24), 2022 HMDA Snapshot (6/29/23); 2024, 2023, 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.						

Borrower Profile

The distribution of borrowers reflects poor penetration among businesses of different sizes and individuals of different income levels. The bank's poor small business and home mortgage lending performance supports this conclusion.

Small Business Loans

The distribution of small business loans reflects poor lending penetration among businesses of different sizes. The following table shows the bank's level of lending to businesses with revenues of $1 million or less significantly lags demographic data in this revenue category. Due to the fact that the bank made several small business loans to the same borrower with revenues of over $1 million, examiners recalculated the percentage of lending based on the number of borrowers served rather than the number of loans. Based on this recalculation, the bank's percentage of lending to businesses with revenues of $1 million or less rose to 57.1 percent, which is still significantly below demographic data. Given this analysis, the bank's performance is poor.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<= $1,000,000	87.4	14	30.4	1,507	16.6
> $1,000,000	3.9	23	50.0	5,758	63.5
Revenue Not Available	8.7	9	19.6	1,807	19.9
Total	**100.0**	**46**	**100.0**	**9,072**	**100.0**
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.					

Home Mortgage Loans

CBT's distribution of home mortgage loans reflects poor penetration among individuals of different income levels. As shown in the following table, the bank's lending performance to low-income borrowers was comparable to aggregate performance for all three years reviewed. However, the bank did not originate any home mortgage loans to moderate-income borrowers in 2023 and 2024, and only one home mortgage loan to a moderate-income borrower in 2022. Therefore, the bank's lending performance to moderate-income borrowers lagged demographic data and aggregate performance for all three years reviewed. Given the bank's overall performance, the distribution of home mortgage loans is poor.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**HMDA Aggregate % of #**	**#**	**%**	**$(000s)**	**%**
Low						
2022	11.5	4.3	1	3.7	205	2.6
2023	11.5	3.6	1	3.6	25	0.3
2024	11.5	4.5	1	5.9	105	1.8
Moderate						
2022	13.2	13.9	1	3.7	55	0.7
2023	13.2	13.1	0	0.0	0	0.0
2024	13.2	11.1	0	0.0	0	0.0
Middle						
2022	20.4	20.9	4	14.8	740	9.3
2023	20.4	19.8	2	7.1	130	1.6
2024	20.4	18.1	2	11.8	130	2.3
Upper						
2022	54.9	48.0	10	37.0	2,260	28.4
2023	54.9	49.5	12	42.9	3,890	47.8
2024	54.9	49.2	6	35.3	1,760	30.6
NA						
2022	0.0	12.9	11	40.8	4,705	59.0
2023	0.0	14.0	13	46.4	4,095	50.3
2024	0.0	17.0	8	47.0	3,760	65.3
Total						
2022	**100.0**	**100.0**	**27**	**100.0**	**7,965**	**100.0**
2023	**100.0**	**100.0**	**28**	**100.0**	**8,140**	**100.0**
2024	**100.0**	**100.0**	**17**	**100.0**	**5,755**	**100.0**
Source: 2020 Census; Bank Data, as reported; 2024 HMDA Snapshot (8/14/25), 2023 HMDA Snapshot (7/11/24), 2022 HMDA Snapshot (6/29/23); 2024, 2023, 2022 Public HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%.						

COMMUNITY DEVELOPMENT TEST

CBT's community development performance demonstrates adequate responsiveness to 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

The bank originated five community development loans totaling $5.5 million in the Johnson County Assessment Area. The community development lending in the assessment area increased since the prior evaluation when no community development loans were originated during the review period. The community development loans included a focus on revitalizing and stabilizing the assessment area by lending to businesses that will help create, retain, and improve jobs for low- and moderate-income individuals.

Qualified Investments

The bank did not make any investments or donations that benefited the Johnson County Assessment Area during this evaluation period.

Community Development Services

The bank did not provide any community development services in the Johnson County Assessment Area during this evaluation period.

COLORADO

CRA RATING FOR COLORADO: SATISFACTORY

The Lending Test is rated: Satisfactory
The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLORADO

CBT's operations in Colorado consist of the Arapahoe County Assessment Area. The assessment area includes all of Arapahoe County, which is part of the Denver-Aurora-Lakewood, Colorado MSA. The assessment area has not changed since the prior evaluation, although the demographics have since been updated with the 2020 U.S. Census data, as reflected in the following sections.

