



PUBLIC DISCLOSURE

June 21, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Brookfield-Purdin, National Association
Charter Number 16976

939 Park Circle Drive
Brookfield, Missouri 64628

Office of the Comptroller of the Currency
7101 College Boulevard, Suite 1600
Overland Park, KS 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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 4
 State of Missouri..... 4
Lending Test 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**

The lending test is rated: Outstanding,

The major factors that support this rating include:

- A substantial majority of the bank's loans made inside the AA by both number and dollar.
- Excellent distribution of consumer loans to moderate-income geographies.
- Excellent distribution of loans to farms of different sizes.
- Excellent distribution of consumer loans to moderate-income borrowers.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the assessment area (AA), the bank's loan-to-deposit ratio (LTD) is reasonable.

The Bank of Brookfield-Purdin's (BBP) quarterly average LTD is reasonable at 31.1 percent as external factors negatively affect the bank's ability to lend. We calculated BBP's quarterly average LTD ratio on a bank-wide basis using information from the Call Reports submitted between March 31, 2018 and December 31, 2021. The quarterly average LTD ratio for similarly situated financial institutions for the same period is 63.5 percent. The highest peer ratio is 82.7 percent, and the lowest is 35.7 percent. By asset size, BBP ranked sixth out of eight similarly situated financial institutions. These financial institutions ranged from \$75.7 million to \$146.6 million in asset size, with an average asset size of \$119.4 million.

BBP competes with 9 other banks located within its AA as well as banks outside of its AA. Many of BBP's competitors have larger deposit bases and market shares and can offer lower rates, which negatively affects the bank's ability to compete. In addition, three of its competitors have a regional market footprint and a fourth has a national footprint. BBP has an aging customer base and is experiencing lower loan demand. Net loans decreased 6.3 percent while deposits increased 19.80 percent for the review period from March 31, 2019 through December 31, 2021. The bank received an influx of deposits due to the COVID pandemic as well as a decrease in net loans as borrowers used excess money to pay-off loans.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 93.0 percent of its total loans 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		
	#	%	#	%		\$	%	\$	%	
Consumer Loans	48	96.0	2	4.0	50	590	93.9	38	6.1	628
Agricultural Loans	45	90.0	5	10.0	50	2,458	86.1	397	13.9	2,855
Total	93	93.0	7	7.0	100	3,048	87.5	435	12.5	3,483
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

The Bank of Brookfield-Purdin, National Association is a nationally chartered community bank with its home office in Brookfield, Missouri. BBP is a wholly owned subsidiary of Capital Bancshares Bancshares, Inc., a one-bank holding company. BBP operates four full-service branches with one each in Brookfield, MO, Meadville, MO, Purdin, MO, and Winigan, MO. Since the last CRA examination, BBP has not added or closed any branches, or made any significant changes to its corporate structure, including merger or acquisition activities.

As of December 31, 2021, BBP's assets totaled \$106.8 million. The bank offers a full range of deposit and loan products and services. As of December 31, 2021, BBP reported net loans of \$21.5 million and net loans and leases to total assets ratio of 20.1 percent. The loan portfolio is comprised of real estate loans, at 63.0 percent, commercial loans, at 4.2 percent, agricultural loans, at 27.3 percent, individual loans, at 7.1 percent, and 2.0 other loans, based on the dollar amounts of loans outstanding. The primary products based on originations are agricultural loans, by dollar, agricultural and consumer loans by number. Deposit products and services include basic checking and savings accounts, NOW accounts, money market accounts and certificates of deposit. Tier 1 capital is \$11.6 million.

BBP has the financial capacity to assist in meeting the credit needs of its AAs. The bank was rated satisfactory at its last small bank Community Reinvestment Act (CRA) examination, dated January 29, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC used small bank examination procedures to evaluate BBP's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019 through December 31, 2021. The bank has one AA, consisting of Linn County, MO and one tract in Sullivan County, MO. Conclusions were based on the bank's agricultural and consumer lending by number, and agricultural lending as the primary product by dollar. The examiners sampled 50 consumer and 50 agricultural loans originated or purchased in BBP's AA for the review period to assess the bank's performance under the Lending Test.

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 metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (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.

The bank’s overall rating is based solely on the ratings in the state of Missouri.

