



SECURITY BANK
OF KANSAS CITY®

Community
Reinvestment Act
Public File

Updated: April 1, 2024

Written Public Comments and Responses

Written comments received from the public for the current year and each of the prior two calendar years relating to the Bank's performance of helping meet community credit needs and responses to these comments by the Bank.

Year 2024:

Q1:

No written comments regarding CRA performance received by Security Bank of Kansas City during the calendar quarter ending 3/31/2024.

Year 2023:

No written comments regarding CRA performance received by Security Bank of Kansas City during the calendar year 2023

Year 2022:

No written comments regarding CRA performance received by Security Bank of Kansas City during the calendar year 2022.

Year 2021:

No written comments regarding CRA performance received by Security Bank of Kansas City during the calendar year to date 2021.

PUBLIC DISCLOSURE

November 28, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security Bank of Kansas City
Certificate Number: 4705

701 Minnesota Avenue
Kansas City, Kansas 66101

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 area, including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			
<i>*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

The Lending Test is rated High Satisfactory.

- Lending levels reflect adequate responsiveness to assessment area credit needs.
- A substantial majority of loans are made in the institution’s assessment area.
- The geographic distribution of loans reflects excellent penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, adequate penetration among business customers of different sizes and retail customers of different income levels.
- The institution has made a relatively high level of community development loans.
- The institution makes limited use of innovative and/or flexible lending practices in order to serve assessment area credit needs.

The Investment Test is rated Low Satisfactory.

- The institution has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are readily accessible to all portions of the institution's assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.
- Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and/or individuals.
- The institution provides an adequate level of community development services.

DESCRIPTION OF INSTITUTION

Security Bank of Kansas City (SBKC) is a full-service financial institution headquartered in Kansas City, Kansas. The bank remains wholly-owned by Valley View Bancshares, Inc., a one-bank holding company located in Overland Park, Kansas. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated September 29, 2020, based on Interagency Large Institution Examination Procedures.

SBKC currently operates 35 office locations, all of which are in the Kansas City, Missouri-Kansas Multistate Metropolitan Statistical Area (Kansas City MSA). The bank also operates ATMs and interactive teller machines (ITMs) at all but one of its office locations, as well as three freestanding ATMs in Kansas City, Kansas; Fairway, Kansas; and Mission, Kansas. Since the previous evaluation, the bank closed all three branches and four ATMs located in the St. Joseph, Missouri-Kansas Multistate MSA, as well as four additional branches in the Kansas City MSA. The bank also opened an additional full-service branch in Lenexa, Kansas.

SBKC offers commercial, home mortgage, agricultural, and consumer loans. Home loan products include conventional loans, which are retained in the bank's portfolio, as well as loans offered

through the secondary market. Additionally, SBKC maintains an arrangement for the referral of Federal Housing Administration (FHA) First Time Home Buyer loans. Since the previous evaluation, the bank originated 249 secondary market home mortgage loans totaling \$47.4 million, and referred 36 FHA loans totaling \$4.3 million. In addition to its home loan offerings, SBKC was an active originator of loans under the Small Business Administration’s (SBA) Paycheck Protection Program (PPP), which was established to provide relief financing to small businesses during the Coronavirus Disease 2019 (COVID-19) pandemic in 2020 and 2021.

The institution provides a variety of deposit services including checking, savings, money market deposit accounts, and certificates of deposit. Alternative banking services include internet, mobile, and telephone banking, electronic bill pay, and 38 bank-owned ATMs and ITMs. With the exception of the ATM at the bank’s main office, all ATMs and ITMs accept deposits.

SBKC’s total assets and loan portfolio composition remained fairly consistent throughout the review period. As of September 30, 2023, total assets were \$3.6 billion, total loans were \$1.9 billion, total deposits were \$2.9 billion, and total securities were \$1.4 billion. The loan portfolio is illustrated in the following table, which indicates the bank’s primary lending focus continues to be commercial lending.

Loan Portfolio Distribution as of 9/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	412,792	22.0
Secured by Farmland	12,349	0.7
Secured by 1-4 Family Residential Properties	75,439	4.0
Secured by Multifamily (5 or more) Residential Properties	129,753	6.9
Secured by Nonfarm Nonresidential Properties	994,917	53.2
Total Real Estate Loans	1,625,250	86.8
Commercial and Industrial Loans	160,376	8.6
Agricultural Production and Other Loans to Farmers	503	0.0
Consumer Loans	7,501	0.4
Obligations of State and Political Subdivisions in the U.S.	10,143	0.5
Other Loans	1,381	0.1
Lease Financing Receivable (net of unearned income)	68,208	3.6
Less: Unearned Income	0	0.0
Total Loans	1,873,362	100.0
<i>Source: Reports of Condition and Income</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. SBKC designated a portion of the Kansas City MSA as its only assessment area. The assessment area includes the following eight counties: Johnson, Linn, Miami, and Wyandotte counties in Kansas; and Cass, Clay, Jackson, and Platte counties in Missouri. There have been no changes to the Kansas City MSA Assessment Area since the previous evaluation. The bank eliminated its other assessment area in the St. Joseph, Missouri-Kansas Multistate MSA following the sale of its three branches in Buchanan County since the previous examination.

Economic and Demographic Data

The recent update from the 2015 American Community Survey (ACS) data to the 2020 U.S. Census data resulted in some changes to the number and related income designations of various census tracts in the assessment area, but examiners noted no major shifts or overall trends. The assessment area currently consists of 562 census tracts, of which 56 are low-income, 140 are moderate-income, 194 are middle-income, 148 are upper-income, and 24 do not have income designations. The following table illustrates select demographic characteristics of the bank's assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	562	10.0	24.9	34.5	26.3	4.3
Population by Geography	2,007,971	7.2	24.2	37.3	30.6	0.7
Housing Units by Geography	841,705	8.1	25.9	37.6	27.6	0.9
Owner-Occupied Units by Geography	501,579	4.5	20.4	40.1	34.6	0.4
Occupied Rental Units by Geography	274,290	12.6	33.1	35.3	17.6	1.4
Vacant Units by Geography	65,836	16.4	37.0	27.8	16.6	2.2
Businesses by Geography	251,131	5.7	23.3	34.3	34.0	2.7
Farms by Geography	6,581	3.8	20.5	42.7	32.1	0.9
Family Distribution by Income Level	495,410	20.3	17.3	21.6	40.7	0.0
Household Distribution by Income Level	775,869	23.6	16.3	18.1	42.0	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value			\$204,293
Families Below Poverty Level		6.9%	Median Gross Rent			\$1,006
<i>Source: 2020 U.S. Census and 2022 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

According to 2022 D&B data, services industries represent the largest portion of businesses in the assessment area at 33.1 percent; followed by non-classifiable establishments at 28.6 percent; and finance, insurance, and real estate at 11.2 percent. In addition, 58.3 percent of area businesses have

four or fewer employees, and 92.9 percent operate from a single location. The agricultural industry is relatively limited in this assessment area, which represents only 2.6 percent of the assessment area’s businesses.

Examiners used 2020-2023 Federal Financial Institutions Examination Council (FFIEC)-updated median family income figures for the Kansas City MSA to analyze home mortgage loans under the Borrower Profile criterion, and to review for certain qualifying community development activities. The following table presents the low-, moderate-, middle-, and upper-income categories.

Kansas City, MO-KS MSA Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2020 (\$85,900)	<\$42,950	\$42,950 to <\$68,720	\$68,720 to <\$103,080	≥\$103,080
2021 (\$86,300)	<\$43,150	\$43,150 to <\$69,040	\$69,040 to <\$103,560	≥\$103,560
2022 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
2023 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760

Source: FFIEC

Competition

There is a high level of competition for financial services in the Kansas City MSA. According to June 30, 2023 FDIC Deposit Market Share data, 116 financial institutions operated 667 branches within the Kansas City MSA. Of these institutions, SBKC ranked 8th in deposit market share, with 3.3 percent of the assessment area’s deposits.

The most recent year of available Home Mortgage Disclosure Act (HMDA) and CRA aggregate data shows a significant level of competition and demand for home mortgage and small business loans in the assessment area. Specifically, 672 lenders reported 66,318 home mortgage loans in the assessment area. SBKC ranked 118th out of this group, with a market share of 0.1 percent. Additionally, 203 lenders reported 49,564 small business loans in the assessment area, and SBKC ranked 13th out of this group, with a market share of 1.6 percent.

Community Contact

Examiners contact community members or other third parties in the assessment area to help gain insight into the area’s economy, demographic trends, and business environment. This information may help in identifying credit and community development needs, and also assists in determining whether local financial institutions are responsive to those needs. Examiners utilized two recently conducted community contacts for this evaluation. The contacts were representatives of economic development organizations in the Kansas City MSA.

The contacts indicated that despite the COVID-19 pandemic, ongoing inflation, and labor shortages, the economy remains stable. The primary credit needs of the area continue to include business and home mortgage loans. Both contacts noted a shortage of affordable housing in their communities, including single-family and multi-family properties, with one contact noting that recent initiatives have proven unsuccessful despite the strong need for low- and moderate-income housing. Both

individuals identified a need for dedicated commercial lenders, particularly those that can provide financing for small businesses. While both contacts indicated that credit needs are being adequately served in their respective communities, one contact noted that participation in the commercial market and SBA lending are lacking, and further expressed a desire for more financial institutions to participate in local programs that provide gap financing for small businesses.

Credit and Community Development Needs and Opportunities

Examiners utilized information detailed in this section to determine the primary credit and community development needs of the assessment area. Considering demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs in the assessment area. The demographic data on the number of small businesses and housing units indicates opportunities exist for such loans. Additionally, demographics reveal that the community development needs include affordable housing and community services for LMI individuals, revitalization and stabilization of LMI geographies, and economic development for small businesses.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated September 29, 2020, to the current evaluation dated November 28, 2023. Examiners used Interagency Large Institution Examination Procedures to evaluate SBKC's CRA performance under the following three tests: the Lending Test, Investment Test, and Service Test. The criteria for the three Tests are outlined in the Appendices of this evaluation. These Tests were used to determine the institution's overall rating. Examiners used full-scope evaluation procedures to analyze the bank's performance in its sole assessment area. This evaluation does not include any lending activity performed by affiliates.

Activities Reviewed

Examiners determined that the bank's primary lending products include commercial and home mortgage loans. This conclusion considered the bank's business strategy, loan portfolio composition, and the number and dollar volume of loans originated during the evaluation period. Accordingly, examiners selected small business and home mortgage loans to review under the Lending Test. When arriving at overall conclusions, examiners placed more emphasis on small business lending given the larger number and dollar volume of such loans in comparison to the bank's home mortgage lending activity. Small farm and consumer loans were not reviewed since they do not represent major product lines. Similarly, the bank's notable construction and development lending activity was also not reviewed since it does not provide meaningful support for conclusions.

Examiners reviewed all of the bank's reported small business loans and HMDA loan activity for calendar years 2020, 2021, and 2022. SBKC originated or purchased 1,324 small business loans totaling \$183.7 million in 2020, 836 small business loans totaling \$118.6 million in 2021, and 279 small business loans totaling \$79.0 million in 2022. Additionally, the institution originated or purchased 116 home mortgage loans totaling \$67.4 million in 2020, 155 home mortgage loans

totaling \$86.0 million in 2021, and 104 home mortgage loans totaling \$126.1 million in 2022. For the Lending Test, examiners reviewed the universe of small business and home mortgage loans for the Assessment Area Concentration. For the Geographic Distribution and Borrower Profile criteria, examiners analyzed only those loans within the assessment area.

For some of the Lending Test criteria, such as Geographic Distribution and Borrower Profile, examiners used prescribed comparative data as the standard of comparison for the bank's lending performance. Examiners placed more weight on the comparisons to aggregate data for both loan products reviewed, as it is typically a better indicator of market conditions and loan demand. The 2021 aggregate data is the most recent year for small business loans, and 2022 aggregate data is the most recent year for home mortgage loans. Examiners also considered demographic data for the appropriate year, including 2015 ACS and 2020 U.S. Census data for home mortgage loans, and D&B data for small business loans. Although both the number and dollar volume of loans are reviewed, examiners emphasized performance by number of loans because it is a better indicator of the number of businesses and individuals served.

Retail banking products, services, and delivery systems, as well as community development lending, qualified investments, and community development services were all considered from the prior evaluation dated September 29, 2020, through the current evaluation dated November 28, 2023. The analysis included reviewing the innovativeness of the service, whether it serves LMI customers in new ways or groups of customers not previously served, and the degree to which they serve LMI areas or individuals. Examiners also considered the institution's record of opening and closing branch offices, the hours of operation, and the accessibility and use of alternative systems for delivering retail banking services in LMI geographies and to LMI individuals.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

SBKC demonstrates high satisfactory performance under the Lending Test. The Lending Test conclusion is a composite of excellent performance in some criteria along with weaker performance in others.

Lending Activity

The lending levels reflect adequate responsiveness to the credit needs of the assessment area. SBKC maintained an adequate loan-to-deposit ratio throughout the evaluation period, with an average net loan-to-deposit ratio of 55.5 percent over the 13 quarter-ends since the previous evaluation. Although this average ratio is down from the previous evaluation, the loan-to-deposit ratio has been on a steady upward trend for the past year. While SBKC held a limited percentage of the market share for reported home mortgage loans in the assessment area, the institution ranked in the top 10 percent of reporting lenders for small business loans, ranking 13th among 203 lenders in the assessment area. The bank's loan-related market shares for the number of small business and home mortgage loans, at 0.1 percent and 1.6 percent, respectively, are reasonable in comparison to its deposit market share of 3.3 percent. By dollar volume, while the home mortgage loan market

share is similar at 0.4 percent, the small business loan market share is higher at 4.1 percent, which slightly exceeds the bank’s deposit market share and reflects an adequate level of lending.

Assessment Area Concentration

A substantial majority of loans are made in the institution’s assessment area. The following table shows these results.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total \$(000s)
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	104	89.7	12	10.3	116	63,999	94.9	3,425	5.1	67,424
2021	136	87.7	19	12.3	155	82,004	95.4	3,999	4.6	86,003
2022	93	89.4	11	10.6	104	68,245	54.1	57,816	45.9	126,061
Subtotal	333	88.8	42	11.2	375	214,246	76.7	65,242	23.3	279,488
Small Business										
2020	1,252	94.6	72	5.4	1,324	168,223	91.6	15,501	8.4	183,724
2021	779	93.2	57	6.8	836	106,599	89.9	12,027	10.1	118,626
2022	262	93.9	17	6.1	279	73,333	92.8	5,697	7.2	79,030
Subtotal	2,293	94.0	146	6.0	2,439	348,155	91.3	33,225	8.7	381,380
Total	2,626	93.3	188	6.7	2,814	562,401	85.1	98,467	14.9	660,868
<i>Source: Bank Data</i>										

Geographic Distribution

Overall, the geographic distribution of loans reflects excellent penetration throughout the assessment area. Although the home mortgage performance was good, the bank’s excellent small business performance had the most influence on overall conclusions. For this criterion, examiners focused on the bank’s record of lending in LMI census tracts.