Economic and Demographic Data
The following table illustrates select demographic characteristics of the assessment area based on the 2020 U.S. Census.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**N/A* % of #**
Geographies (Census Tracts)	161	5.6	31.1	35.4	27.3	0.6
Population by Geography	655,070	4.7	32.8	35.8	26.6	0.1
Housing Units by Geography	252,835	5.6	33.7	36.6	24.1	0.0
Owner-Occupied Units by Geography	155,364	2.7	25.2	39.7	32.3	0.1
Occupied Rental Units by Geography	86,525	10.6	47.4	31.7	10.3	0.0
Vacant Units by Geography	10,946	6.2	46.0	30.3	17.5	0.0
Businesses by Geography	115,131	4.6	22.3	38.4	34.7	0.0
Farms by Geography	799	2.1	11.9	45.6	40.2	0.2
Family Distribution by Income Level	157,885	20.9	20.0	22.4	36.7	0.0
Household Distribution by Income Level	241,889	22.6	18.3	20.0	39.1	0.0
Median Family Income MSA -Denver-Aurora-Centennial, Colorado		$103,157	Median Housing Value			$ 408,172
Families Below Poverty Level		5.2%	Median Gross Rent			$1,473

Source: 2020 Census and 2024 D&B Data (*) The NA category consists of geographies that have not been assigned an income classification. Due to rounding, totals may not equal 100%.

The 2024 D&B data indicates that non-classifiable establishments represent the largest portion of businesses at 33.1 percent; followed by professional, scientific, and technical services at 11.0 percent; other services at 6.7 percent; and administrative and support, and waste management and

remediation services at 6.6 percent. The data also indicates that area businesses are relatively small with 60.3 percent having four or fewer employees, and 95.4 percent operating from a single location.

The FFIEC provides updated median family income levels that are used to analyze home mortgage loans under the Borrower Profile criterion as well as community development activities. The low-, moderate-, middle-, and upper-income categories for this assessment area are presented in the following table for each year of the review.

Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥ 120%**
Denver-Aurora-Centennial, Colorado MSA Median Family Income (19740)				
2022 ($117,800)	<$58,900	$58,900 To <$94,240	$94,240 To <$141,360	>=$141,360
2023 ($125,500)	<$62,750	$62,750 To <$100,400	$100,400 To <$150,600	>=$150,600
2024 ($130,400)	<$65,200	$65,200 To <$104,320	$104,320 To <$156,480	>=$156,480
Source: FFIEC				

Competition

The competition for financial services in the Arapahoe County Assessment Area is significant. According to June 30, 2025 FDIC Deposit Market Share data, there are 39 institutions operating 141 locations in the assessment area. CBT ranks 35th with 0.1 percent of the market share. The bank also faces competition from other lenders, such as government agencies and credit unions.

Community Contact

Examiners relied on a prior community contact that is knowledgeable about the economic development needs in the assessment area. The contact stated that the primary credit need is affordable housing; specifically multifamily housing and housing in low- and moderate-income areas. Due to housing affordability and other affordability concerns, the contact indicated that some low- and moderate-income employees, particularly those in blue collar trades, were being forced out of the assessment area. With regard to business lending, the contact stated that commercial real estate is growing and many companies are moving to or expanding in the area. The growth is primarily concentrated in large businesses. Lastly, the contact stated financial institutions are adequately serving the credit needs of the community to their knowledge.

Credit and Community Development Needs and Opportunities

Considering the information from the community contact, bank management, and demographic and economic data, examiners determined affordable housing is the primary credit need of the assessment area. Further, there are opportunities for community development and various affordable housing initiatives such as down payment assistance programs.

SCOPE OF EVALUATION – COLORADO

Examiners evaluated the bank's CRA performance through a full-scope review of the Arapahoe Assessment Area. For the Lending Test, examiners reviewed only small business loans, as home mortgage lending is not a focus for the bank in this assessment area. Refer to the overall Scope of Evaluation section for details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO

