



PUBLIC DISCLOSURE

September 21, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens Savings & Loan Association, FSB
Charter Number 704846

5151 South 4th Street
Leavenworth, Kansas 66048

Office of the Comptroller of the Currency

7101 College Boulevard, Suite 1600
Overland Park, Kansas 66210

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is more than reasonable.
- The bank originated a majority of its loans both by number and dollar within its assessment area (AA).
- The bank has a reasonable record of lending to borrowers in low- and moderate- income (LMI) geographies.
- The bank has a reasonable record of lending to borrowers of different incomes.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio is more than reasonable.

Citizens Savings & Loan Association, Federal Savings Bank's (Citizens) quarterly average LTD ratio is more than reasonable. Citizens' quarterly LTD ratio averaged 75.1 percent from January 1, 2020, to December 31, 2022, ranging from a low of 65.5 percent to a high of 83.2 percent. The average quarterly LTD ratio for four similarly situated institutions over the same period was 65.2 percent with a range of 40.3 percent to 76.5 percent. Citizens ranked third out of five financial institutions in similarly situated asset size serving the AA. These financial institutions ranged in asset size from \$170.9 million to \$432.4 million with an average asset size of \$286.1 million.

Lending in Assessment Area

A majority of the Citizens' loans are inside its AA.

Citizens originated and purchased 75.9 percent of its total loans by number and 72.6 percent of its total loans by dollar inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	183	77.5	53	22.5	236	38,844	76.3	12,044	23.7	50,888
2021	154	72.3	59	27.7	213	36,502	68.7	16,625	31.3	53,127
2022	78	79.6	20	20.4	98	15,457	73.4	5,612	26.6	21,069
Subtotal	415	75.9	132	24.1	547	90,803	72.6	34,281	27.4	125,084
Total	415	75.9	132	24.1	547	90,803	72.6	34,281	27.4	125,084
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Citizens is a \$180.6 million federally chartered single-state mutual federal savings bank that operates its main office and branches in the Kansas City, MO-KS multi-state metropolitan statistical area (MMSA). The AA consists of Leavenworth County, Kansas in the Kansas City, MO-KS metropolitan statistical area (MSA) AA. Citizens operates three offices that offer a range of loan and deposit products. The two branches in Leavenworth have deposit taking ATMs while the Basehor branch has a cash dispensing only ATM. Citizens did not open or close any branches during the evaluation period. As of 2022, Citizens has two branches located in low-income census tracts (CTs) and one branch in a middle-income CT. Prior to CT changes in 2022, the main branch was in a moderate-income CT, which was then changed to low-income in 2022. Citizens has no affiliates or subsidiaries.

Citizens' primary focus is residential real estate lending. Citizens retains and services the majority of the loans that it originates. As of December 31, 2022, the bank's loan portfolio, by dollar, consisted of 89.5 percent residential real estate, 1.6 percent commercial real estate, 0.9 percent multi-family, 2.2 percent construction, 1.1 percent commercial loans, and 4.7 percent consumer loans. Net loans and leases were 59.1 percent of average assets. Total deposits were at \$137.5 million. Net tier 1 capital was \$39.5 million, or 20.4 percent of average total assets.

There are no legal, financial, or other factors impeding Citizens' ability to meet the community's credit needs. Citizens received a "Satisfactory" rating at its previous CRA examination dated June 10, 2019.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) used a combination of bank and examiner generated loan and/or demographic reports to assess the bank's CRA performance. Consistent with Citizens' business strategy, the bank's primary product by dollar and number is home mortgage loans. The evaluation period for the lending test is January 1, 2020, through December 31, 2022. Due to CT changes, we performed a separate analysis on 2020-21 data and 2022 data. The OCC put the most

weight on the 2020-21 data as it represents the majority of the bank's originations during the assessment period by both dollar and volume. In 2022, Leavenworth County added three new CTs which were all further breakouts of existing middle- or upper-income CTs. Additionally, the CT containing the bank's main branch changed from moderate- to low-income.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same MSA, MMSA, or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

Citizens only has one AA. All weighting for the evaluation is placed on the Leavenworth AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Kansas

CRA rating for the State of Kansas¹: Satisfactory**The Lending Test is rated: Satisfactory**

The major factors that support this rating include:

- The bank has a reasonable record of lending to borrowers in LMI geographies.
- The bank has a reasonable record of lending to borrowers of different incomes.