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. As illustrated in the following table, the bank’s lending performance in LMI tracts consistently exceeds corresponding aggregate and demographic data for all three years reviewed.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	7.2	6.6	101	8.1	16,704	9.9
2021	7.3	6.8	67	8.6	11,454	10.7
2022	5.7	--	29	11.1	7,241	9.9
Moderate						
2020	18.8	18.2	280	22.4	45,638	27.1
2021	18.6	18.3	174	22.3	30,347	28.5
2022	23.3	--	79	30.2	22,145	30.2
Middle						
2020	34.6	31.8	401	32.0	50,584	30.1
2021	33.8	32.2	242	31.1	28,801	27.0
2022	34.3	--	61	23.3	15,744	21.5
Upper						
2020	37.3	40.9	432	34.5	40,317	24.0
2021	38.5	40.6	273	35.0	27,185	25.5
2022	34.0	--	69	26.3	17,884	24.4
Not Available						
2020	2.1	2.5	38	3.0	14,980	8.9
2021	1.8	2.1	23	3.0	8,812	8.3
2022	2.7	--	24	9.1	10,319	14.0
Totals						
2020	100.0	100.0	1,252	100.0	168,223	100.0
2021	100.0	100.0	779	100.0	106,599	100.0
2022	100.0	--	262	100.0	73,333	100.0
<i>Source: 2020 & 2021 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. As illustrated in the following table, the bank's lending penetration levels were either generally consistent with or exceeded aggregate data for each year during the review period.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	6.0	2.4	2	1.9	103	0.2
2021	6.0	3.1	9	6.6	2,787	3.4
2022	4.5	3.9	4	4.3	363	0.5
Moderate						
2020	17.7	12.3	18	17.3	2,175	3.4
2021	17.7	14.7	26	19.1	7,204	8.8
2022	20.4	20.5	16	17.2	2,363	3.5
Middle						
2020	38.3	36.0	35	33.7	12,938	20.2
2021	38.3	37.3	43	31.6	10,610	12.9
2022	40.1	39.3	27	29.0	5,364	7.9
Upper						
2020	37.8	49.2	49	47.1	48,783	76.2
2021	37.8	44.8	58	42.7	61,403	74.9
2022	34.6	35.9	43	46.2	59,717	87.5
Not Available						
2020	0.2	0.1	0	0.0	0	0.0
2021	0.2	0.1	0	0.0	0	0.0
2022	0.4	0.4	3	3.3	438	0.6
Totals						
2020	100.0	100.0	104	100.0	63,999	100.0
2021	100.0	100.0	136	100.0	82,004	100.0
2022	100.0	100.0	93	100.0	68,245	100.0
Source: 2015 ACS; 2020 U.S. Census Data; Bank Data; 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Borrower Profile

Overall, the distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. Although the bank's home mortgage performance was good, the adequate small business performance carried greater weight when determining overall conclusions. For this criterion, examiners focused on loans to businesses with gross annual revenues of \$1 million or less, and to LMI borrowers.

Small Business Loans

The distribution of small business loans reflects adequate penetration to businesses with revenues of \$1 million or less. The bank’s lending performance significantly trails both aggregate and demographic data in 2020 and 2021. However, the bank’s lending included a significant volume of PPP loans, which did not require the collection of revenue information. When examiners removed the PPP loans to provide a more meaningful comparison, the bank’s lending performance exceeded aggregate data for both years. This adjusted analysis shows that the bank’s penetration to businesses with revenues of \$1 million or less was 50.7 percent in 2020, and 58.9 percent in 2021, both of which are similar to the bank’s 2022 lending levels. The following table shows the distribution results.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2020	83.2	37.2	150	12.0	33,688	20.0
2021	85.5	47.2	156	20.0	31,324	29.4
2022	90.0	--	139	53.1	33,142	45.2
>\$1,000,000						
2020	5.8	--	146	11.7	51,223	30.5
2021	4.9	--	109	14.0	35,876	33.7
2022	3.2	--	108	41.2	36,912	50.3
Revenue Not Available						
2020	11.0	--	956	76.3	83,312	49.5
2021	9.6	--	514	66.0	39,399	37.0
2022	6.8	--	15	5.7	3,279	4.5
Totals						
2020	100.0	100.0	1,252	100.0	168,223	100.0
2021	100.0	100.0	779	100.0	106,599	100.0
2022	100.0	--	262	100.0	73,333	100.0
<i>Source: 2020 & 2021 D&B Data; Bank Data; 2020 & 2021 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Home Mortgage Loans

The distribution of home mortgage borrowers is good. Although the bank’s lending levels slightly lagged aggregate levels to LMI borrowers in 2022, performance was consistent with or exceeded aggregate levels in 2020 and 2021. The following table shows the distribution results.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	21.2	6.2	6	5.8	624	1.0
2021	21.2	7.5	21	15.4	1,947	2.4
2022	20.3	9.5	7	7.5	892	1.3
Moderate						
2020	17.4	17.3	21	20.2	3,185	5.0
2021	17.4	17.8	26	19.1	3,400	4.1
2022	17.3	19.5	14	15.1	2,122	3.1
Middle						
2020	20.2	21.2	19	18.3	3,549	5.5
2021	20.2	20.2	24	17.6	4,630	5.7
2022	21.6	20.7	22	23.6	3,559	5.2
Upper						
2020	41.2	37.7	32	30.7	9,311	14.5
2021	41.2	34.7	40	29.4	10,350	12.6
2022	40.7	32.6	32	34.4	12,000	17.6
Not Available						
2020	0.0	17.6	26	25.0	47,330	74.0
2021	0.0	19.8	25	18.3	61,677	75.2
2022	0.0	17.7	18	19.4	49,672	72.8
Totals						
2020	100.0	100.0	104	100.0	63,999	100.0
2021	100.0	100.0	136	100.0	82,004	100.0
2022	100.0	100.0	93	100.0	68,245	100.0
<i>Source: 2015 ACS; 2020 U.S. Census Data; Bank Data; 2020 & 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

Innovative or Flexible Lending Practices

SBKC makes limited use of innovative and/or flexible lending practices in order to serve the assessment area's credit needs. Such practices are limited to the bank's participation in the SBA's PPP program, which involved flexible underwriting due to unique financial strains on businesses and their employees as a result of the COVID-19 pandemic. Since the previous evaluation, SBKC originated 567 PPP loans totaling \$47.3 million. There were no innovative lending programs during the review period.

Community Development Loans

SBKC made a relatively high level of community development loans in the assessment area. The bank made 135 community development loans totaling \$332.6 million during the evaluation period. This volume of activity is a significant increase from the qualified activities noted at the previous evaluation. As of September 30, 2023, SBKC’s overall volume of community development loans equated to 9.2 percent of total assets, and 18.0 percent of net loans. This level of community development lending is within or above the range of similarly situated institutions, whose community development loans to total assets ranged from 3.9 percent to 12.3 percent, and whose community development loans to net loans ranged from 4.9 percent to 15.9 percent.

The community development loans show good responsiveness to the needs of the assessment area, as they support affordable housing, community services, economic development, and revitalization and/or stabilization activities, which are all primary needs throughout the assessment area. The following are notable examples that are considered particularly responsive.

- The bank provided over \$36 million in financing for the construction of a 273-unit apartment project that provides affordable housing in a moderate-income geography.
- The bank originated \$12.1 million in loans to help finance a food manufacturer that provides LMI jobs in a moderate-income area.

The following table details the bank’s community development loans by qualifying category and year.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020 (Partial)	0	0	0	0	0	0	0	0	0	0
2021	0	0	1	15	0	0	32	48,683	33	48,698
2022	28	46,728	0	0	9	18,228	26	72,487	63	137,443
YTD 2023	21	19,437	1	1,475	2	1,075	15	124,500	39	146,487
Total	49	66,165	2	1,490	11	19,303	73	245,670	135	332,628
<i>Source: Bank Data</i>										

INVESTMENT TEST

SBKC demonstrated adequate performance under the Investment Test. The bank’s performance under the Investment and Grant Activity primarily supports this conclusion.

Investment and Grant Activity

SBKC has an adequate level of qualified community development investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors. The noted investment activity primarily supports affordable housing and revitalization and/or

stabilization of LMI geographies. During the evaluation period, the bank received credit for \$58.4 million in qualified investment and grant activity. This volume is slightly higher than that noted at the previous evaluation. As of September 30, 2023, SBKC’s qualifying investments represented 1.6 percent of total assets, and 4.2 percent of total securities. The bank’s investment activity is comparable to similarly situated institutions, whose ratios of qualified investments to total assets ranged from 1.0 percent to 1.5 percent, and whose qualified investments to total securities ranged from 2.5 percent to 9.4 percent. The following are notable examples of qualifying investment activity in the assessment area.

- The bank made multiple investments totaling \$18.5 million that supported various infrastructure and public improvement projects in a county that is predominantly LMI.
- SBKC invested \$6.1 million in bonds to help finance the costs of a retail and entertainment district in a moderate-income geography and designated redevelopment zone.

The following table details the bank’s qualified investments by qualifying category and year.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	13	11,394	13	11,394
2020 (Partial)	0	0	1	1,026	0	0	0	0	1	1,026
2021	5	12,000	0	0	0	0	11	13,622	16	25,622
2022	0	0	1	3,052	1	3,124	5	11,342	7	17,518
YTD 2023	0	0	0	0	0	0	2	2,560	2	2,560
Subtotal	5	12,000	2	4,078	1	3,124	31	38,918	39	58,120
Qualified Grants & Donations	2	39	16	239	0	0	5	50	23	328
Total	7	12,039	18	4,317	1	3,124	36	38,968	62	58,448
<i>Source: Bank Data</i>										

Responsiveness to Credit and Community Development Needs

The bank exhibits good responsiveness to credit and community development needs. This is supported by the bank’s investments in affordable housing, community services, economic development, and revitalization and/or stabilization activities, which are primary needs throughout the assessment area.

Community Development Initiatives

SBKC rarely uses innovative and/or complex investments to support community development initiatives. The investments purchased during the evaluation period or held from a prior period are routinely provided by private investors and do not evidence innovation or complexity.

SERVICE TEST

SBKC demonstrates high satisfactory performance under the Service Test. This conclusion is a composite of excellent performance in some criteria along with weaker performance in others.

Accessibility of Delivery Systems

SBKC's delivery systems are readily accessible to all portions of the assessment area. The following table shows the overall distribution of branches and ATMs by geography income levels and population for the bank's assessment area. This distribution shows that the bank's facilities are proportionate to or exceed the populations throughout the tract income levels. In addition to those offices located in the LMI tracts, several of the bank's other branches are located in geographies that border LMI tracts, which help serve LMI populations.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs/ITMs	
	#	%	#	%	#	%	#	%
Low	56	10.0	144,346	7.2	4	11.4	4	10.5
Moderate	140	24.9	486,416	24.2	6	17.1	7	18.4
Middle	194	34.5	748,894	37.3	13	37.1	14	36.8
Upper	148	26.3	614,994	30.6	12	34.3	13	34.2
NA	24	4.3	13,321	0.7	0	0.0	0	0.0
Totals	562	100.0	2,007,971	100.0	35	100.0	38	100.0

Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%

In addition to its physical branches and ATMs, the bank offers alternate delivery systems to enhance accessibility to financial services. The bank offers electronic delivery systems that include mobile, internet, and telephone banking, which provide 24-hour access and allow customers to transact with the bank without needing to be present at a physical location. The bank's website includes general information on products and services, allows users to open deposit accounts, and provides customers access to online banking services, including accessing account information, making transfers, and accessing bill payment services. Many of these capabilities are also available through the bank's mobile banking application.

In addition to online and mobile banking, SBKC developed an Open Anywhere Online system. This system provides an "applicant channel," which allows any person with an internet connection and a debit or credit card to open a new account, as well as an "employee channel," which provides the opportunity for bank staff to support new account opening both on-site and off-site.

Changes in Branch Locations

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies, and to LMI individuals. During the review period, the bank opened one new branch in an upper-income tract in Lenexa, Kansas. SBKC also closed seven branches, including three in St. Joseph, Missouri, and four in the Kansas City MSA.

None of the closed branches were located in LMI geographies, and therefore, did not adversely affect accessibility of delivery systems to LMI individuals.

Reasonableness of Business Hours and Services

The bank's services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and/or individuals. The branch hours and services are convenient and reasonable in comparison to other financial institutions operating in the assessment area. Nearly all offices offer extended hours through drive-up windows, or weekend hours on Saturdays. SBKC offers a wide variety of deposit and loan products, as well as other services, at all full-service office locations. These services meet the needs of the bank's various market areas.

SBKC also offers certain retail services that help address the banking and credit needs of the institution's communities, including LMI geographies and/or individuals. For example, the bank introduced a New Leaf account, which is a checkless checking account without overdraft features or fees. The product is intended to be inclusive for those trying to engage with the banking industry for the first time, with features designed such that the account qualifies for Bank On certification. One bank member is also an active participant in programs such as the Bank On Kansas City Coalition, and FDIC's Alliance for Economic Inclusion, both of which help to provide safe and affordable banking services to unbanked and underbanked consumers, including LMI individuals.

Community Development Services

SBKC provides an adequate level of community development services. During the evaluation period, the bank received credit for 86 community development services. The volume and mix of services reflects adequate responsiveness to the community development needs of the assessment area. Although this level of activity is slightly lower than the range of similarly situated institutions, whose community development services ranged from 110 to 185, SBKC's level of qualified services is a substantial increase from the previous evaluation, where the bank received credit for 23 qualified services. The following are examples of community development services provided by bank personnel.

- Numerous bank employees helped deliver financial education programs at various schools and after-school programs in which a majority of the students or individuals are considered LMI.
- A number of employees provided financial literacy training to former inmates who are transitioning back into their communities. A majority of these former inmates are low-income individuals.

The following table details the bank's qualified community development services by qualifying category and year.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020 (Partial)	0	0	0	0	0
2021	1	4	6	0	11
2022	1	21	6	0	28
YTD 2023	1	45	1	0	47
Total	3	70	13	0	86
<i>Source: Bank Data</i>					

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 Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

LARGE 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) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

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.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

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.