LENDING TEST

CBT demonstrates satisfactory performance under the Lending Test in Colorado. The bank's overall lending is proportionate with its deposit and branch operations in Colorado. Specifically, based on all loans originated or renewed since the previous performance evaluation, the proportion of the bank's loan volume in the Arapahoe County Assessment Area was 18.7 percent by dollar volume, which compares favorably to the 7.7 percent of branches and 1.8 percent of deposits in the Colorado assessment area. Additionally, in 2024, the bank's small business lending by dollar volume in the Arapahoe County Assessment Area was 3.9 percent of its small business lending within all of the assessment areas. This percentage of small business lending is commensurate with the bank's percentage of branches and deposits in the Arapahoe County Assessment Area. Furthermore, the community contact made favorable comments regarding financial institutions meeting the community development needs of the area, and they did not mention small business lending as being an unmet credit need.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area in Colorado. The following table shows the bank did not make any small business loans in low-income census tracts; however, the bank's small business lending performance in the moderate-income census tracts exceeds demographic data in these geographies.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	4.6	0	0.0	0	0.0
Moderate	22.3	3	60.0	724	78.4
Middle	38.4	2	40.0	200	21.6
Upper	34.7	0	0.0	0	0.0
Total	**100.0**	**5**	**100.0**	**924**	**100.0**
Source: 2024 D&B Data, Bank Data. Due to rounding, totals may not equal 100.0%.					

Borrower Profile

The distribution of borrowers reflects poor penetration among businesses of different sizes. The bank did not originate any small business loans to businesses with revenues of $1 million or less. The demographic data indicates that 93.0 percent of assessment area businesses are in this revenue category.

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 11 community development loans totaling $3.5 million in the Arapahoe County Assessment Area. The community development lending in the assessment area increased since the prior evaluation when the bank originated $1.4 million in loans during the review period. The community development loans included a focus on revitalizing and stabilizing the assessment area by lending to businesses that will help create, retain, and improve jobs for low-and moderate-income individuals.

Qualified Investments

The bank purchased one investment in a security backed by home mortgage loans to low- and moderate-income borrowers, and $1.2 million of this investment involves affordable housing in the Arapahoe County Assessment Area.

Community Development Services

The bank did not provide any community development services in the Arapahoe County Assessment Area during this evaluation period.

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
KANSAS	Satisfactory	Satisfactory	Satisfactory
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
03/31/2026

Branch Name (Traditional)	Address	Phone Number	Hours				2025 Census Tract Income Level	2025 Census Tract
			Mon - Fri		Sat	Sun		
			Lobby	Drive				
Main Bank	3035 SW Topeka Blvd, Topeka, KS 66611	(785) 267-8900	9am - 6pm	7am - 6pm	9am - Noon	Closed	Moderate	0028.00
Downtown	830 S Kansas Ave., Topeka, KS 66612	(785) 368-1200	9am - 5pm	9am - 5pm	Closed	Closed	Moderate	0040.00
Fleming Place	1105 SW Gage Blvd., Topeka, KS 66604	(785) 228-7610	9am - 6pm	9am - 6pm	9am - Noon	Closed	Middle	0024.01
SW Wanamaker	3701 SW Wanamaker Rd., Topeka, KS 66610	(785) 274-3400	9am - 6pm	9am - 6pm	9am - Noon	Closed	Upper	0036.05
Wanamaker	2129 SW Wanamaker Rd., Topeka, KS 66614	(785) 228-7650	9am - 6pm	9am - 6pm	9am - Noon	Closed	Middle	0036.06
West	4900 SW 29th St., Topeka, KS 66614	(785) 228-7600	9am - 6pm	9am - 6pm	9am - Noon	Closed	Moderate	0027.01
Lenexa Ridge	16201 W 95th St., Lenexa, KS 66219	(913) 248-7051	9am - 5pm	8am - 5pm	Closed	Closed	Upper	9800.01
Croco	2841 SE Croco Rd., Topeka, KS 66605	(785) 267-7760	9am - 6pm	9am - 6pm	9am - Noon	Closed	Moderate	0031.00
Olathe Ridgeview	11875 S Ridgeview Rd., Olathe, KS 66061	(913) 248-7031	9am - 5pm	8am - 5pm	9am - Noon	Closed	Middle	0529.10
North Plaza	2010 NW Central Ave., Topeka, KS 66608	(785) 368-1270	9am - 6pm	9am - 6pm	9am - Noon	Closed	Moderate	0008.00
Denver Vallagio	10130 E Dry Creek Rd., Englewood, CO 80112	(303) 850-3601	9am - 5pm	9am - 5pm	Closed	Closed	Upper	0068.64