Description of Institution's Operations in Kansas

Citizens primarily engages in single family real estate lending and operates three branches within the AA. There were no new branches or ATMs opened during the assessment period. Citizens ranks fifth out of nine banks in the Leavenworth, KS AA in total deposit market share. According to the June 31, 2022, FDIC deposit Market Share Report, Citizens accounts for 9.2 percent of deposits within the AA. Competition in the AA is strong with top market share leaders being Armed Forces Bank and First Bank State and Trust comprising 42.3 percent of total deposits. There are also numerous credit unions who have gained market share particularly from lower-income customers.

The Leavenworth County AA includes two low- and one moderate-income CTs with only 15.75 percent of all homes being in LMI tracts. Top employers include the Fort Leavenworth Army Base, VA Medical Center, Hallmark, and multiple federal and state correctional facilities. Families below the poverty level represent 5.5 percent of total families, although this number is likely higher due to the prison population being excluded from the poverty rate calculation. The unemployment rate in Leavenworth County is 2.6 percent, which is comparable to the Kansas unemployment rate of 2.9 percent and below the national average of 3.5 percent. From 2020-2022, average home prices increased 24.95 percent due to high demand, low supply, and limited inventory. Of the total 4,723 housing units available in LMI tracts, 58.4 percent are renter occupied and 10.6 percent are vacant. Lower-income families have little ability to afford a home given both inflated home prices and higher interest rates.

Examiners reviewed two community contacts in the AA. The contacts stated that economic conditions are good, particularly in the agriculture space. There are several large investment projects funded by the private sector since 2020 including a new Taco Bell restaurant, four hotels, a canned pet food plant, a new Federal Penitentiary, and numerous housing ventures. The city of Leavenworth is actively renovating the downtown area with both new construction and renovation of old facilities. Contacts indicated that credit needs of the community are adequately met, and there is no evidence of illegal or discriminatory practices.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Leavenworth AA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	10.5	5.3	57.9	26.3	0.0
Population by Geography	81,881	9.6	.4	66.8	20.2	0.0
Housing Units by Geography	29,992	10.6	5.2	65.3	19.0	0.0
Owner-Occupied Units by Geography	18,563	4.9	3.0	67.1	25.0	0.0
Occupied Rental Units by Geography	9,082	21.3	9.0	61.6	8.1	0.0
Vacant Units by Geography	2,347	14.1	7.2	65.7	13.0	0.0
Businesses by Geography	4,175	18.8	2.2	59.3	19.8	0.0
Farms by Geography	257	5.1	2.3	62.6	30.0	0.0
Family Distribution by Income Level	19,914	17.7	17.6	24.7	40.0	0.0
Household Distribution by Income Level	27,645	21.2	14.7	18.6	45.5	0.0
Median Family Income MMSA - 28140 Kansas City, MO-KS MMSA		\$86,562	Median Housing Value			\$174,197
			Median Gross Rent			\$1,054
			Families Below Poverty Level			5.5%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Kansas

The OCC used the small bank examination procedures to evaluate Citizens' record of meeting the credit needs of its community through its lending activities. The OCC used a combination of bank and examiner generated loan and/or demographic reports to assess the bank's CRA performance. Consistent with Citizens' strategy, the bank's primary product by dollar and number is home mortgage loans. The evaluation period for the lending test is January 1, 2020, through December 31, 2022. Due to CT changes, we performed a separate analysis on 2020-2021 data and 2022 data. We put the most weight on the 2020-2021 data as it represents the majority of the bank's originations during the assessment period. In 2022, Leavenworth County added three new CTs, which were all further breakouts of existing middle- or upper-income CTs. Additionally, the CT containing the bank's main branch changed from moderate- to low-income.

LENDING TEST

The bank's performance under the Lending Test in Kansas is rated Satisfactory and based on a full-review.

The lending analysis is based on the bank's lending strategy and primary product originations. Citizens is primarily a home mortgage lender. An analysis of the bank's lending for 2020-2021, and separately for 2022, shows that home mortgages are Citizens' primary product both by dollar and number.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Leavenworth County AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of Citizens' home mortgage loans originated in LMI geographies is reasonable. Strong competition, high housing prices, increasing rates, and limited inventory adversely affect the bank's ability to lend to LMI borrowers. In 2020-2021, Citizens originated 3.0 percent of home mortgage loans in moderate-income tracts compared to the demographic of 8.0 percent and the aggregate of 6.4 percent. For low-income tracts in 2020-2021, Citizens originated 0.6 percent compared to the demographic of 1.0 percent and the aggregate of 1.6 percent. Citizens' performance in 2022 for lending in LMI geographies was consistent with their performance in 2020-2021.