Facility Name	Address	City	State	Zip	County	Facility Type	Tract Income	Geo ID
Roeland Park	5115 Roe Boulevard	Roeland Park	KS	66205	Johnson	Branch w/ITM	Middle	200910501.00
Corporate Center	5800 Foxridge Drive	Mission	KS	66202	Johnson	Branch w/ITM	Middle	200910503.01
Prairie Village	8201 Mission Road	Prairie Village	KS	66208	Johnson	Branch w/ATM	Upper	200910515.00
95th Street	7500 W 95th Street	Overland Park	KS	66212	Johnson	Branch w/ATM	Middle	200910518.03
103rd Street	10300 Mastin Street	Overland Park	KS	66212	Johnson	Branch w/ITM	Middle	200910519.08
Lackman Road	15110 Shawnee Mission Parkway	Shawnee	KS	66217	Johnson	Branch w/ATM	Moderate	200910523.08
Woodland Road	9900 Woodland Rd	Lenexa	KS	66220	Johnson	Branch w/ITM	Upper	200910526.08
Shawnee	5450 Roberts Street	Shawnee	KS	66226	Johnson	Branch w/ATM	Upper	200910526.12
Olathe	13379 S Blackbob Road	Olathe	KS	66062	Johnson	Branch w/ATM	Upper	200910530.11
College Boulevard	8550 College Boulevard	Overland Park	KS	66210	Johnson	Branch w/ATM	Upper	200910531.02
119th Street	11813 Roe Avenue	Leawood	KS	66211	Johnson	Branch w/ATM	Upper	200910533.01
137th Street	13701 Metcalf Avenue	Overland Park	KS	66223	Johnson	Branch w/ATM	Middle	200910534.14
151st Street	8100 W 151st Street	Overland Park	KS	66223	Johnson	Branch w/ATM	Upper	200910534.17
Peoria Street	1600 E Peoria Street	Paola	KS	66071	Miami	Branch w/ATM	Middle	201211006.01
Central Avenue	966 Central Avenue	Kansas City	KS	66101	Wyandotte	Branch w/ATM	Low	202090420.02
Midtown	1901 Central Avenue	Kansas City	KS	66102	Wyandotte	Branch w/ATM	Low	202090422.00
Strong Avenue	3201 Strong Avenue	Kansas City	KS	66106	Wyandotte	Branch w/ITM	Low	202090427.00
10th Street	1000 Minnesota Avenue	Kansas City	KS	66101	Wyandotte	Branch w/ATM	Low	202090429.00
7th Street	701 Minnesota Avenue	Kansas City	KS	66101	Wyandotte	Main Office w/ITM	Low	202090429.00
78th Street	1300 N 78th Street	Kansas City	KS	66112	Wyandotte	Branch w/ATM	Middle	202090441.03
West	7364 State Avenue	Kansas City	KS	66112	Wyandotte	Branch w/ITM	Moderate	202090441.04
Leavenworth Road	5523 Leavenworth Road	Kansas City	KS	66104	Wyandotte	Branch w/ITM	Moderate	202090443.02
Legends	10840 Parallel Parkway	Kansas City	KS	66109	Wyandotte	Branch w/ATM & ITM	Upper	202090447.03
Antioch Road	5959 NE Antioch Road	Gladstone	MO	64119	Clay	Branch w/ITM	Middle	290470210.03
Oak Trafficway	7001 N Oak Trafficway	Gladstone	MO	64118	Clay	Branch w/ITM	Moderate	290470211.01
Flintlock Road	9601 NE Barry Road	Kansas City	MO	64158	Clay	Branch w/ATM	Upper	290470213.07
Smithville	1304 S US Highway 169	Smithville	MO	64089	Clay	Branch w/ATM	Middle	290470220.00
Plaza	4550 Belleview Avenue	Kansas City	MO	64111	Jackson	Branch w/ITM	Middle	290950071.00
Ward Parkway	8520 Ward Parkway	Kansas City	MO	64114	Jackson	Branch w/ITM	Middle	290950099.00
3rd Street	1101 SW Third Street	Lee's Summit	MO	64081	Jackson	Branch w/ATM	Middle	290950137.08
291 Highway	1021 NE Sam Walton Lane	Lee's Summit	MO	64086	Jackson	Branch w/ATM	Middle	290950179.00
Main Street	210 SW Main Street	Lee's Summit	MO	64063	Jackson	Branch w/ATM	Moderate	290950180.00
150 Highway	250 SW Greenwich Drive	Lee's Summit	MO	64082	Jackson	Branch w/ATM	Upper	290950181.01
64th Street	6344 N Chatham Ave	Kansas City	MO	64151	Platte	Branch w/ATM	Middle	291650301.02
Tiffany Springs Parkway	9800 NW Polo Avenue	Kansas City	MO	64153	Platte	Branch	Upper	291650302.01

Facility Name	Address	City	State	Zip	County	Facility Type	Assessment Area	Tract Income LMI	Tract Income	Distressed Underserved	MSA Description	Geo ID
Fairway ITM Free Standing	2701 Shawnee Mission Parkway	Fairway	KS	66205	Johnson	ITM	Kansas		Upper	No	Kansas City, MO-KS	200910500.00
Martway ITM Free Standing	6040 Martway	Mission	KS	66202	Johnson	ITM	Kansas		Middle	No	Kansas City, MO-KS	200910503.02
Leavenworth Road ATM Free Standing	6000 Leavenworth Rd	Kansas City	KS	66104	Wyandotte	ATM	Kansas	LMI	Moderate	No	Kansas City, MO-KS	202090443.01

Facility Name	Address	City	State	Zip	County	Facility Type	Assessment Area	Tract Income LMI	Tract Income	Distressed Underserved	MSA Description	Geo ID
KCKCC Main Campus #1	7250 State Avenue	Kansas City	KS	66112	Wyandotte	ATM	Kansas	LMI	Moderate	No	Kansas City, MO-KS	202090441.04
KCKCC Main Campus #2	7250 State Avenue	Kansas City	KS	66112	Wyandotte	ATM	Kansas	LMI	Moderate	No	Kansas City, MO-KS	202090441.04
KCKCC Technical Education Center	6565 State Avenue	Kansas City	KS	66102	Wyandotte	ATM	Kansas	LMI	Moderate	No	Kansas City, MO-KS	202090439.05
Cherry Bomb	1100 SE Blue Parkway	Lees Summit	MO	64063	Jackson	ATM	Missouri		Middle	No	Kansas City, MO-KS	290950138.03

SECURITY BANK OF KANSAS CITY

Branch Openings and Closings

2024

During the first quarter of 2024 there were no changes to any Banking Center, ATM, or ITM locations.

2023

During 2023 Security Bank of Kansas City:

- Donnelly College requested we be available on their campus on Tuesdays, from the hours 10 a.m. to 1 p.m. The best way for us to accommodate the request under state banking regulations was to treat the opportunity as a part-time deposit production office. No currency is present, nor are any deposits received. The primary service provided is financial education for students.

2022

During 2022 Security Bank of Kansas City:

- Relocated the 103rd Street Banking Center on the same lot, approximately 100 feet east of the prior location. Address: 10300 Mastin Street, Overland Park, KS 66212. Geo-code: 200910519.08
- Closed one Banking Center in Paola, Kansas where we had multiple offices in the same small town.
 - Wea Street: Closed April 15, 2022. Address 3 E Wea St, Paola, KS 66071. Geo-code: 201211006.01. Census tract income: Middle.
- Closed three Banking Centers in the Mission Corridor where the bank had an overlapping presence.
 - Martway: Closed 7/29/2022. Address: 6040 Martway Street, Mission, KS, 66202. Geo-code: 200910503.02. Census tract income: Middle.
 - ITM allowing many services available via a drive-thru operation was placed on site to mitigate customer impact.
 - Fairway: Closed 8/26/2022. Address: 2701 Shawnee Mission Parkway, Fairway, KS. Geo-code: 200910500.00. Census tract income: Upper.
 - ITM allowing many services available via a drive-thru operation was placed on site to mitigate customer impact.
 - Johnson Drive: Closed 9/30/2022. Address: 5201 Johnson Dr, Mission, KS 66205. Geo-code: 200910503.02. Census tract income: Middle.
 - Lease expiring.

2021

During 2021 Security Bank of Kansas City:

- Opened the Woodland Banking Center at 9900 Woodland Rd, Lenexa, KS 66220.
- Closed the Leawood Banking Center formerly located at 13501 Aberdeen Parkway, Leawood, KS. The location was opened in 2005 based on anticipate

housing and retail growth which failed to materialize after the housing market disruption in 2008. Alternate branches are located within approximately 3 miles.

- Sold three Banking Center locations to Equity Bank in December 2021. The locations are well within Equity's footprint and were not within the strategic branch footprint of Security Bank of Kansas City. The sale agreement contained a non-compete clause, so the free standing ATM is no longer operated by Security Bank of Kansas City. Locations sold were:
 - 602 Edmond St, St Joseph, MO
 - 401 N Woodbine Rd, St Joseph, MO
 - 5348 Lake Ave, St Joseph, MO
- Experienced a temporary lobby closing at our Fairway Banking Center as we redeployed staff to another location due to COVID-19 related staffing issues. The Banking Center operated drive thru services without interruption. Lobby services, such as access to safe deposit boxes, we offered by appointment. The interruption was approximately six weeks from early September, through mid-October.
- Relocated a Banking Center from 6000 Leavenworth Rd, Kansas City, KS to 5235 Leavenworth Rd, Kansas City, KS. The prior facility and parking required significant upgrades. Management felt a new facility offering the same products and services other than safe deposit box rental was the best solution for customers. The new location opened mid-December 2021.

CRA PUBLIC FILE
SECTION 5: SERVICES
TELLER, DEPOSIT AND LOAN SERVICES

North Kansas City Region			Lobby Hours M-F	Lobby Hours: Sat	Drive Thru Hours: M-F	Drive Thru Hours: Sat
LOCATION NAME	BRANCH #	ADDRESS				
OAK TRAFFICWAY	401	7001 N OAK TRAFFICWAY KANSAS CITY, MO 64118	9a to 5p	9a to 12p	8a to 6p	9a to 12p
ANTIOCH ROAD	402	5959 NE ANTIOCH KANSAS CITY, MO 64119	9a to 5p	9a to 12p	8a to 6p	9a to 12p
64TH STREET	403	6344 N CHATHAM AVE KANSAS CITY, MO 64151	9a to 5p	8a to 12p	No Drive Thru	No Drive Thru
SMITHVILLE	409	1304 S. US HIGHWAY 169 SMITHVILLE, MO 64089	9a to 5p	9a to 12p	8a to 6p	9a to 12p
TIFFANY SPRINGS PARKWAY	410	9800 NW POLO AVE KCMO 64153	9a to 5p	9a to 12p	8a to 5p	9a to 12p
FLINTLOCK ROAD	411	9601 NE BARRY RD KCMO 64157	9a to 5p	9a to 12p	8a to 6p	9a to 12p
Central Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
7TH STREET	001	701 MINNESOTA AVE KCK 66101	9a to 5p	CLOSED	No Drive Thru	No Drive Thru
MIDTOWN	006	1901 CENTRAL AVE KCK 66102	9a to 5p	9a to 12p	8a to 6p	9a to 12p
10TH STREET	018	1000 MINNESOTA AVE KCK 66101	9a to 5p	CLOSED	8a to 6p	9a to 12p
CORPORATE CENTER	202	5800 FOXRIDGE DR MISSION, KS 66202	9a to 5p	9a to 12p	8a to 6p	9a to 12p
ROELAND PARK	207	5115 ROE BLVD ROELAND PARK, KS 66205	9a to 5p	9a to 12p	8a to 6p	9a to 12p
STRONG AVENUE	301	3201 STRONG AVE KCKS 66106	9a to 5p	9a to 12p	8a to 6p	9a to 12p
CENTRAL AVENUE	302	966 CENTRAL AVE KCKS 66101	9a to 5p	9a to 12p	8a to 6p	9a to 12p
LEAVENWORTH ROAD	303	6000 LEAVENWORTH RD KCKS 66104	9a to 5p	9a to 12p	8a to 6p	9a to 12p
West Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
WEST	009	7364 STATE AVE KCK 66112	8a to 6p	9a to 12p	8a to 6p	9a to 12p
78TH STREET	014	1300 N 78 TH STREET KCK 66112	9a to 6p	9a to 12p	8a to 6p	9a to 12p
LEGENDS	016	10840 PARALLEL PKWY KCK 66109	9a to 5p	9a to 12p	8a to 7p	9a to 12p
SHAWNEE	031	5450 ROBERTS ST SHAWNEE, KS 66226	9a to 5p	9a to 12p	8a to 6p	9a to 12p
WOODLAND ROAD	140	9900 WOODLAND ROAD, LENEXA, KS 66220	9a to 5p	9a to 12p	8a to 6p	9a to 12p
LACKMAN ROAD	203	15110 SHAWNEE MISSION PKWY SHAWNEE, KS 66217	9a to 5p	9a to 12p	8a to 6p	9a to 12p
South Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
PRAIRIE VILLAGE	204	8201 MISSION RD PRAIRIE VILLAGE, KS 66208	9a to 5p	9a to 12p	8a to 6p	9a to 12p
PEORIA STREET	502	1600 E PEORIA PAOLA, KS 66071	9a to 5p	9a to 12p	8a to 6p	9a to 12p
95TH STREET	601	7500 W 95TH ST OVERLAND PARK, KS 66212	9a to 5p	9a to 12p	8a to 6p	9a to 12p
103RD STREET	602	10300 MASTIN OVERLAND PARK, KS 66212	9a to 5p	9a to 12p	8a to 6p	9a to 12p
COLLEGE BOULEVARD	603	8550 COLLEGE BLVD OVERLAND PARK, KS 66210	9a to 5p	9a to 12p	8a to 6p	9a to 12p
119TH STREET	605	11813 ROE LEAWOOD, KS 66211	9a to 5p	9a to 12p	8a to 6p	9a to 12p
151ST STREET	606	8100 W 151ST ST OVERLAND PARK, KS 66223	9a to 5p	9a to 12p	8a to 6p	9a to 12p
OLATHE	610	13379 S BLACKBOB OLATHE KS 66062	9a to 5p	9a to 12p	8a to 6p	9a to 12p
137TH STREET	612	13701 METCALF OVERLAND PARK, KS 66223	9a to 5p	9a to 12p	8a to 6p	9a to 12p
East Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
WARD PARKWAY	607	8520 WARD PARKWAY KCMO 64114	9a to 5p	9a to 12p	8a to 6p	9a to 12p
PLAZA	609	4550 BELLEVUE KCMO 64111	9a to 5p	9a to 12p	8a to 6p	9a to 12p
MAIN STREET	701	210 SW MAIN STREET LEE'S SUMMIT, MO 64063	9a to 5p	9a to 12p	8a to 6p	9a to 12p
3RD STREET	702	1101 SW THIRD STREET LEE'S SUMMIT, MO 64081	9a to 5p	9a to 12p	8a to 6p	9a to 12p
291 HIGHWAY	703	1021 NE SAM WALTON LN LEE'S SUMMIT, MO 64086	9a to 5p	9a to 12p	7a to 6p	9a to 12p
150 HIGHWAY	704	250 SW GREENWICH LEE'S SUMMIT, MO 64082	9a to 5p	9a to 12p	8a to 6p	9a to 12p

SERVICE DESCRIPTION	BRANCH NUMBER, BY REGION							
	Central Kansas City							
	001	006	018	202	207	301	302	303
PAYING AND RECEIVING TELLER SERVICES	X	X	X	X	X	X	X	X
CASH ADVANCE SERVICES	X	X	X	X	X	X	X	X
ATM	X	X	X	X	X	X	X	X
MONEY ORDERS	X	X	X	X	X	X	X	X
CASHIER'S CHECKS	X	X	X	X	X	X	X	X
VISA GIFT CARDS	X	X	X	X	X	X	X	X
SAFE DEPOSIT BOXES	X	X	X	X	X	X	X	X
WIRE TRANSFER	X	X	X	X	X	X	X	X
COIN SORTING AND COUNTING	X	X	X			X	X	X
NOTARY PUBLIC	X	X	X	X	X	X	X	X
SIGNATURE GUARANTEE						X		
MEDALLION STAMP	X							
OVERDRAFT PRIVILEGE SERVICES	X	X	X	X	X	X	X	X
CHECKING ACCOUNTS	X	X	X	X	X	X	X	X
SAVINGS ACCOUNTS	X	X	X	X	X	X	X	X
HEALTH SAVINGS ACCOUNTS	X	X	X	X	X	X	X	X
CERTIFICATES OF DEPOSIT	X	X	X	X	X	X	X	X
HOLIDAY CLUB ACCOUNTS	X	X	X	X	X	X	X	X
PRIMETIME ACCOUNTS FOR SENIORS	X	X	X	X	X	X	X	X
INDIVIDUAL RETIREMENT ACCOUNTS	X	X	X	X	X	X	X	X
INTERNET BANKING SERVICES	X	X	X	X	X	X	X	X
INTERNET BANKING KIOSK SERVICES	X	X	X	X		X	X	X
MOBILE BANKING SERVICES	X	X	X	X	X	X	X	X
CASH MANAGEMENT	X	X	X	X	X	X	X	X
POSITIVE PAY	X	X	X	X	X	X	X	X
LOCK BOX SERVICES	X	X	X	X	X	X	X	X
CHECK COLLECTION	X	X	X	X	X	X	X	X
NIGHT DROP	X	X	X	X	X	X	X	X
CONSUMER INSTALLMENT LENDING	X							
CONSUMER LINE OF CREDIT	X							
MORTGAGE DIVISION: MORTGAGE	X							
MORTGAGE DIVISION: CONSTRUCTION	X					X		
MORTGAGE DIVISION: BRIDGE/SWING	X					X		
COMMERCIAL LOANS AND LINES OF CREDIT	X					X		
COMMERCIAL REAL ESTATE LENDING	X					X		
COMMERCIAL CONSTRUCTION LENDING	X					X		
AGRICULTURAL LENDING	X							