Branch Name (In-Store)	Address	Phone Number	Hours			2025 Census Tract Income Level	2025 Census Tract
			Mon - Fri	Sat	Sun		
Dillon's East	2010 SE 29th St, Topeka , KS 66605	(785) 267-8950	9am - 6pm	9am - 2pm	9am - 2pm	Moderate	0031.00

CRA PUBLIC FILE
(03/31/2026)
Branches Opened and Closed

Year	Open	Closed	Relocated
2025	N/A	N/A	N/A
2024	N/A	N/A	N/A
2023	N/A	**Dillons West** - 5311 SW 22nd Pl, Topeka KS - Census Tract 0026.01 (closed 1/ 2023) **Hunters Ridge** - 4611 NW Fielding Rd, Topeka KS - Census Tract 0034.02 (Closed 11/2023)	N/A

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
3/31/2026
Available Deposit Products (Consumer)

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	$25	•Avoid $4.00 print statement fee with E-Statements or if Primary Customer over age 60 •No interest paid
First Rate Interest Banking	$25	•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	$25	• Avoid $4.00 print statement fee with E-Statements or if Primary Customer over age 60
Access Banking	$25	•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 •0.05% 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	$25	•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	$25	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	$25	•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	$25	•Avoid a $5 monthly fee with $100 min balance; or primary owner under age 21
Money Market Preferred Plus	$25	•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
Summit Money Market Personal	$25	•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	$1,000	•Various amounts and maturities •No monthly maintenance fee, however there may be substantial interest penalties for early withdrawal
IRAs	$1,000	•Various amounts and maturities •No monthly maintenance fee, however there may be substantial interest penalties for early withdrawal

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 (CoreFirst, Allpoint ATM's or purchases) •Surcharge fees at foreign ATMs possible •2% foreign transaction fee (transactions outside the USA)
Text Banking	N/A	•No monthly fee
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 branded ATM's contracted from PAI or Allpoint ATM's (b) ATM Transactions (customers) at foreign ATM (c) ATM Transactions (non-customer) at CBT branded ATM's contracted from PAI	(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	
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
3/31/2026
Available Deposit Products (Commercial)

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

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	· 0.0009 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 for more information
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 (03/31/2026) Loan to Deposit Ratio	
Year	**Ratio**
3/31/2024	78.61%
6/30/2024	80.03%
9/30/2024	78.77%
12/31/2024	80.49%
3/31/2025	77.69%
12/31/2025	82.68%

CRA PUBLIC FILE Available Loan Products (Consumer) 03/31/2026	
Consumer Credit Products	
Product	**Account Specifics**
VISA Credit Cards: •(i)VISA CoreCard credit card (fixed then variable rate) •(ii)VISA Platinum credit card	•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%.
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- $125 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

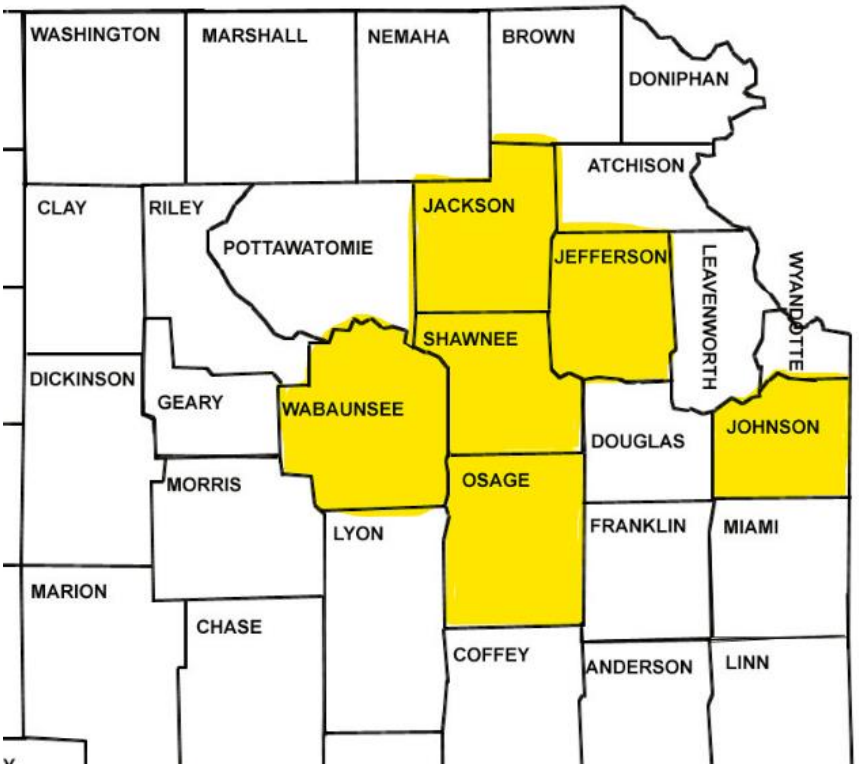
RE Loans	
Residential Mortgage Loans- Conventional ---------- **Fixed** •10 year •15 year •20 year •30 year	•Origination Fee – $595 •Appraisal $1200 •Credit report $64.40 per applicant •Flood Determination $8.00 •Flood Life-of-Loan $5.00 •Tax Service $79.00 •Title Ins. Cost based on loan amt (set by 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 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.