There is a limited population and low number of owner-occupied homes available in LMI geographies. Vacant housing units were 7.8 percent of total housing units in 2020-2021 and 2022. A large portion of the low-income CT is commercially zoned, and rental properties within the AA have increased relative to owner-occupied homes. Rental units account for 58.4 percent of total housing units in LMI tracts.

Citizens' performance in 2022 for lending in LMI geographies was consistent with their performance in 2020-2021.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Citizens' distribution of home mortgage loans to LMI individuals is reasonable. In 2020-2021, Citizens' distribution rate of 4.9 percent to low-income individuals is comparable to the aggregate 5.5 percent. In 2020-2021, Citizens' distribution of home mortgage loans to moderate-income borrowers of 13.1 percent is comparable to the 16.2 percent ratio of moderate-income families in the AA and the 17.1 percent aggregate. Citizens' performance in 2022 for lending to LMI borrowers was consistent with their performance in 2020-2021.

Citizens' performance continues to be adversely affected by increasing home prices. From January 2020 to December 2022 average housing prices increased 25.0 percent from an average of \$220 thousand to \$275 thousand. According to FFIEC data, low-income families earned, at most, \$48,560 per year.

Monthly mortgage payments for a \$220 thousand home would account for approximately 47 percent of low-income families' annual income. Housing affordability was further affected by interest rates increasing over 400 basis points in 2022. Housing inventories declined 51.3 percent in 2020 and have not fully recovered since. Demand has remained steady particularly among higher income borrowers.

Citizens' performance has also been affected by the number of military jobs with high turnover rates. Many military members choose to rent onsite through the local housing authority, Frontier Heritage Communities. For military personnel who choose to purchase a home, regional competition is strong. Two of Citizens' competitors are larger military banks that have local and nationwide presence. Additionally, the large prison population, which consists of approximately 7.0 percent of the AA's total population, increases the population of LMI borrowers in the AA and decreases the available lending pool.

Responses to Complaints

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2020 – 12/31/2022	
Bank Products Reviewed:	Home Mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
State of Kansas	Full-Scope	Leavenworth County, Kansas

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Citizens Savings & Loan Association, FSB	
Overall Bank:	Lending Test Rating
Citizens Savings & Loan Association, FSB	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

Multifamily: Refers to a residential structure that contains five or more units.

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

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

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

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

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Leavenworth AA 2020-2021	337	75,346	100	4,469	1.0	0.6	1.2	8.0	3.0	6.4	70.0	57.6	69.3	21.0	38.9	23.1	0.0	0.0	0.0	
Total	337	75,346	100	4,469	1.0	0.6	1.2	8.0	3.0	6.4	70.0	57.6	69.3	21.0	38.9	23.1	0.0	0.0	0.0	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

CITIZENS FEDERAL SAVINGS BANK (10000704846) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Leavenworth AA 2022	78	15,457	100	2,530	4.9	3.8	6.6	3.0	5.1	4.3	67.1	43.6	61.6	25.0	47.4	27.5	0.0	0.0	0.0	
Total	78	15,457	100	2,530	4.9	3.8	6.6	3.0	5.1	4.3	67.1	43.6	61.6	25.0	47.4	27.5	0.0	0.0	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

CITIZENS FEDERAL SAVINGS BANK (10000704846) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Leavenworth AA 2020-2021	183	38,844	100	4,397	17.7	4.9	5.5	16.2	13.1	17.1	23.2	25.7	21.7	42.8	54.6	30.6	0.0	1.6	25.1	
Total	183	38,844	100	4,397	17.7	4.9	5.5	16.2	13.1	17.1	23.2	25.7	21.7	42.8	54.6	30.6	0.0	1.6	25.1	

*Source: 2015 ACS ; 01/01/2020 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

CITIZENS FEDERAL SAVINGS BANK (10000704846) excluded from Aggregate

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Leavenworth AA 2022	78	15,457	100	2,530	17.7	11.5	9.0	17.6	12.8	20.2	24.7	17.9	22.8	40.0	50.0	28.5	0.0	7.7	19.5	
Total	78	15,457	100	2,530	17.7	11.5	9.0	17.6	12.8	20.2	24.7	17.9	22.8	40.0	50.0	28.5	0.0	7.7	19.5	

*Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

CITIZENS FEDERAL SAVINGS BANK (10000704846) excluded from Aggregate

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.