CONSUMER CREDIT CARD APPLICATION	X	X	X	X	X	X	X	X
COMMERCIAL CREDIT CARD APPLICATION	X	X	X	X	X	X	X	X

SERVICE DESCRIPTION	BRANCH NUMBER, BY REGION					
	East Kansas City					
	607	609	701	702	703	704
PAYING AND RECEIVING TELLER SERVICES	X	X	X	X	X	X
CASH ADVANCE SERVICES	X	X	X	X	X	X
ATM	X	X	X	X	X	X
MONEY ORDERS	X	X	X	X	X	X
CASHIER'S CHECKS	X	X	X	X	X	X
VISA GIFT CARDS	X	X	X	X	X	X
SAFE DEPOSIT BOXES	X	X	X	X	X	X
WIRE TRANSFER	X	X	X	X	X	X
COIN SORTING AND COUNTING	X	X	X	X	X	X
NOTARY PUBLIC	X	X	X	X	X	X
SIGNATURE GUARANTEE			X			
MEDALLION STAMP			X			
OVERDRAFT PRIVILEGE SERVICES	X	X	X	X	X	X
CHECKING ACCOUNTS	X	X	X	X	X	X
SAVINGS ACCOUNTS	X	X	X	X	X	X
HEALTH SAVINGS ACCOUNTS	X	X	X	X	X	X
CERTIFICATES OF DEPOSIT	X	X	X	X	X	X
HOLIDAY CLUB ACCOUNTS	X	X	X	X	X	X
PRIMETIME ACCOUNTS FOR SENIORS	X	X	X	X	X	X
INDIVIDUAL RETIREMENT ACCOUNTS	X	X	X	X	X	X
INTERNET BANKING SERVICES	X	X	X	X	X	X
INTERNET BANKING KIOSK SERVICES	X	X	X	X	X	X
MOBILE BANKING SERVICES	X	X	X	X	X	X
CASH MANAGEMENT	X	X	X	X	X	X
POSITIVE PAY	X	X	X	X	X	X
LOCK BOX SERVICES	X	X	X	X	X	X
CHECK COLLECTION	X	X	X	X	X	X
NIGHT DROP	X	X	X	X	X	X
CONSUMER INSTALLMENT LENDING			X	X		
CONSUMER LINE OF CREDIT			X	X		
MORTGAGE DIVISION: MORTGAGE						
MORTGAGE DIVISION: CONSTRUCTION						
MORTGAGE DIVISION: BRIDGE/SWING						
COMMERCIAL LOANS AND LINES OF CREDIT			X			
COMMERCIAL REAL ESTATE LENDING			X			
COMMERCIAL CONSTRUCTION LENDING			X			
AGRICULTURAL LENDING			X			
CONSUMER CREDIT CARD APPLICATION	X	X	X	X	X	X
COMMERCIAL CREDIT CARD APPLICATION	X	X	X	X	X	X

SERVICE DESCRIPTION	BRANCH NUMBER, BY REGION					
	North Kansas City					
	401	402	403	409	410	411
PAYING AND RECEIVING TELLER SERVICES	X	X	X	X	X	X
CASH ADVANCE SERVICES	X	X	X	X	X	X
ATM	X	X	X	X	X	X
MONEY ORDERS	X	X	X	X	X	X
CASHIER'S CHECKS	X	X	X	X	X	X
VISA GIFT CARDS	X	X	X	X	X	X
SAFE DEPOSIT BOXES	X	X		X	X	X
WIRE TRANSFER	X	X	X	X	X	X
COIN SORTING AND COUNTING	X	X		X	X	X
NOTARY PUBLIC	X	X	X	X	X	X
SIGNATURE GUARANTEE	X					
MEDALLION STAMP	X					
OVERDRAFT PRIVILEGE SERVICES	X	X	X	X	X	X
CHECKING ACCOUNTS	X	X	X	X	X	X
SAVINGS ACCOUNTS	X	X	X	X	X	X
HEALTH SAVINGS ACCOUNTS	X	X	X	X	X	X
CERTIFICATES OF DEPOSIT	X	X	X	X	X	X
HOLIDAY CLUB ACCOUNTS	X	X	X	X	X	X
PRIMETIME ACCOUNTS FOR SENIORS	X	X	X	X	X	X
INDIVIDUAL RETIREMENT ACCOUNTS	X	X		X	X	X
INTERNET BANKING SERVICES	X	X	X	X	X	X
INTERNET BANKING KIOSK SERVICES	X	X	X	X	X	X
MOBILE BANKING SERVICES	X	X	X	X	X	X
CASH MANAGEMENT	X	X	X	X	X	X
POSITIVE PAY	X	X	X	X	X	X
LOCK BOX SERVICES	X	X		X	X	X
CHECK COLLECTION	X	X		X	X	X
NIGHT DROP	X	X	X	X	X	X
CONSUMER INSTALLMENT LENDING	X			X		X
CONSUMER LINE OF CREDIT	X			X		X
MORTGAGE DIVISION: MORTGAGE						
MORTGAGE DIVISION: CONSTRUCTION	X					
MORTGAGE DIVISION: BRIDGE/SWING						
COMMERCIAL LOANS AND LINES OF CREDIT	X					X

COMMERCIAL REAL ESTATE LENDING	X					X
COMMERCIAL CONSTRUCTION LENDING	X					X
AGRICULTURAL LENDING						
CONSUMER CREDIT CARD APPLICATION	X	X	X	X	X	X
COMMERCIAL CREDIT CARD APPLICATION	X	X	X	X	X	X

SERVICE DESCRIPTION	BRANCH NUMBER, BY REGION					
	West Kansas City					
	009	014	016	031	203	ATM
PAYING AND RECEIVING TELLER SERVICES	X	X	X	X	X	
CASH ADVANCE SERVICES	X	X	X	X	X	
ATM	X	X	X	X	X	X
MONEY ORDERS	X	X	X	X	X	
CASHIER'S CHECKS	X	X	X	X	X	
VISA GIFT CARDS	X	X	X	X	X	
SAFE DEPOSIT BOXES	X	X	X	X	X	
WIRE TRANSFER	X	X	X	X	X	
COIN SORTING AND COUNTING	X	X	X	X		
NOTARY PUBLIC	X	X	X	X	X	
SIGNATURE GUARANTEE			X			
MEDALLION STAMP						
OVERDRAFT PRIVILEGE SERVICES	X	X	X	X	X	
CHECKING ACCOUNTS	X	X	X	X	X	
SAVINGS ACCOUNTS	X	X	X	X	X	
HEALTH SAVINGS ACCOUNTS	X	X	X	X	X	
CERTIFICATES OF DEPOSIT	X	X	X	X	X	
HOLIDAY CLUB ACCOUNTS	X	X	X	X	X	
PRIMETIME ACCOUNTS FOR SENIORS	X	X	X	X	X	
INDIVIDUAL RETIREMENT ACCOUNTS	X	X	X	X	X	
INTERNET BANKING SERVICES	X	X	X	X	X	
INTERNET BANKING KIOSK SERVICES	X	X	X	X	X	
MOBILE BANKING SERVICES	X	X	X	X	X	
CASH MANAGEMENT	X	X	X	X	X	
POSITIVE PAY	X	X	X	X	X	
LOCK BOX SERVICES	X	X	X	X	X	
CHECK COLLECTION	X	X	X	X	X	
NIGHT DROP	X	X	X	X	X	
CONSUMER INSTALLMENT LENDING						
CONSUMER LINE OF CREDIT						
MORTGAGE DIVISION: MORTGAGE						
MORTGAGE DIVISION: CONSTRUCTION						
MORTGAGE DIVISION: BRIDGE/SWING						
COMMERCIAL LOANS AND LINES OF CREDIT						
COMMERCIAL REAL ESTATE LENDING						
COMMERCIAL CONSTRUCTION LENDING						
AGRICULTURAL LENDING						

CONSUMER CREDIT CARD APPLICATION	X	X	X	X	X	
COMMERCIAL CREDIT CARD APPLICATION	X	X	X	X	X	



Miscellaneous Fees and Charges

ATM/Debit Card

ATM or Debit Card Replacement Fee (customer request)	\$5.00/each
Security Bank ATM Fee (Security Bank of KC card transactions conducted at an ATM owned by us).....	FREE
Security Bank ATM Fee (Security Bank of KC card transactions conducted at an ATM not owned by us)....	\$2.50/transaction
International Transaction Fee (INT FEE ²).....	1.00% of transaction in U.S. dollars

¹Transactions include withdrawals and transfers. ATM operators or networks may also assess an ATM Fee, including a balance inquiry even if you do not complete a fund transfer. ²Assessed by a merchant or ATM located outside the U.S.

Account Closing

Account Closing Fee (within 90 days of opening).....	\$25.00/account
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Account Research

Account Research (one hour minimum).....	\$25.00/hour
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Bank Statements

Hold Mail (branch pick-up).....	\$5.00/statement cycle
Return/Undeliverable Mail	\$5.00/statement cycle
Paper Statement Fee.....	\$3.00/statement cycle
eStatements	FREE

Business Coin/Currency Handling

Coin, rolled	\$0.08/roll
Coin, unrolled	5.00% of coin total
Currency (deposited/withdrawn)	\$0.10 per \$100.00

Consumer Coin Handling

Coin, unrolled (customer – fee waived if coin sort is deposited)	5.00% of coin total
Coin, unrolled (non-customer).....	10.00% of coin total

Foreign Currency Orders

Foreign Currency	\$25.00/exchange
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Chargeback Items

Chargeback Item Fee (includes all cashed or deposited items and ACHs returned to the Bank for any reason).....	\$12.00/item
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Collections

Collection Item (Domestic).....	\$25.00/each
Collection Item (Foreign).....	\$50.00/each

Copies

Check/Deposit/Other Transaction Images	\$2.00/page
Bank Statement Reprints.....	\$3.00/statement
Activity Printout/Temporary Statement.....	\$3.00/each
Photocopies	\$0.50/page
Fax Transmission	\$0.50/page

Dormant Accounts

Assessed on accounts with no customer-initiated deposit, withdrawal, or transfer activity during the period specified.

Checking Account after 12 months of inactivity and balance < \$100.00	\$5.00/month
Savings Account after 24 months of inactivity and balance < \$100.00	\$5.00/month

Legal Processing

Garnishments	\$75.00/occurrence or maximum allowed by statute
Levies/Warrants	\$75.00/occurrence or maximum allowed by statute

Monetary Instruments

Cashier's Checks.....	\$6.00/each
Counter Checks.....	\$2.00/4 checks
Money Orders.....	\$3.00/each
Visa Gift Cards.....	\$4.95/each

Money Services Business (MSB)

MSB Monthly Maintenance Fee.....	\$250.00/month
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Night Deposit

Lock Bag.....	\$20.00/each
Zipper Bag.....	\$5.00/each
Night Drop Replacement Key.....	\$5.00/each

Overdraft (OD)/Non-Sufficient Funds (NSF)

A fee will be charged, when permitted by law, for each overdraft created by check, ACH, ATM withdrawal, in-person withdrawal, or any other electronic means. Items that are returned unpaid may be re-presented for payment and may cause additional OD/NSF fees to be assessed for the same item. A fee will not be assessed for any item that creates an overdraft balance of \$10.00 or less, or on items \$3.00 and under.

Overdraft Fee (OD) – item paid.....	\$30.00/presentation
Returned Item Fee (NSF).....	\$30.00/presentation
Daily OD/NSF Fee Limit.....	\$150.00

Signature Verification Services

Notary (customer).....	FREE
Notary (non-customer).....	\$2.00/document
Medallion or Signature Guarantee (service provided to customers by appointment).....	\$15.00/document

Stop Payments

Stop Payment Fee (recurring debit card payment).....	\$20.00/each
Stop Payment Fee (check or ACH).....	\$30.00/each

Transfers

Overdraft Sweep Transfer Fee.....	\$10.00/transfer
Telephone Transfer Fee (employee assisted).....	\$3.00/each

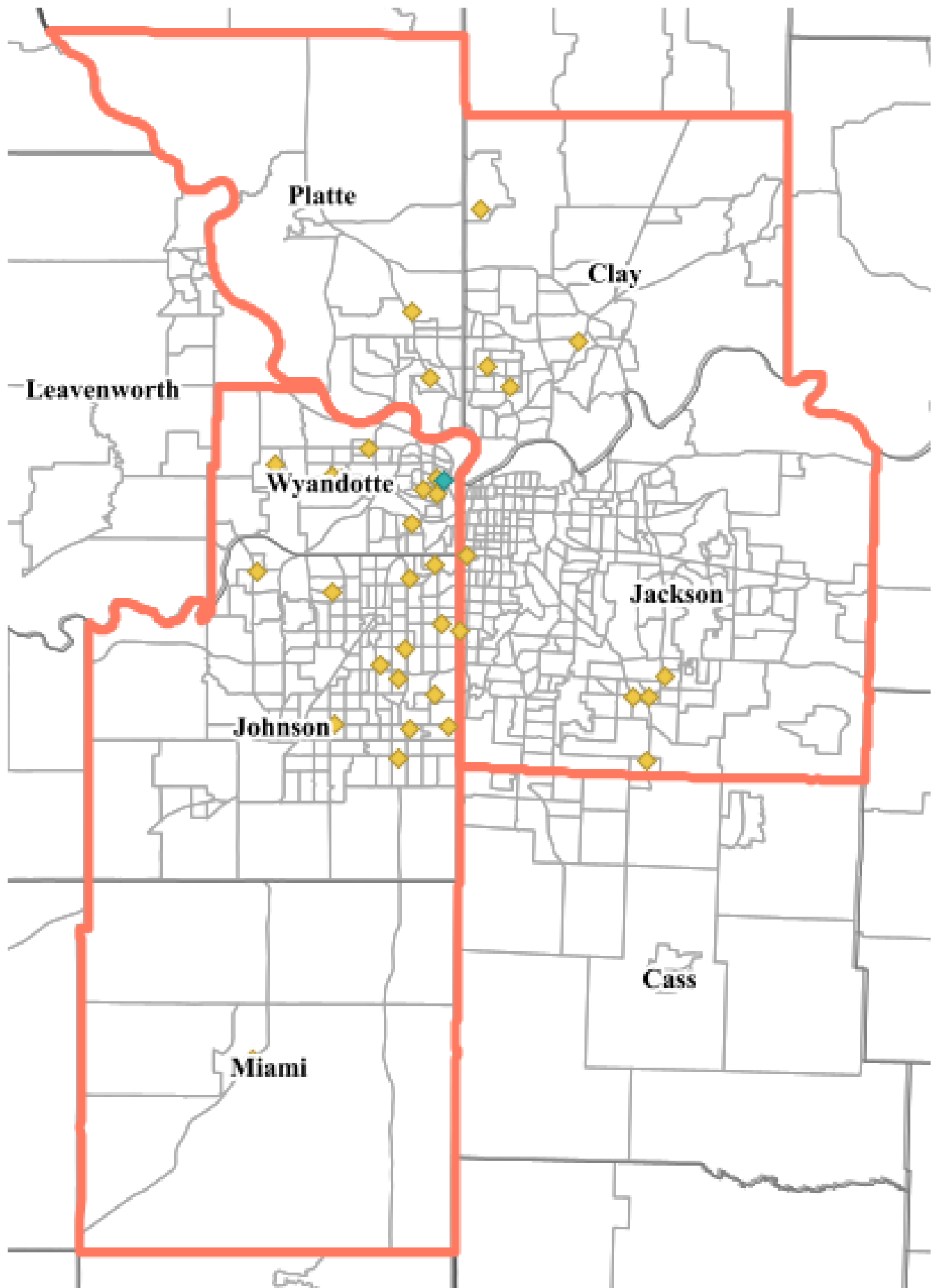
Wire Transfers

Incoming Wire Transfer Fee.....	\$10.00/wire
Outgoing Domestic Wire Transfer Fee.....	\$25.00/wire
Outgoing International Wire Transfer Fee.....	\$50.00/wire

Safe Deposit Boxes and Other Related Fees

Safe Deposit Box Availability Varies by Branch. Contents are not FDIC Insured.