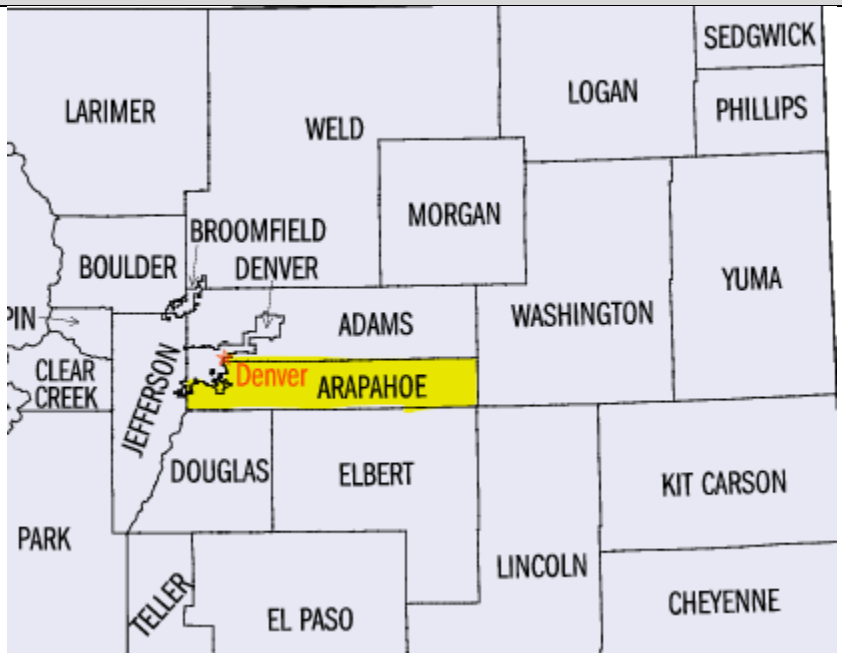
CRA PUBLIC FILE Available Loan Products (Commercial) 03/31/2026
Commercial Lending Products
•Installment, secured, and unsecured •Single pay, secured and unsecured •Business Line of Credit •Real Estate •Land •Letter of Credit •VISA Business Credit Card •Construction Lines of Credit *For further info on commercial lending products, contact a Commercial Lender*

CRA PUBLIC FILE
(03/31/2026)
Availability of products in Branches

Branch Name (Traditional)	Address	All Deposit Products	ATM Walk-up	ATM Drive-up	RE Mtg Loans	RE Secured Installment (Closed End)	Unsecured Installment (Closed End)	Secured Installment (Closed End)	HEAL & LOC (Open End)	Commercial Loans
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 29th St., Topeka, KS 66614	X	N/A	X	X	X	X	X	X	X
Lenexa Ridge	16201 W 95th 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
Branch Name (In-Store)	**Address**	**All Deposit Products**	**ATM Walk-up**	**ATM Drive-up**	**RE Mtg Loans**	**RE Secured Installment (Closed End)**	**Unsecured Installment (Closed End)**	**Secured Installment (Closed End)**	**HEAL & LOC (Open End)**	**Commercial Loans**
Dillon's East	2010 SE 29th St, Topeka , KS 66605	X	X	N/A	X	X	X	X	X	X

CRA PUBLIC FILE
Assessment Maps
3/31/2026

KANSAS	COUNTIES
	Jackson Jefferson Johnson Osage Shawnee Wabaunsee

COLORADO	COUNTY
	Arapahoe

Topeka Assessment Area

State	County	Census Tract
20	085	0826.00
20	085	0827.00
20	085	0828.00
20	087	0201.01
20	087	0201.02
20	087	0202.00
20	087	0203.00
20	139	0101.00
20	139	0102.00
20	139	0103.00
20	139	0104.00
20	139	0105.00
20	177	0004.00
20	177	0005.00
20	177	0006.00
20	177	0007.00
20	177	0008.00
20	177	0009.00
20	177	0010.00
20	177	0011.00
20	177	0012.00
20	177	0013.00
20	177	0015.00
20	177	0016.01
20	177	0016.03
20	177	0016.04
20	177	0018.00
20	177	0019.00
20	177	0021.00

State	County	Census Tract
20	177	0022.00
20	177	0024.01
20	177	0024.02
20	177	0025.00
20	177	0026.01
20	177	0026.02
20	177	0027.01
20	177	0027.02
20	177	0028.00
20	177	0029.00
20	177	0030.01
20	177	0030.02
20	177	0031.00
20	177	0033.01
20	177	0033.02
20	177	0034.01
20	177	0034.02
20	177	0035.00
20	177	0036.01
20	177	0036.04
20	177	0036.05
20	177	0036.06
20	177	0036.07
20	177	0037.01
20	177	0037.02
20	177	0039.01
20	177	0039.02
20	177	0040.00
20	177	0041.00
20	197	4831.00
20	197	4832.00

Kansas City Assessment Area

State	County	Census Tract
20	091	0500.00
20	091	0501.00
20	091	0502.00
20	091	0503.01
20	091	0503.02
20	091	0504.00
20	091	0505.00
20	091	0506.00
20	091	0507.00
20	091	0508.00
20	091	0509.00
20	091	0510.00
20	091	0511.00
20	091	0512.00
20	091	0513.00
20	091	0514.00
20	091	0515.00
20	091	0516.00
20	091	0517.00
20	091	0518.01
20	091	0518.03
20	091	0518.04
20	091	0518.05
20	091	0518.06
20	091	0518.07
20	091	0518.08
20	091	0519.02
20	091	0519.04
20	091	0519.07
20	091	0519.08
20	091	0519.09
20	091	0519.10
20	091	0519.11
20	091	0519.12
20	091	0520.01
20	091	0520.04
20	091	0520.05
20	091	0520.06
20	091	0521.01
20	091	0521.02
20	091	0522.01
20	091	0522.02
20	091	0523.04
20	091	0523.05
20	091	0523.06
20	091	0523.07
20	091	0523.08
20	091	0524.10
20	091	0524.11
20	091	0524.14
20	091	0524.15

State	County	Census Tract
20	091	0524.16
20	091	0524.17
20	091	0524.18
20	091	0524.19
20	091	0524.21
20	091	0524.22
20	091	0524.23
20	091	0525.02
20	091	0525.05
20	091	0525.06
20	091	0525.07
20	091	0526.04
20	091	0526.06
20	091	0526.07
20	091	0526.08
20	091	0526.09
20	091	0526.10
20	091	0526.11
20	091	0526.12
20	091	0526.13
20	091	0527.01
20	091	0527.02
20	091	0528.03
20	091	0528.04
20	091	0528.05
20	091	0528.06
20	091	0528.07
20	091	0529.04
20	091	0529.05
20	091	0529.06
20	091	0529.07
20	091	0529.08
20	091	0529.10
20	091	0530.04
20	091	0530.05
20	091	0530.06
20	091	0530.07
20	091	0530.08
20	091	0530.09
20	091	0530.10
20	091	0530.11
20	091	0530.12
20	091	0530.13
20	091	0531.01
20	091	0531.02
20	091	0531.05
20	091	0531.08
20	091	0531.09
20	091	0531.10
20	091	0532.01
20	091	0532.02

State	County	Census Tract
20	091	0532.03
20	091	0533.01
20	091	0533.02
20	091	0534.03
20	091	0534.09
20	091	0534.11
20	091	0534.13
20	091	0534.14
20	091	0534.15
20	091	0534.17
20	091	0534.18
20	091	0534.19
20	091	0534.21
20	091	0534.22
20	091	0534.23
20	091	0534.25
20	091	0534.26
20	091	0534.27
20	091	0534.28
20	091	0534.29
20	091	0534.30
20	091	0534.31
20	091	0535.02
20	091	0535.06
20	091	0535.07
20	091	0535.08
20	091	0535.09
20	091	0535.10
20	091	0535.55
20	091	0535.56
20	091	0535.57
20	091	0535.58
20	091	0535.59
20	091	0535.60
20	091	0536.01
20	091	0536.03
20	091	0536.04
20	091	0537.01
20	091	0537.03
20	091	0537.05
20	091	0537.07
20	091	0537.09
20	091	0537.11
20	091	0537.12
20	091	0538.01
20	091	0538.03
20	091	0538.04
20	091	9800.01
20	091	9800.03
20	091	9800.04
20	091	9800.05
20	091	9801.00