Box Size	Annual Fee
1 X 4.....	\$20.00
2 X 4, 2 X 5.....	\$25.00
3 X 4, 3 X 5.....	\$30.00
4 X 4, 4 X 5.....	\$35.00
5 X 5.....	\$40.00
2 X 10, 3 X 10.....	\$50.00
4 X 10, 5 X 10.....	\$65.00
8 X 11.....	\$80.00
10 X 10.....	\$100.00
10 X 15, 10 X 20, 10 X 22.....	\$115.00
10 X 44.....	\$210.00
Late Payment Fee (after 30 days).....	\$5.00/month
Lost Key Fee.....	\$20.00/each
Box Drilling Fee.....	\$175.00 minimum charge



Area	County	MSA	State/County	Census Tract	Tract Income	Total Population
Kansas	Johnson KS	28140	20-091	0500.00	Upper*	5,065
Kansas	Johnson KS	28140	20-091	0501.00	Middle	4,389
Kansas	Johnson KS	28140	20-091	0502.00	Middle	3,759
Kansas	Johnson KS	28140	20-091	0503.01	Middle	4,127
Kansas	Johnson KS	28140	20-091	0503.02	Middle	1,799
Kansas	Johnson KS	28140	20-091	0504.00	Middle	4,896
Kansas	Johnson KS	28140	20-091	0505.00	Middle	2,507
Kansas	Johnson KS	28140	20-091	0506.00	Upper*	4,565
Kansas	Johnson KS	28140	20-091	0507.00	Upper*	4,821
Kansas	Johnson KS	28140	20-091	0508.00	Upper*	2,699
Kansas	Johnson KS	28140	20-091	0509.00	Upper*	4,728
Kansas	Johnson KS	28140	20-091	0510.00	Upper*	3,763
Kansas	Johnson KS	28140	20-091	0511.00	Middle	3,525
Kansas	Johnson KS	28140	20-091	0512.00	Middle	4,190
Kansas	Johnson KS	28140	20-091	0513.00	Middle	4,526
Kansas	Johnson KS	28140	20-091	0514.00	Upper*	3,238
Kansas	Johnson KS	28140	20-091	0515.00	Upper*	4,115
Kansas	Johnson KS	28140	20-091	0516.00	Upper*	5,640
Kansas	Johnson KS	28140	20-091	0517.00	Upper*	4,754
Kansas	Johnson KS	28140	20-091	0518.01	Upper*	4,159
Kansas	Johnson KS	28140	20-091	0518.03	Middle	4,331
Kansas	Johnson KS	28140	20-091	0518.04	Middle	5,173
Kansas	Johnson KS	28140	20-091	0518.05	Middle	5,577
Kansas	Johnson KS	28140	20-091	0518.06	Upper*	5,390
Kansas	Johnson KS	28140	20-091	0518.07	Middle	3,867
Kansas	Johnson KS	28140	20-091	0518.08	Low	2,642
Kansas	Johnson KS	28140	20-091	0519.02	Middle	4,326
Kansas	Johnson KS	28140	20-091	0519.04	Middle	6,318
Kansas	Johnson KS	28140	20-091	0519.07	Middle	3,825
Kansas	Johnson KS	28140	20-091	0519.08	Middle	1,715
Kansas	Johnson KS	28140	20-091	0519.09	Middle	5,547
Kansas	Johnson KS	28140	20-091	0519.10	Middle	2,169
Kansas	Johnson KS	28140	20-091	0519.11	Mod	3,408
Kansas	Johnson KS	28140	20-091	0519.12	Middle	2,471
Kansas	Johnson KS	28140	20-091	0520.01	Middle	2,257
Kansas	Johnson KS	28140	20-091	0520.04	Mod	1,701
Kansas	Johnson KS	28140	20-091	0520.05	Mod	2,884
Kansas	Johnson KS	28140	20-091	0520.06	Mod	3,614
Kansas	Johnson KS	28140	20-091	0521.01	Middle	1,751
Kansas	Johnson KS	28140	20-091	0521.02	Middle	2,669
Kansas	Johnson KS	28140	20-091	0522.01	Middle	3,598
Kansas	Johnson KS	28140	20-091	0522.02	Middle	3,433
Kansas	Johnson KS	28140	20-091	0523.04	Middle	4,943
Kansas	Johnson KS	28140	20-091	0523.05	Middle	4,856
Kansas	Johnson KS	28140	20-091	0523.06	Upper*	3,571
Kansas	Johnson KS	28140	20-091	0523.07	Middle	3,860
Kansas	Johnson KS	28140	20-091	0523.08	Mod	3,521
Kansas	Johnson KS	28140	20-091	0524.10	Upper*	5,222
Kansas	Johnson KS	28140	20-091	0524.11	Upper*	3,087
Kansas	Johnson KS	28140	20-091	0524.14	Upper*	4,018
Kansas	Johnson KS	28140	20-091	0524.15	Middle	3,542
Kansas	Johnson KS	28140	20-091	0524.16	Middle	4,492
Kansas	Johnson KS	28140	20-091	0524.17	Middle	3,389
Kansas	Johnson KS	28140	20-091	0524.18	Low	3,483

Kansas	Johnson KS	28140	20-091	0524.19	Middle	4,785
Kansas	Johnson KS	28140	20-091	0524.21	Upper*	4,788
Kansas	Johnson KS	28140	20-091	0524.22	Middle	4,758
Kansas	Johnson KS	28140	20-091	0524.23	Mod	2,856
Kansas	Johnson KS	28140	20-091	0525.02	Upper*	1,641
Kansas	Johnson KS	28140	20-091	0525.05	Upper*	3,073
Kansas	Johnson KS	28140	20-091	0525.06	Upper*	1,489
Kansas	Johnson KS	28140	20-091	0525.07	Middle	3,186
Kansas	Johnson KS	28140	20-091	0526.04	Upper*	2,254
Kansas	Johnson KS	28140	20-091	0526.06	Middle	1,992
Kansas	Johnson KS	28140	20-091	0526.07	Upper*	2,651
Kansas	Johnson KS	28140	20-091	0526.08	Upper*	6,418
Kansas	Johnson KS	28140	20-091	0526.09	Upper*	5,982
Kansas	Johnson KS	28140	20-091	0526.10	Upper*	6,246
Kansas	Johnson KS	28140	20-091	0526.11	Middle	2,443
Kansas	Johnson KS	28140	20-091	0526.12	Upper*	3,115
Kansas	Johnson KS	28140	20-091	0526.13	Upper*	7,250
Kansas	Johnson KS	28140	20-091	0527.01	Middle	5,383
Kansas	Johnson KS	28140	20-091	0527.02	Upper*	2,239
Kansas	Johnson KS	28140	20-091	0528.03	Middle	4,137
Kansas	Johnson KS	28140	20-091	0528.04	Upper*	4,831
Kansas	Johnson KS	28140	20-091	0528.05	Upper*	8,151
Kansas	Johnson KS	28140	20-091	0528.06	Upper*	6,063
Kansas	Johnson KS	28140	20-091	0528.07	Upper*	4,830
Kansas	Johnson KS	28140	20-091	0529.04	Middle	3,474
Kansas	Johnson KS	28140	20-091	0529.05	Mod	4,589
Kansas	Johnson KS	28140	20-091	0529.06	Mod	4,954
Kansas	Johnson KS	28140	20-091	0529.07	Middle	4,545
Kansas	Johnson KS	28140	20-091	0529.08	Middle	5,692
Kansas	Johnson KS	28140	20-091	0529.10	Upper*	4,318
Kansas	Johnson KS	28140	20-091	0530.04	Middle	3,656
Kansas	Johnson KS	28140	20-091	0530.05	Upper*	1,794
Kansas	Johnson KS	28140	20-091	0530.06	Upper*	3,744
Kansas	Johnson KS	28140	20-091	0530.07	Middle	4,908
Kansas	Johnson KS	28140	20-091	0530.08	Upper*	4,863
Kansas	Johnson KS	28140	20-091	0530.09	Upper*	5,206
Kansas	Johnson KS	28140	20-091	0530.10	Upper*	6,081
Kansas	Johnson KS	28140	20-091	0530.11	Upper*	2,233
Kansas	Johnson KS	28140	20-091	0530.12	Upper*	3,242
Kansas	Johnson KS	28140	20-091	0530.13	Upper*	2,339
Kansas	Johnson KS	28140	20-091	0531.01	Upper*	4,163
Kansas	Johnson KS	28140	20-091	0531.02	Upper*	4,647
Kansas	Johnson KS	28140	20-091	0531.05	Middle	3,306
Kansas	Johnson KS	28140	20-091	0531.08	Upper*	4,204
Kansas	Johnson KS	28140	20-091	0531.09	Upper*	2,950
Kansas	Johnson KS	28140	20-091	0531.10	Upper*	3,845
Kansas	Johnson KS	28140	20-091	0532.01	Upper*	2,468
Kansas	Johnson KS	28140	20-091	0532.02	Upper*	3,942
Kansas	Johnson KS	28140	20-091	0532.03	Upper*	5,649
Kansas	Johnson KS	28140	20-091	0533.01	Upper*	5,193
Kansas	Johnson KS	28140	20-091	0533.02	Upper*	7,138
Kansas	Johnson KS	28140	20-091	0534.03	Upper*	3,998
Kansas	Johnson KS	28140	20-091	0534.09	Upper*	3,810
Kansas	Johnson KS	28140	20-091	0534.11	Upper*	5,452
Kansas	Johnson KS	28140	20-091	0534.13	Upper*	4,082

Kansas	Johnson KS	28140	20-091	0534.14	Middle	4,907
Kansas	Johnson KS	28140	20-091	0534.15	Upper*	4,267
Kansas	Johnson KS	28140	20-091	0534.17	Upper*	3,978
Kansas	Johnson KS	28140	20-091	0534.18	Upper*	4,832
Kansas	Johnson KS	28140	20-091	0534.19	Upper*	1,656
Kansas	Johnson KS	28140	20-091	0534.21	Upper*	4,173
Kansas	Johnson KS	28140	20-091	0534.22	Upper*	2,247
Kansas	Johnson KS	28140	20-091	0534.23	Upper*	5,436
Kansas	Johnson KS	28140	20-091	0534.25	Upper*	3,207
Kansas	Johnson KS	28140	20-091	0534.26	Upper*	5,435
Kansas	Johnson KS	28140	20-091	0534.27	Upper*	6,759
Kansas	Johnson KS	28140	20-091	0534.28	Upper*	4,293
Kansas	Johnson KS	28140	20-091	0534.29	Upper*	4,712
Kansas	Johnson KS	28140	20-091	0534.30	Upper*	4,896
Kansas	Johnson KS	28140	20-091	0534.31	Upper*	2,638
Kansas	Johnson KS	28140	20-091	0535.02	Mod	3,667
Kansas	Johnson KS	28140	20-091	0535.06	Upper*	3,790
Kansas	Johnson KS	28140	20-091	0535.07	Middle	5,530
Kansas	Johnson KS	28140	20-091	0535.08	Upper*	6,072
Kansas	Johnson KS	28140	20-091	0535.09	Upper*	6,878
Kansas	Johnson KS	28140	20-091	0535.10	Upper*	5,506
Kansas	Johnson KS	28140	20-091	0535.55	Mod	2,112
Kansas	Johnson KS	28140	20-091	0535.56	Mod	2,597
Kansas	Johnson KS	28140	20-091	0535.57	Mod	2,313
Kansas	Johnson KS	28140	20-091	0535.58	Upper*	3,425
Kansas	Johnson KS	28140	20-091	0535.59	Upper*	3,605
Kansas	Johnson KS	28140	20-091	0535.60	Upper*	4,444
Kansas	Johnson KS	28140	20-091	0536.01	Middle	2,098
Kansas	Johnson KS	28140	20-091	0536.03	Upper*	2,977
Kansas	Johnson KS	28140	20-091	0536.04	Middle	5,454
Kansas	Johnson KS	28140	20-091	0537.01	Middle	2,706
Kansas	Johnson KS	28140	20-091	0537.03	Middle	3,376
Kansas	Johnson KS	28140	20-091	0537.05	Mod	3,315
Kansas	Johnson KS	28140	20-091	0537.07	Middle	5,214
Kansas	Johnson KS	28140	20-091	0537.09	Middle	6,376
Kansas	Johnson KS	28140	20-091	0537.11	Upper*	5,066
Kansas	Johnson KS	28140	20-091	0537.12	Middle	4,722
Kansas	Johnson KS	28140	20-091	0538.01	Middle	7,613
Kansas	Johnson KS	28140	20-091	0538.03	Upper*	4,079
Kansas	Johnson KS	28140	20-091	0538.04	Upper*	4,504
Kansas	Johnson KS	28140	20-091	9800.01	N/A	18
Kansas	Johnson KS	28140	20-091	9800.03	N/A	1
Kansas	Johnson KS	28140	20-091	9800.04	N/A	7
Kansas	Johnson KS	28140	20-091	9800.05	N/A	1
Kansas	Johnson KS	28140	20-091	9801.00	N/A	0
Kansas	Miami KS	28140	20-121	1001.00	Middle	3,621
Kansas	Miami KS	28140	20-121	1002.00	Middle	5,293
Kansas	Miami KS	28140	20-121	1003.00	Upper*	3,168
Kansas	Miami KS	28140	20-121	1004.00	Middle	4,483
Kansas	Miami KS	28140	20-121	1005.00	Middle	4,197
Kansas	Miami KS	28140	20-121	1006.01	Middle	6,273
Kansas	Miami KS	28140	20-121	1006.02	Middle	1,805
Kansas	Miami KS	28140	20-121	1007.00	Mod	5,351
Kansas	Wyandotte KS	28140	20-209	0401.00	Mod	2,909
Kansas	Wyandotte KS	28140	20-209	0402.00	Mod	1,422