Denver Assessment Area

State	County	Census Tract
08	005	0049.51
08	005	0049.52
08	005	0055.51
08	005	0055.52
08	005	0055.53
08	005	0056.11
08	005	0056.12
08	005	0056.14
08	005	0056.19
08	005	0056.20
08	005	0056.21
08	005	0056.22
08	005	0056.23
08	005	0056.24
08	005	0056.25
08	005	0056.26
08	005	0056.27
08	005	0056.28
08	005	0056.29
08	005	0056.30
08	005	0056.31
08	005	0056.32
08	005	0056.33
08	005	0056.34
08	005	0056.35
08	005	0056.36
08	005	0057.01
08	005	0057.02
08	005	0058.00
08	005	0059.51
08	005	0059.52
08	005	0060.00
08	005	0061.00
08	005	0062.00
08	005	0063.00
08	005	0064.00
08	005	0065.01
08	005	0065.02
08	005	0066.01
08	005	0066.03
08	005	0066.04
08	005	0067.04
08	005	0067.05
08	005	0067.06
08	005	0067.07
08	005	0067.08
08	005	0067.09
08	005	0067.11
08	005	0067.12
08	005	0067.13
08	005	0068.08
08	005	0068.15
08	005	0068.54
08	005	0068.57
08	005	0068.59

State	County	Census Tract
08	005	0068.60
08	005	0068.61
08	005	0068.62
08	005	0068.63
08	005	0068.64
08	005	0071.01
08	005	0071.03
08	005	0071.06
08	005	0071.08
08	005	0071.09
08	005	0071.10
08	005	0071.11
08	005	0071.12
08	005	0071.13
08	005	0072.01
08	005	0072.02
08	005	0073.01
08	005	0073.02
08	005	0074.00
08	005	0075.00
08	005	0076.00
08	005	0077.02
08	005	0077.03
08	005	0077.04
08	005	0151.00
08	005	0800.00
08	005	0801.00
08	005	0802.00
08	005	0803.00
08	005	0804.00
08	005	0805.00
08	005	0806.00
08	005	0807.00
08	005	0808.00
08	005	0809.00
08	005	0810.01
08	005	0810.02
08	005	0811.01
08	005	0811.02
08	005	0812.00
08	005	0813.00
08	005	0814.00
08	005	0815.00
08	005	0816.00
08	005	0817.00
08	005	0818.00
08	005	0819.00
08	005	0820.00
08	005	0821.00
08	005	0822.00
08	005	0823.00
08	005	0824.00
08	005	0825.00
08	005	0826.00
08	005	0827.00

State	County	Census Tract
08	005	0828.00
08	005	0829.00
08	005	0830.00
08	005	0831.00
08	005	0832.01
08	005	0832.02
08	005	0833.00
08	005	0834.00
08	005	0835.00
08	005	0836.00
08	005	0837.00
08	005	0838.00
08	005	0839.00
08	005	0840.00
08	005	0841.00
08	005	0842.00
08	005	0843.00
08	005	0844.00
08	005	0845.00
08	005	0846.00
08	005	0847.00
08	005	0848.00
08	005	0849.00
08	005	0850.00
08	005	0851.00
08	005	0852.00
08	005	0853.00
08	005	0854.00
08	005	0855.00
08	005	0856.00
08	005	0857.00
08	005	0858.00
08	005	0859.00
08	005	0860.01
08	005	0860.02
08	005	0861.00
08	005	0862.00
08	005	0863.00
08	005	0864.00
08	005	0865.00
08	005	0866.00
08	005	0867.00
08	005	0868.01
08	005	0868.02
08	005	0869.00
08	005	0870.00
08	005	0871.00
08	005	0872.00
08	005	0873.01
08	005	0873.02
08	005	9800.00

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1
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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