Kansas	Wyandotte KS	28140	20-209	0405.00	Mod	2,064
Kansas	Wyandotte KS	28140	20-209	0406.00	Mod	2,855
Kansas	Wyandotte KS	28140	20-209	0407.00	Low	1,791
Kansas	Wyandotte KS	28140	20-209	0409.00	Middle	1,282
Kansas	Wyandotte KS	28140	20-209	0411.00	Low	1,440
Kansas	Wyandotte KS	28140	20-209	0412.00	Mod	1,789
Kansas	Wyandotte KS	28140	20-209	0413.00	Low	5,369
Kansas	Wyandotte KS	28140	20-209	0414.00	Low	1,579
Kansas	Wyandotte KS	28140	20-209	0415.00	Low	2,787
Kansas	Wyandotte KS	28140	20-209	0416.00	Mod	4,266
Kansas	Wyandotte KS	28140	20-209	0419.00	Mod	1,707
Kansas	Wyandotte KS	28140	20-209	0420.01	Low	1,691
Kansas	Wyandotte KS	28140	20-209	0420.02	Mod	1,728
Kansas	Wyandotte KS	28140	20-209	0421.00	Mod	2,944
Kansas	Wyandotte KS	28140	20-209	0422.00	Low	1,853
Kansas	Wyandotte KS	28140	20-209	0423.00	Low	3,270
Kansas	Wyandotte KS	28140	20-209	0424.00	Low	2,596
Kansas	Wyandotte KS	28140	20-209	0426.00	Low	2,771
Kansas	Wyandotte KS	28140	20-209	0427.00	Low	3,509
Kansas	Wyandotte KS	28140	20-209	0428.00	Mod	3,286
Kansas	Wyandotte KS	28140	20-209	0429.00	Low	4,808
Kansas	Wyandotte KS	28140	20-209	0430.00	Mod	3,525
Kansas	Wyandotte KS	28140	20-209	0433.01	Mod	3,445
Kansas	Wyandotte KS	28140	20-209	0434.00	Mod	2,196
Kansas	Wyandotte KS	28140	20-209	0435.00	Middle	1,684
Kansas	Wyandotte KS	28140	20-209	0436.00	Mod	6,648
Kansas	Wyandotte KS	28140	20-209	0437.00	Mod	2,473
Kansas	Wyandotte KS	28140	20-209	0438.02	Middle	1,305
Kansas	Wyandotte KS	28140	20-209	0438.03	Middle	2,959
Kansas	Wyandotte KS	28140	20-209	0439.03	Low	3,134
Kansas	Wyandotte KS	28140	20-209	0439.04	Low	3,606
Kansas	Wyandotte KS	28140	20-209	0439.05	Mod	1,764
Kansas	Wyandotte KS	28140	20-209	0440.01	Middle	3,592
Kansas	Wyandotte KS	28140	20-209	0440.02	Low	3,247
Kansas	Wyandotte KS	28140	20-209	0441.01	N/A	1,125
Kansas	Wyandotte KS	28140	20-209	0441.02	Mod	2,878
Kansas	Wyandotte KS	28140	20-209	0441.03	Middle	3,049
Kansas	Wyandotte KS	28140	20-209	0441.04	Mod	3,504
Kansas	Wyandotte KS	28140	20-209	0442.01	Middle	4,209
Kansas	Wyandotte KS	28140	20-209	0442.02	Middle	3,873
Kansas	Wyandotte KS	28140	20-209	0443.01	Mod	2,452
Kansas	Wyandotte KS	28140	20-209	0443.02	Mod	2,032
Kansas	Wyandotte KS	28140	20-209	0443.03	Mod	2,484
Kansas	Wyandotte KS	28140	20-209	0444.00	Mod	3,080
Kansas	Wyandotte KS	28140	20-209	0445.00	Mod	2,309
Kansas	Wyandotte KS	28140	20-209	0446.01	Mod	2,761
Kansas	Wyandotte KS	28140	20-209	0446.02	N/A	0
Kansas	Wyandotte KS	28140	20-209	0446.03	N/A	0
Kansas	Wyandotte KS	28140	20-209	0447.02	Middle	4,717
Kansas	Wyandotte KS	28140	20-209	0447.03	Upper*	3,470
Kansas	Wyandotte KS	28140	20-209	0447.04	Middle	1,705
Kansas	Wyandotte KS	28140	20-209	0448.03	Upper*	6,835
Kansas	Wyandotte KS	28140	20-209	0448.04	Upper*	5,152
Kansas	Wyandotte KS	28140	20-209	0448.07	Upper*	3,069
Kansas	Wyandotte KS	28140	20-209	0449.00	Mod	4,799

Kansas	Wyandotte KS	28140	20-209	0451.00	Mod	1,985
Kansas	Wyandotte KS	28140	20-209	0452.00	Mod	4,330
Kansas	Wyandotte KS	28140	20-209	9800.00	N/A	0
Kansas	Wyandotte KS	28140	20-209	9805.00	N/A	15
Kansas	Wyandotte KS	28140	20-209	9809.00	N/A	98
Kansas	Wyandotte KS	28140	20-209	9812.00	N/A	11
Kansas	Wyandotte KS	28140	20-209	9815.00	N/A	9
Missouri	Clay MO	28140	29-047	0202.01	Mod	5,423
Missouri	Clay MO	28140	29-047	0202.02	Upper*	4,867
Missouri	Clay MO	28140	29-047	0203.00	Mod	6,688
Missouri	Clay MO	28140	29-047	0204.00	Middle	2,561
Missouri	Clay MO	28140	29-047	0205.00	Mod	6,252
Missouri	Clay MO	28140	29-047	0206.02	Mod	4,417
Missouri	Clay MO	28140	29-047	0206.03	Mod	4,196
Missouri	Clay MO	28140	29-047	0206.04	Mod	5,484
Missouri	Clay MO	28140	29-047	0208.02	Mod	2,656
Missouri	Clay MO	28140	29-047	0208.03	Mod	2,906
Missouri	Clay MO	28140	29-047	0209.01	Middle	6,107
Missouri	Clay MO	28140	29-047	0209.02	Middle	2,562
Missouri	Clay MO	28140	29-047	0210.01	Mod	3,716
Missouri	Clay MO	28140	29-047	0210.03	Middle	4,115
Missouri	Clay MO	28140	29-047	0210.04	Middle	3,068
Missouri	Clay MO	28140	29-047	0211.01	Mod	5,123
Missouri	Clay MO	28140	29-047	0211.03	Middle	3,772
Missouri	Clay MO	28140	29-047	0211.04	Middle	3,187
Missouri	Clay MO	28140	29-047	0211.05	Middle	3,736
Missouri	Clay MO	28140	29-047	0212.04	Mod	5,679
Missouri	Clay MO	28140	29-047	0212.08	Mod	6,058
Missouri	Clay MO	28140	29-047	0212.09	Middle	4,461
Missouri	Clay MO	28140	29-047	0212.10	Middle	4,368
Missouri	Clay MO	28140	29-047	0212.11	Mod	2,804
Missouri	Clay MO	28140	29-047	0212.12	Upper*	6,754
Missouri	Clay MO	28140	29-047	0212.13	Middle	3,193
Missouri	Clay MO	28140	29-047	0212.14	Middle	1,417
Missouri	Clay MO	28140	29-047	0213.03	Upper*	5,065
Missouri	Clay MO	28140	29-047	0213.07	Upper*	7,622
Missouri	Clay MO	28140	29-047	0213.09	Upper*	5,911
Missouri	Clay MO	28140	29-047	0213.11	Upper*	2,866
Missouri	Clay MO	28140	29-047	0213.12	Upper*	7,620
Missouri	Clay MO	28140	29-047	0213.13	Upper*	8,275
Missouri	Clay MO	28140	29-047	0213.14	Middle	7,251
Missouri	Clay MO	28140	29-047	0214.01	Middle	4,628
Missouri	Clay MO	28140	29-047	0214.03	Mod	2,995
Missouri	Clay MO	28140	29-047	0214.04	Middle	4,816
Missouri	Clay MO	28140	29-047	0216.01	Middle	4,767
Missouri	Clay MO	28140	29-047	0216.02	Middle	3,505
Missouri	Clay MO	28140	29-047	0217.01	Mod	5,379
Missouri	Clay MO	28140	29-047	0217.03	Mod	2,543
Missouri	Clay MO	28140	29-047	0217.04	Middle	3,322
Missouri	Clay MO	28140	29-047	0218.06	Middle	4,066
Missouri	Clay MO	28140	29-047	0218.07	Middle	4,233
Missouri	Clay MO	28140	29-047	0218.08	Upper*	4,648
Missouri	Clay MO	28140	29-047	0218.09	Middle	4,566
Missouri	Clay MO	28140	29-047	0218.10	Upper*	3,033
Missouri	Clay MO	28140	29-047	0218.11	Upper*	3,537

Missouri	Clay MO	28140	29-047	0218.12	Middle	5,577
Missouri	Clay MO	28140	29-047	0219.00	Upper*	6,768
Missouri	Clay MO	28140	29-047	0220.00	Middle	6,540
Missouri	Clay MO	28140	29-047	0221.00	Mod	5,343
Missouri	Clay MO	28140	29-047	0222.00	Middle	4,110
Missouri	Clay MO	28140	29-047	0223.01	Middle	3,180
Missouri	Clay MO	28140	29-047	0223.02	Upper*	5,599
Missouri	Jackson MO	28140	29-095	0003.00	Low	2,087
Missouri	Jackson MO	28140	29-095	0006.00	Mod	4,653
Missouri	Jackson MO	28140	29-095	0007.00	Low	4,056
Missouri	Jackson MO	28140	29-095	0008.00	Mod	4,334
Missouri	Jackson MO	28140	29-095	0009.00	Mod	3,005
Missouri	Jackson MO	28140	29-095	0010.00	Low	2,910
Missouri	Jackson MO	28140	29-095	0011.00	N/A	2,378
Missouri	Jackson MO	28140	29-095	0018.00	Low	3,161
Missouri	Jackson MO	28140	29-095	0019.00	Low	3,380
Missouri	Jackson MO	28140	29-095	0020.00	Mod	2,315
Missouri	Jackson MO	28140	29-095	0021.00	Low	4,470
Missouri	Jackson MO	28140	29-095	0022.00	Low	3,224
Missouri	Jackson MO	28140	29-095	0023.00	Low	2,149
Missouri	Jackson MO	28140	29-095	0034.00	Mod	3,288
Missouri	Jackson MO	28140	29-095	0037.00	Low	1,049
Missouri	Jackson MO	28140	29-095	0038.00	Mod	1,538
Missouri	Jackson MO	28140	29-095	0043.00	Middle	2,794
Missouri	Jackson MO	28140	29-095	0044.00	Upper*	1,495
Missouri	Jackson MO	28140	29-095	0046.00	Upper*	2,689
Missouri	Jackson MO	28140	29-095	0051.00	Upper*	1,620
Missouri	Jackson MO	28140	29-095	0052.00	Mod	1,038
Missouri	Jackson MO	28140	29-095	0053.00	Middle	1,437
Missouri	Jackson MO	28140	29-095	0054.00	Low	826
Missouri	Jackson MO	28140	29-095	0055.00	Low	927
Missouri	Jackson MO	28140	29-095	0056.01	Low	1,726
Missouri	Jackson MO	28140	29-095	0056.02	Low	1,420
Missouri	Jackson MO	28140	29-095	0057.00	N/A	2,285
Missouri	Jackson MO	28140	29-095	0058.01	Mod	2,172
Missouri	Jackson MO	28140	29-095	0060.00	Low	1,478
Missouri	Jackson MO	28140	29-095	0061.00	Mod	2,695
Missouri	Jackson MO	28140	29-095	0063.00	Low	1,737
Missouri	Jackson MO	28140	29-095	0065.00	Middle	1,632
Missouri	Jackson MO	28140	29-095	0066.00	Upper*	1,833
Missouri	Jackson MO	28140	29-095	0067.00	Middle	1,807
Missouri	Jackson MO	28140	29-095	0069.00	Upper*	1,338
Missouri	Jackson MO	28140	29-095	0071.00	Middle	2,993
Missouri	Jackson MO	28140	29-095	0072.00	Upper*	2,044
Missouri	Jackson MO	28140	29-095	0073.01	Mod	1,818
Missouri	Jackson MO	28140	29-095	0073.02	N/A	1,377
Missouri	Jackson MO	28140	29-095	0074.00	Upper*	4,397
Missouri	Jackson MO	28140	29-095	0075.00	Mod	2,727
Missouri	Jackson MO	28140	29-095	0076.00	Mod	2,294
Missouri	Jackson MO	28140	29-095	0077.00	Low	1,665
Missouri	Jackson MO	28140	29-095	0078.02	Mod	2,258
Missouri	Jackson MO	28140	29-095	0079.00	Low	3,498
Missouri	Jackson MO	28140	29-095	0080.00	Mod	3,022
Missouri	Jackson MO	28140	29-095	0081.00	Mod	2,113
Missouri	Jackson MO	28140	29-095	0082.00	Middle	2,913

Missouri	Jackson MO	28140	29-095	0083.00	Upper*	2,337
Missouri	Jackson MO	28140	29-095	0084.00	Upper*	2,800
Missouri	Jackson MO	28140	29-095	0085.00	Upper*	3,573
Missouri	Jackson MO	28140	29-095	0086.00	Upper*	5,385
Missouri	Jackson MO	28140	29-095	0087.00	Mod	2,558
Missouri	Jackson MO	28140	29-095	0088.00	Mod	3,430
Missouri	Jackson MO	28140	29-095	0089.00	Mod	1,950
Missouri	Jackson MO	28140	29-095	0090.00	Mod	4,219
Missouri	Jackson MO	28140	29-095	0091.00	Middle	3,735
Missouri	Jackson MO	28140	29-095	0092.00	Middle	2,890
Missouri	Jackson MO	28140	29-095	0093.00	Middle	2,394
Missouri	Jackson MO	28140	29-095	0094.00	Middle	4,391
Missouri	Jackson MO	28140	29-095	0095.00	Low	3,160
Missouri	Jackson MO	28140	29-095	0096.00	Low	1,555
Missouri	Jackson MO	28140	29-095	0097.00	Low	1,592
Missouri	Jackson MO	28140	29-095	0098.00	Middle	3,484
Missouri	Jackson MO	28140	29-095	0099.00	Middle	2,130
Missouri	Jackson MO	28140	29-095	0100.01	Middle	1,801
Missouri	Jackson MO	28140	29-095	0100.02	Middle	3,575
Missouri	Jackson MO	28140	29-095	0101.03	Middle	2,417
Missouri	Jackson MO	28140	29-095	0101.05	Middle	3,510
Missouri	Jackson MO	28140	29-095	0102.01	Low	1,836
Missouri	Jackson MO	28140	29-095	0102.03	Middle	4,042
Missouri	Jackson MO	28140	29-095	0102.04	Mod	4,379
Missouri	Jackson MO	28140	29-095	0105.00	Mod	4,803
Missouri	Jackson MO	28140	29-095	0106.00	Middle	3,044
Missouri	Jackson MO	28140	29-095	0107.02	Low	3,811
Missouri	Jackson MO	28140	29-095	0110.01	Mod	2,451
Missouri	Jackson MO	28140	29-095	0110.02	Low	2,479
Missouri	Jackson MO	28140	29-095	0111.00	Mod	3,168
Missouri	Jackson MO	28140	29-095	0112.00	Mod	3,366
Missouri	Jackson MO	28140	29-095	0113.00	Middle	4,810
Missouri	Jackson MO	28140	29-095	0114.05	Low	2,886
Missouri	Jackson MO	28140	29-095	0114.06	Mod	6,000
Missouri	Jackson MO	28140	29-095	0114.07	Middle	3,333
Missouri	Jackson MO	28140	29-095	0114.08	Mod	1,546
Missouri	Jackson MO	28140	29-095	0114.09	Middle	1,581
Missouri	Jackson MO	28140	29-095	0114.10	Mod	2,553
Missouri	Jackson MO	28140	29-095	0115.01	Low	4,271
Missouri	Jackson MO	28140	29-095	0115.02	Mod	1,752
Missouri	Jackson MO	28140	29-095	0116.01	Low	2,759
Missouri	Jackson MO	28140	29-095	0116.02	Mod	2,333
Missouri	Jackson MO	28140	29-095	0117.01	Low	2,113
Missouri	Jackson MO	28140	29-095	0117.02	Low	2,257
Missouri	Jackson MO	28140	29-095	0118.00	Mod	5,477
Missouri	Jackson MO	28140	29-095	0119.00	Mod	3,771
Missouri	Jackson MO	28140	29-095	0120.00	Mod	3,647
Missouri	Jackson MO	28140	29-095	0121.00	Mod	5,871
Missouri	Jackson MO	28140	29-095	0122.00	Mod	6,548
Missouri	Jackson MO	28140	29-095	0123.00	Mod	3,505
Missouri	Jackson MO	28140	29-095	0124.00	Mod	4,216
Missouri	Jackson MO	28140	29-095	0125.01	Mod	3,727
Missouri	Jackson MO	28140	29-095	0125.02	Mod	3,056
Missouri	Jackson MO	28140	29-095	0126.00	Middle	4,803
Missouri	Jackson MO	28140	29-095	0127.02	Middle	4,214

Missouri	Jackson MO	28140	29-095	0127.03	Middle	2,307
Missouri	Jackson MO	28140	29-095	0128.02	Middle	3,772
Missouri	Jackson MO	28140	29-095	0128.03	Mod	2,142
Missouri	Jackson MO	28140	29-095	0128.04	Mod	6,120
Missouri	Jackson MO	28140	29-095	0129.03	Mod	3,577
Missouri	Jackson MO	28140	29-095	0129.04	Mod	2,645
Missouri	Jackson MO	28140	29-095	0129.06	Mod	4,562
Missouri	Jackson MO	28140	29-095	0130.03	Mod	4,842
Missouri	Jackson MO	28140	29-095	0131.00	Mod	2,983
Missouri	Jackson MO	28140	29-095	0132.03	Low	4,102
Missouri	Jackson MO	28140	29-095	0132.08	Mod	3,022
Missouri	Jackson MO	28140	29-095	0132.10	Low	2,564
Missouri	Jackson MO	28140	29-095	0133.01	Mod	4,165
Missouri	Jackson MO	28140	29-095	0133.07	N/A	2,659
Missouri	Jackson MO	28140	29-095	0133.09	Mod	5,040
Missouri	Jackson MO	28140	29-095	0133.13	Middle	5,162
Missouri	Jackson MO	28140	29-095	0134.01	Mod	2,802
Missouri	Jackson MO	28140	29-095	0134.05	Mod	1,981
Missouri	Jackson MO	28140	29-095	0134.07	Middle	2,574
Missouri	Jackson MO	28140	29-095	0134.10	Mod	4,037
Missouri	Jackson MO	28140	29-095	0134.16	Middle	2,344
Missouri	Jackson MO	28140	29-095	0134.17	Mod	2,918
Missouri	Jackson MO	28140	29-095	0134.18	Middle	2,742
Missouri	Jackson MO	28140	29-095	0135.02	Middle	6,065
Missouri	Jackson MO	28140	29-095	0135.04	Upper*	3,488
Missouri	Jackson MO	28140	29-095	0136.06	Upper*	1,445
Missouri	Jackson MO	28140	29-095	0136.12	Upper*	7,107
Missouri	Jackson MO	28140	29-095	0136.13	Middle	2,588
Missouri	Jackson MO	28140	29-095	0136.14	Upper*	1,456
Missouri	Jackson MO	28140	29-095	0136.15	Middle	2,052
Missouri	Jackson MO	28140	29-095	0137.05	Middle	1,408
Missouri	Jackson MO	28140	29-095	0137.06	Mod	4,211
Missouri	Jackson MO	28140	29-095	0137.07	Middle	2,975
Missouri	Jackson MO	28140	29-095	0137.08	Middle	3,279
Missouri	Jackson MO	28140	29-095	0138.01	Middle	5,724
Missouri	Jackson MO	28140	29-095	0138.03	Middle	5,267
Missouri	Jackson MO	28140	29-095	0138.04	Upper*	3,122
Missouri	Jackson MO	28140	29-095	0139.02	Middle	1,776
Missouri	Jackson MO	28140	29-095	0139.04	Upper*	7,294
Missouri	Jackson MO	28140	29-095	0139.16	Upper*	6,323
Missouri	Jackson MO	28140	29-095	0139.17	Upper*	3,837
Missouri	Jackson MO	28140	29-095	0139.18	Upper*	3,264
Missouri	Jackson MO	28140	29-095	0140.02	Middle	1,797
Missouri	Jackson MO	28140	29-095	0140.04	Middle	3,141
Missouri	Jackson MO	28140	29-095	0140.05	Middle	5,284
Missouri	Jackson MO	28140	29-095	0140.06	Middle	6,614
Missouri	Jackson MO	28140	29-095	0140.08	Mod	3,931
Missouri	Jackson MO	28140	29-095	0140.09	Middle	3,097
Missouri	Jackson MO	28140	29-095	0141.11	Middle	4,054
Missouri	Jackson MO	28140	29-095	0141.12	Upper*	1,801
Missouri	Jackson MO	28140	29-095	0141.20	Middle	3,079
Missouri	Jackson MO	28140	29-095	0141.21	Mod	7,003
Missouri	Jackson MO	28140	29-095	0141.22	Upper*	2,455
Missouri	Jackson MO	28140	29-095	0141.23	Mod	3,140
Missouri	Jackson MO	28140	29-095	0141.24	Middle	3,550

Missouri	Jackson MO	28140	29-095	0141.25	Upper*	2,074
Missouri	Jackson MO	28140	29-095	0141.26	Middle	5,497
Missouri	Jackson MO	28140	29-095	0141.27	Middle	1,884
Missouri	Jackson MO	28140	29-095	0141.28	Mod	5,238
Missouri	Jackson MO	28140	29-095	0142.03	Upper*	4,155
Missouri	Jackson MO	28140	29-095	0142.05	Middle	3,725
Missouri	Jackson MO	28140	29-095	0142.06	Upper*	5,093
Missouri	Jackson MO	28140	29-095	0143.00	Middle	5,483
Missouri	Jackson MO	28140	29-095	0144.00	Middle	2,951
Missouri	Jackson MO	28140	29-095	0145.01	Middle	4,106
Missouri	Jackson MO	28140	29-095	0145.03	Mod	1,287
Missouri	Jackson MO	28140	29-095	0145.04	Middle	3,538
Missouri	Jackson MO	28140	29-095	0146.01	Mod	5,469
Missouri	Jackson MO	28140	29-095	0146.03	Middle	3,685
Missouri	Jackson MO	28140	29-095	0146.04	Mod	4,984
Missouri	Jackson MO	28140	29-095	0147.01	Middle	3,903
Missouri	Jackson MO	28140	29-095	0147.02	Middle	5,143
Missouri	Jackson MO	28140	29-095	0148.04	Upper*	3,328
Missouri	Jackson MO	28140	29-095	0148.06	Middle	4,576
Missouri	Jackson MO	28140	29-095	0149.02	Mod	1,950
Missouri	Jackson MO	28140	29-095	0149.03	Middle	5,636
Missouri	Jackson MO	28140	29-095	0149.04	Middle	6,713
Missouri	Jackson MO	28140	29-095	0149.05	Middle	5,184
Missouri	Jackson MO	28140	29-095	0150.00	Middle	3,653
Missouri	Jackson MO	28140	29-095	0151.00	Mod	5,935
Missouri	Jackson MO	28140	29-095	0152.00	Upper*	2,646
Missouri	Jackson MO	28140	29-095	0153.00	Mod	3,010
Missouri	Jackson MO	28140	29-095	0154.01	Low	2,138
Missouri	Jackson MO	28140	29-095	0154.02	N/A	1,341
Missouri	Jackson MO	28140	29-095	0155.00	Low	1,328
Missouri	Jackson MO	28140	29-095	0156.00	Mod	2,483
Missouri	Jackson MO	28140	29-095	0157.01	Upper*	2,219
Missouri	Jackson MO	28140	29-095	0157.02	Upper*	3,191
Missouri	Jackson MO	28140	29-095	0158.00	Upper*	1,932
Missouri	Jackson MO	28140	29-095	0159.00	N/A	1,955
Missouri	Jackson MO	28140	29-095	0160.00	Low	1,756
Missouri	Jackson MO	28140	29-095	0161.00	Middle	1,906
Missouri	Jackson MO	28140	29-095	0162.00	Mod	2,052
Missouri	Jackson MO	28140	29-095	0163.00	Low	2,082
Missouri	Jackson MO	28140	29-095	0164.00	Low	1,741
Missouri	Jackson MO	28140	29-095	0165.00	Low	1,868
Missouri	Jackson MO	28140	29-095	0166.00	Mod	1,619
Missouri	Jackson MO	28140	29-095	0167.00	Mod	3,366
Missouri	Jackson MO	28140	29-095	0168.01	Middle	2,178
Missouri	Jackson MO	28140	29-095	0168.02	Middle	1,338
Missouri	Jackson MO	28140	29-095	0169.00	Mod	2,361
Missouri	Jackson MO	28140	29-095	0170.00	Low	2,510
Missouri	Jackson MO	28140	29-095	0171.00	Mod	3,814
Missouri	Jackson MO	28140	29-095	0172.00	Mod	4,573
Missouri	Jackson MO	28140	29-095	0173.00	Upper*	3,354
Missouri	Jackson MO	28140	29-095	0174.00	Low	2,807
Missouri	Jackson MO	28140	29-095	0175.00	Middle	2,012
Missouri	Jackson MO	28140	29-095	0176.00	Middle	5,118
Missouri	Jackson MO	28140	29-095	0177.00	Middle	5,365
Missouri	Jackson MO	28140	29-095	0178.00	Mod	3,809

Missouri	Jackson MO	28140	29-095	0179.00	Middle	5,099
Missouri	Jackson MO	28140	29-095	0180.00	Mod	3,599
Missouri	Jackson MO	28140	29-095	0181.01	Upper*	5,159
Missouri	Jackson MO	28140	29-095	0181.02	Upper*	3,148
Missouri	Jackson MO	28140	29-095	0182.00	Upper*	4,166
Missouri	Jackson MO	28140	29-095	0185.00	Upper*	4,559
Missouri	Jackson MO	28140	29-095	0186.00	Middle	3,000
Missouri	Jackson MO	28140	29-095	0193.01	Middle	4,070
Missouri	Jackson MO	28140	29-095	0193.02	Upper*	3,168
Missouri	Jackson MO	28140	29-095	9801.01	N/A	3
Missouri	Jackson MO	28140	29-095	9808.02	N/A	1
Missouri	Jackson MO	28140	29-095	9883.00	Upper*	97
Missouri	Jackson MO	28140	29-095	9891.00	N/A	18
Missouri	Jackson MO	28140	29-095	9892.00	N/A	7
Missouri	Platte MO	28140	29-165	0300.02	Low	3,392
Missouri	Platte MO	28140	29-165	0300.03	Middle	2,554
Missouri	Platte MO	28140	29-165	0300.04	Middle	5,920
Missouri	Platte MO	28140	29-165	0301.01	Upper*	3,831
Missouri	Platte MO	28140	29-165	0301.02	Middle	4,775
Missouri	Platte MO	28140	29-165	0301.03	Upper*	5,850
Missouri	Platte MO	28140	29-165	0302.01	Upper*	5,492
Missouri	Platte MO	28140	29-165	0302.07	Middle	6,102
Missouri	Platte MO	28140	29-165	0302.08	Upper*	3,165
Missouri	Platte MO	28140	29-165	0302.10	Upper*	2,067
Missouri	Platte MO	28140	29-165	0302.11	Middle	3,011
Missouri	Platte MO	28140	29-165	0302.12	Middle	4,849
Missouri	Platte MO	28140	29-165	0302.13	Mod	2,722
Missouri	Platte MO	28140	29-165	0302.14	Middle	2,477
Missouri	Platte MO	28140	29-165	0302.15	Middle	1,552
Missouri	Platte MO	28140	29-165	0302.16	Middle	4,194
Missouri	Platte MO	28140	29-165	0303.06	Upper*	5,074
Missouri	Platte MO	28140	29-165	0303.08	Middle	5,728
Missouri	Platte MO	28140	29-165	0303.09	Upper*	5,276
Missouri	Platte MO	28140	29-165	0303.10	Upper*	3,755
Missouri	Platte MO	28140	29-165	0304.01	Upper*	7,497
Missouri	Platte MO	28140	29-165	0305.01	Middle	2,921
Missouri	Platte MO	28140	29-165	0305.02	Mod	3,182
Missouri	Platte MO	28140	29-165	0306.01	Mod	1,909
Missouri	Platte MO	28140	29-165	0306.02	Middle	5,886
Missouri	Platte MO	28140	29-165	0307.00	Middle	3,525
Missouri	Platte MO	28140	29-165	9800.00	N/A	12

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: ALABAMA (01)