2019 Institution Disclosure Statement - Table 1-1

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

Respondent ID: 0000018100

Institution: COREFIRST BANK & TRUST

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

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%

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

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

0201.01 0201.02

JOHNSON COUNTY (091), KS

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

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

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

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

Respondent ID: 0000018100
Agency: FDIC - 3

MSA: NA

Upper Income

9581.00

BEAUFORT COUNTY (013), SC

MSA: 25940

Moderate Income

0011.02

2019 Institution Disclosure Statement - Table E-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.

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

2020 Institution Disclosure Statement - Table 1-1

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

Respondent ID: 0000018100

Institution: COREFIRST BANK & TRUST

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

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%

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%

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%

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

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

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

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

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

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

2020 Institution Disclosure Statement - Table E-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	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.

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1
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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-1

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

2021 Institution Disclosure Statement - Table 1-2
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

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

Respondent ID: 0000018100

Institution: COREFIRST BANK & TRUST

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

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%

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

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

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%

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

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

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%

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

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

Respondent ID: 0000018100
Agency: FDIC - 3

MSA: 19124

Median Family Income 60-70%

0099.00

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%

0218.00

2021 Institution Disclosure Statement - Table E-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
03/31/2026

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

The HMDA data about our residential mortgage lending is 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 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	MSA/MD NOT AVAILABLE	90	26870	90	0	0	0	90	0	88	2	80	2	2	6	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
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
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
Totals		647	122155	647	0	0	0	647	0	627	20	258	123	39	134	93	0

Home Mortgage Disclosure Act Institution Register Summary for 2023
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
36420	Oklahoma City, OK	1	9915	1	0	0	0	1	0	0	1	0	0	1	0	0	0
99999	MSA/MD NOT AVAILABLE	133	23955	133	0	0	0	133	0	132	1	133	0	0	0	0	0
31740	Manhattan, KS	2	910	2	0	0	0	2	0	2	0	2	0	0	0	0	0
45540	The Villages, FL	1	415	1	0	0	0	1	0	1	0	1	0	0	0	0	0
45820	Topeka, KS	390	41370	390	0	0	0	390	0	386	4	102	101	10	78	99	0
24540	Greeley, CO	1	315	1	0	0	0	1	0	1	0	0	0	0	0	1	0
35840	North Port-Sarasota-Bradenton, FL	1	495	1	0	0	0	1	0	1	0	1	0	0	0	0	0
12060	Atlanta-Sandy Springs-Alpharetta, GA	1	1205	1	0	0	0	1	0	1	0	1	0	0	0	0	0
28140	Kansas City, MO-KS	98	37830	98	0	0	0	98	0	90	8	63	9	3	14	9	0
36540	Omaha-Council Bluffs, NE-IA	1	305	1	0	0	0	1	0	1	0	1	0	0	0	0	0
17820	Colorado Springs, CO	3	1795	3	0	0	0	3	0	2	1	2	0	1	0	0	0
29940	Lawrence, KS	10	2370	10	0	0	0	10	0	10	0	8	1	0	1	0	0
19740	Denver-Aurora-Lakewood, CO	14	7880	14	0	0	0	14	0	13	1	4	3	3	3	1	0
Totals		656	128760	656	0	0	0	656	0	640	16	318	114	18	96	110	0

Home Mortgage Disclosure Act Institution Register Summary for 2024
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	MSA/MD NOT AVAILABLE	68	17650	68	0	0	0	68	0	68	0	63	3	0	1	1	0
31740	Manhattan, KS	1	75	1	0	0	0	1	0	1	0	0	1	0	0	0	0
45820	Topeka, KS	415	37245	415	0	0	0	415	0	409	6	62	104	14	87	148	0
24540	Greeley, CO	1	355	1	0	0	0	1	0	1	0	0	1	0	0	0	0
28140	Kansas City, MO-KS	95	25315	95	0	0	0	95	0	89	6	65	13	4	8	5	0
29940	Lawrence, KS	7	995	7	0	0	0	7	0	7	0	2	1	0	1	3	0
19740	Denver-Aurora-Centennial, CO	8	1980	8	0	0	0	8	0	8	0	1	5	0	1	1	0
41140	St. Joseph, MO-KS	1	1025	1	0	0	0	1	0	0	1	1	0	0	0	0	0
Totals		596	84640	596	0	0	0	596	0	583	13	194	128	18	98	158	0