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)
MONTGOMERY COUNTY (101), AL										
MSA 33860										
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	314	1	314	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	314	1	314	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	314	1	314	0	0
STATE TOTAL	0	0	0	0	1	314	1	314	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
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	1,000	1	1,000	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	1,000	1	1,000	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	1,000	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	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	300	0	0	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0003										
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%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	80	0	0	1	910	1	910	0	0
Median Family Income 70-80%	2	82	0	0	0	0	2	82	0	0
Median Family Income 80-90%	3	233	4	591	6	2,600	8	2,284	0	0
Median Family Income 90-100%	3	165	1	250	1	400	2	115	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	187	2	346	2	721	5	1,035	0	0
Median Family Income >= 120%	22	1,474	7	1,177	6	4,842	20	3,892	0	0
Median Family Income Not Known	1	43	2	374	5	3,006	1	635	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	36	2,364	16	2,738	21	12,479	39	8,953	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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	3	147	0	0	0	0	1	90	0	0
Upper Income	1	81	0	0	0	0	1	81	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	228	0	0	0	0	2	171	0	0
LINN COUNTY (107), KS										
MSA 28140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	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	15	0	0	0	0	1	15	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Inside AA 0004										
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	158	0	0	0	0	3	158	0	0
Upper Income	0	0	0	0	1	456	1	456	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	158	0	0	1	456	4	614	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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)
SEDGWICK COUNTY (173), KS										
MSA 48620										
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	3	1,106	3	1,106	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	1,106	3	1,106	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	1	50	0	0	0	0	1	50	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	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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										
Inside AA 0001										
Low Income	6	339	5	885	7	3,368	7	793	0	0
Moderate Income	6	250	4	596	6	3,066	8	2,240	0	0
Middle Income	2	116	2	350	3	2,214	4	1,394	0	0
Upper Income	0	0	1	150	1	600	2	750	0	0
Income Not Known	4	281	2	464	7	4,451	3	1,845	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	986	14	2,445	24	13,699	24	7,022	0	0
TOTAL INSIDE AA IN STATE	58	3,523	30	5,183	46	26,634	68	16,604	0	0
TOTAL OUTSIDE AA IN STATE	5	278	0	0	4	1,406	6	1,327	0	0
STATE TOTAL	63	3,801	30	5,183	50	28,040	74	17,931	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	1	74	2	340	1	348	1	74	0	0
Upper Income	2	150	0	0	1	1,000	3	1,150	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	236	2	340	2	1,348	5	1,236	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	565	7	1,364	19	10,211	20	5,354	0	0
Middle Income	3	250	1	222	2	916	5	1,038	0	0
Upper Income	2	200	0	0	1	945	2	1,045	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	16	1,015	8	1,586	22	12,072	27	7,437	0	0
DEKALB COUNTY (063), 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	0	0	0	0	0	0
Upper Income	0	0	0	0	2	939	1	644	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	939	1	644	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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										
Inside AA 0008										
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	100	1	148	0	0	1	148	0	0
Median Family Income 30-40%	0	0	0	0	2	908	0	0	0	0
Median Family Income 40-50%	2	45	1	148	1	300	2	315	0	0
Median Family Income 50-60%	3	225	1	250	1	319	5	794	0	0
Median Family Income 60-70%	0	0	2	400	2	980	3	830	0	0
Median Family Income 70-80%	5	304	2	426	2	1,414	5	1,162	0	0
Median Family Income 80-90%	2	139	1	150	1	495	3	745	0	0
Median Family Income 90-100%	1	70	0	0	2	1,393	2	572	0	0
Median Family Income 100-110%	1	50	1	198	1	400	1	50	0	0
Median Family Income 110-120%	0	0	0	0	1	675	0	0	0	0
Median Family Income >= 120%	7	283	5	889	6	3,365	10	1,890	0	0
Median Family Income Not Known	0	0	1	200	2	1,500	1	500	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,216	15	2,809	21	11,749	33	7,006	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Inside AA 0007										
Low Income	0	0	1	200	2	800	0	0	0	0
Moderate Income	0	0	0	0	1	576	1	576	0	0
Middle Income	3	109	0	0	2	1,584	2	53	0	0
Upper Income	3	160	1	170	2	1,027	3	230	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	269	2	370	7	3,987	6	859	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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 COUNTY (189), MO										
MSA 41180										
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	1	250	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	1	250	0	0
TOTAL INSIDE AA IN STATE	48	2,736	27	5,105	52	29,156	71	16,538	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	2	939	2	894	0	0
STATE TOTAL	48	2,736	28	5,355	54	30,095	73	17,432	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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)
TULSA COUNTY (143), OK										
MSA 46140										
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	1,000	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	1,000	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	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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)
LEXINGTON COUNTY (063), SC										
MSA 17900										
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	1	500	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	1	500	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	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	106	6,259	57	10,288	98	55,790	139	33,142	0	0
TOTAL OUTSIDE AA	6	288	1	250	10	5,159	11	4,035	0	0
TOTAL INSIDE & OUTSIDE	112	6,547	58	10,538	108	60,949	150	37,177	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Purchases

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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										
Inside AA 0003										
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	996	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	996	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	996	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	996	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	996	0	0	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	996	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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 Farms 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	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0003										
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	1	500	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	1	500	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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 Farms 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										
Inside AA 0002										
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	80	0	0	0	0	2	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	2	80	0	0	0	0	2	80	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Inside AA 0004										
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	220	2	387	2	775	8	882	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	220	2	387	2	775	8	882	0	0
TOTAL INSIDE AA IN STATE	7	300	3	637	3	1,275	10	962	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	8	335	3	637	3	1,275	11	997	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

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 Farms 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										
Inside AA 0008										
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%	1	100	0	0	0	0	1	100	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	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	8	400	3	637	3	1,275	11	1,062	0	0
TOTAL OUTSIDE AA	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE & OUTSIDE	9	435	3	637	3	1,275	12	1,097	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705
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 - WYANDOTTE COUNTY (209) - MSA 28140	56	17,130	24	7,022	0	0
KS - LINN COUNTY (107) - MSA 28140	1	15	1	15	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	73	17,581	39	8,953	1	996
KS - MIAMI COUNTY (121) - MSA 28140	4	614	4	614	0	0
MO - CLAY COUNTY (047) - MSA 28140	46	14,673	27	7,437	0	0
MO - CASS COUNTY (037) - MSA 28140	8	1,924	5	1,236	0	0
MO - PLATTE COUNTY (165) - MSA 28140	15	4,626	6	859	0	0
MO - JACKSON COUNTY (095) - MSA 28140	58	15,774	33	7,006	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - LINN COUNTY (107) - MSA 28140	2	80	2	80	0	0
KS - JOHNSON COUNTY (091) - MSA 28140	2	750	0	0	0	0
KS - MIAMI COUNTY (121) - MSA 28140	9	1,382	8	882	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	100	1	100	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: SECURITY BANK OF KANSAS

Respondent ID: 0000004705
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	76,441	0	0
Purchased	0	0	0	0
Total	33	76,441	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

ASSESSMENT AREA - 0001

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0407.00 0411.00 0413.00* 0414.00* 0415.00* 0420.01* 0422.00 0423.00 0424.00* 0426.00 0427.00*
0429.00 0439.03* 0439.04 0440.02

Moderate Income

0401.00 0402.00* 0405.00* 0406.00* 0412.00 0416.00* 0419.00 0420.02 0421.00* 0428.00 0430.00*
0433.01* 0434.00 0436.00* 0437.00 0439.05 0441.02* 0441.04* 0443.01* 0443.02* 0443.03* 0444.00
0445.00* 0446.01 0449.00* 0451.00 0452.00*

Middle Income

0409.00* 0435.00* 0438.02 0438.03* 0440.01* 0441.03 0442.01 0442.02* 0447.02 0447.04*

Upper Income

0447.03* 0448.03* 0448.04* 0448.07

Income Not Known

0441.01 0446.02* 0446.03* 9800.00 9805.00 9809.00 9812.00* 9815.00

ASSESSMENT AREA - 0002

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.02 9552.00*

Middle Income

9551.01

ASSESSMENT AREA - 0003

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 40-50%

0518.08* 0524.18*

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0524.23 0535.02* 0535.55*

Median Family Income 60-70%

0519.11* 0520.05* 0529.05 0535.56

Median Family Income 70-80%

0520.04* 0520.06* 0523.08 0529.06* 0535.57* 0537.05*

Median Family Income 80-90%

0503.01 0503.02 0505.00 0513.00* 0520.01* 0521.02 0522.01 0524.17 0528.03*

Median Family Income 90-100%

0501.00* 0512.00 0518.03 0518.04* 0518.07 0519.07* 0519.08 0519.10* 0519.12* 0522.02* 0523.07*

0529.07* 0530.04 0531.05* 0536.01* 0537.07*

Median Family Income 100-110%

0502.00* 0504.00* 0511.00* 0519.02* 0519.09* 0521.01* 0524.16* 0527.01* 0529.04* 0529.08* 0537.01*

0537.03*

Median Family Income 110-120%

0518.05* 0519.04 0523.04 0523.05* 0524.15* 0524.19 0524.22 0525.07 0526.06* 0526.11* 0530.07*

0534.14* 0535.07* 0536.04 0537.09* 0537.12* 0538.01*

Median Family Income >= 120%

0500.00* 0506.00* 0507.00* 0508.00* 0509.00 0510.00 0514.00 0515.00* 0516.00* 0517.00* 0518.01

0518.06* 0523.06 0524.10* 0524.11* 0524.14* 0524.21 0525.02 0525.05 0525.06* 0526.04 0526.07*

0526.08 0526.09* 0526.10 0526.12 0526.13* 0527.02 0528.04* 0528.05* 0528.06* 0528.07* 0529.10

0530.05* 0530.06* 0530.08* 0530.09* 0530.10* 0530.11* 0530.12* 0530.13* 0531.01 0531.02 0531.08

0531.09* 0531.10* 0532.01 0532.02 0532.03* 0533.01 0533.02* 0534.03* 0534.09* 0534.11 0534.13*

0534.15* 0534.17* 0534.18* 0534.19* 0534.21* 0534.22* 0534.23* 0534.25* 0534.26 0534.27 0534.28*

0534.29* 0534.30 0534.31* 0535.06* 0535.08* 0535.09 0535.10* 0535.58* 0535.59* 0535.60* 0536.03*

0537.11* 0538.03* 0538.04

Median Family Income Not Known

9800.01 9800.03* 9800.04* 9800.05 9801.00

ASSESSMENT AREA - 0004

MIAMI COUNTY (121), KS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

MSA: 28140

Moderate Income

1007.00*

Middle Income

1001.00 1002.00 1004.00* 1005.00 1006.01 1006.02

Upper Income

1003.00

ASSESSMENT AREA - 0005

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

0202.01 0203.00 0205.00* 0206.02* 0206.03* 0206.04* 0208.02* 0208.03* 0210.01 0211.01 0212.04

0212.08* 0212.11* 0214.03* 0217.01* 0217.03* 0221.00

Middle Income

0204.00* 0209.01* 0209.02* 0210.03* 0210.04* 0211.03 0211.04* 0211.05* 0212.09 0212.10* 0212.13

0212.14* 0213.14* 0214.01* 0214.04 0216.01* 0216.02* 0217.04* 0218.06* 0218.07* 0218.09* 0218.12*

0220.00 0222.00* 0223.01*

Upper Income

0202.02 0212.12* 0213.03 0213.07* 0213.09 0213.11* 0213.12* 0213.13* 0218.08* 0218.10* 0218.11*

0219.00* 0223.02*

ASSESSMENT AREA - 0006

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0601.00* 0602.02* 0609.04* 0613.00 0614.00*

Middle Income

0600.01* 0600.03* 0600.04 0603.06* 0603.08* 0603.09* 0605.00* 0606.01* 0606.02* 0607.00* 0608.00

0610.01 0610.02* 0611.00* 0612.00*

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0603.05* 0603.07 0604.01* 0604.02

ASSESSMENT AREA - 0007

PLATTE COUNTY (165), MO

MSA: 28140

Low Income

0300.02

Moderate Income

0302.13* 0305.02 0306.01*

Middle Income

0300.03* 0300.04 0301.02* 0302.07* 0302.11 0302.12* 0302.14 0302.15* 0302.16* 0303.08 0305.01*

0306.02* 0307.00*

Upper Income

0301.01 0301.03 0302.01 0302.08* 0302.10* 0303.06 0303.09* 0303.10* 0304.01

Income Not Known

9800.00*

ASSESSMENT AREA - 0008

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0063.00*

Median Family Income 20-30%

0102.01* 0154.01 0160.00*

Median Family Income 30-40%

0010.00* 0019.00* 0021.00 0023.00* 0054.00* 0055.00* 0056.01* 0056.02* 0096.00* 0114.05* 0116.01*

0117.01* 0163.00* 0164.00*

Median Family Income 40-50%

0003.00* 0007.00* 0018.00* 0022.00* 0037.00* 0060.00* 0077.00 0079.00* 0095.00* 0097.00* 0107.02

0110.02* 0115.01* 0117.02* 0132.03* 0132.10 0155.00 0165.00* 0170.00* 0174.00*

Median Family Income 50-60%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0006.00 0008.00* 0009.00* 0020.00* 0034.00* 0052.00* 0058.01* 0075.00* 0076.00* 0078.02 0081.00*
0087.00* 0089.00* 0111.00* 0114.08* 0119.00* 0120.00* 0121.00* 0129.03* 0130.03 0131.00* 0132.08*
0134.01* 0134.10* 0137.06 0145.03* 0153.00* 0156.00* 0162.00*

Median Family Income 60-70%

0038.00* 0061.00* 0088.00* 0090.00* 0102.04* 0105.00* 0110.01* 0112.00* 0115.02* 0116.02* 0118.00*
0129.06 0133.01* 0133.09* 0134.05* 0134.17* 0140.08 0167.00* 0169.00* 0171.00

Median Family Income 70-80%

0073.01 0080.00* 0114.06* 0114.10* 0122.00 0123.00* 0124.00* 0125.01 0125.02* 0128.03* 0128.04*
0129.04* 0141.21* 0141.23* 0141.28* 0146.01* 0146.04* 0149.02* 0151.00 0166.00 0172.00* 0178.00*
0180.00

Median Family Income 80-90%

0053.00* 0067.00* 0071.00* 0093.00* 0094.00* 0101.03 0106.00* 0114.09* 0126.00* 0133.13* 0136.13*
0140.04* 0141.24* 0141.27 0145.01* 0146.03* 0150.00 0161.00* 0168.01 0175.00*

Median Family Income 90-100%

0098.00* 0100.02* 0113.00* 0114.07* 0128.02* 0134.18* 0138.03 0140.05* 0140.09* 0141.26* 0145.04*
0147.01* 0179.00

Median Family Income 100-110%

0092.00 0101.05* 0102.03* 0127.02* 0127.03* 0134.16* 0136.15* 0137.05* 0137.07* 0137.08* 0138.01*
0140.06* 0142.05* 0144.00* 0147.02* 0149.04* 0168.02* 0177.00*

Median Family Income 110-120%

0043.00* 0065.00* 0082.00* 0091.00 0099.00* 0100.01* 0134.07* 0135.02* 0139.02* 0140.02* 0141.11*
0141.20* 0143.00* 0148.06* 0149.03* 0149.05* 0176.00* 0186.00* 0193.01*

Median Family Income >= 120%

0044.00 0046.00* 0051.00* 0066.00* 0069.00* 0072.00* 0074.00 0083.00* 0084.00* 0085.00* 0086.00
0135.04 0136.06* 0136.12 0136.14* 0138.04 0139.04* 0139.16* 0139.17 0139.18* 0141.12* 0141.22*
0141.25* 0142.03* 0142.06* 0148.04* 0152.00 0157.01* 0157.02* 0158.00 0173.00* 0181.01* 0181.02
0182.00* 0185.00* 0193.02* 9883.00*

Median Family Income Not Known

0011.00* 0057.00* 0073.02 0133.07* 0154.02* 0159.00* 9801.01* 9808.02* 9891.00* 9892.00*

OUTSIDE ASSESSMENT AREA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

MONTGOMERY COUNTY (101), AL

MSA: 33860

Upper Income

0027.00

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income >= 120%

0451.25

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0116.53

DOUGLAS COUNTY (045), KS

MSA: 29940

Middle Income

0006.04

FRANKLIN COUNTY (059), KS

MSA: NA

Middle Income

9545.00

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0712.02

Upper Income

0712.05

SEDGWICK COUNTY (173), KS

MSA: 48620

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: SECURITY BANK OF KANSAS

Respondent ID: 0000004705

Agency: FDIC - 3

Median Family Income >= 120%

0043.01 0101.08

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0029.00

DEKALB COUNTY (063), MO

MSA: 41140

Upper Income

0801.02

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2214.23

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income >= 120%

0067.09

LEXINGTON COUNTY (063), SC

MSA: 17900

Upper Income

0211.09

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004705

Institution: SECURITY BANK OF KANSAS

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	165	165	0	0.00%
Small Farm Loans	7	7	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	182	182	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.

Notes:

SBKC is subject to the Home Mortgage Disclosure Act (HMDA). Data reporting on certain mortgage related transactions is required by the HMDA. The HMDA statement for SBKC may be obtained from the Consumer Financial Protection Bureau's web-site at www.consumerfinance.gov/hmda.