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) or 195.28(c), respectively, 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 Bureau of Consumer Financial Protection, 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 Missouri

CRA rating for the State of Missouri¹: Outstanding

The Lending Test is rated: Outstanding,

The major factors that support this rating include:

- Excellent distribution of consumer loans in moderate-income geographies.
- Excellent distribution of loans to farm of different sizes.
- Excellent distribution of consumer loans to moderate-income borrowers.

Description of Institution's Operations in Missouri

BBP's AA consists of five census tracts (CT) and encompasses all of Linn County, Missouri (4901, 4902, 4903, 4904, and 4905) and one tract in Sullivan County, Missouri (4801). The AA includes three middle-income CT's, one moderate CT, and one upper CT. The main location is located in the moderate CT with the other three locations in the middle-income tracts.

The AA population is 14,562. The census shows the median family income (MFI) as \$49,999. The AA has 16 percent of households below the poverty level and 11.1 percent of families below the poverty level. Demographic data reports from June 2022 shows unemployment rate in the AA of 2.7 percent, compared to the state of Missouri unemployment rate of 3.6 percent and the national unemployment rate of 3.6 percent.

Primary businesses within the AA are service, agriculture, and retail trade. Major employers are the Brookfield R-III school district, Walmart, Walsworth Publishing, Stanbury Uniforms, Brookfield Fabricating, and Pershing Health System. A new Fed Ex Terminal is currently under construction and will be a major employer once the facility is operational.

Competition within the AA is high. There are nine financial institutions in the BBP market area. As of June 30, 2021, BBP ranks fourth in deposit market share, accounting for 12 percent of the market. The primary competitors ranking ahead of BBP in the AA are First Missouri Bank, Regional Missouri Bank, and Putnam County State Bank. The top three institutions have a combined 54 percent market share.

The OCC made one community contact with the Green Hills Regional Planning Commission, in Trenton, MO. The contact stated there is a need for housing, especially rental housing. Multi-family housing units require waiting lists as they are all at full capacity. The contact indicated that revitalization projects are needed for the downtown areas. However, the rising cost of materials have

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.

discouraged banks as well as their own organization from executing these types of projects. The contact echoed statements from the bank that young people do not move back to the areas as the primary businesses are manufacturing and agricultural and younger people want office-based employment.

Brookfield Full-Scope Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: Brookfield						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	66.7	16.7	0.0
Population by Geography	14,562	0.0	20.7	59.7	19.6	0.0
Housing Units by Geography	7,608	0.0	21.7	58.6	19.8	0.0
Owner-Occupied Units by Geography	4,247	0.0	18.9	59.4	21.7	0.0
Occupied Rental Units by Geography	1,475	0.0	28.7	58.3	13.0	0.0
Vacant Units by Geography	1,886	0.0	22.4	56.9	20.7	0.0
Businesses by Geography	1,000	0.0	29.4	58.1	12.5	0.0
Farms by Geography	187	0.0	4.8	80.2	15.0	0.0
Family Distribution by Income Level	3,795	17.4	20.4	22.8	39.4	0.0
Household Distribution by Income Level	5,722	22.8	17.0	21.2	39.1	0.0
Median Family Income Non-MSAs - MO		\$48,341	Median Housing Value			\$75,105
Median Household Income: \$38,033			Median Gross Rent			\$514
Households Below Poverty Level: 16.0%			Families Below Poverty Level			11.1%
<i>Source: 2015 ACS and 2021 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 Missouri

Examiners used small bank examination procedures to evaluate BBP's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019 through December 31, 2021. Conclusions were based on the bank's agricultural and consumer lending, the primary products by number, and agricultural lending as the primary product by dollar. BBP made slightly more agricultural loans by number over consumer loans. Greater weight was placed on consumer lending in geographies of different income levels due to very limited lending opportunities to farms in the moderate-income tract. We sampled 50 consumer and 50 agricultural loans originated or purchased in BBP's AA for the review period.

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated Outstanding,

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the state of Missouri is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

Small Loans to Farms

Refer to Table S in the state of Missouri section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic dispersion of small loans to farms is reasonable. BBP made no loans in the AA's only moderate-income tract, however, the tract is located in the City of Brookfield which also contains the county airport. The tract only has a total of nine farms available to lend to and there is heavy competition from eight other lenders located in the AA limiting the bank's ability to make small loans to farms in the moderate-income tract. There are no low-income tracts in the AA.

Consumer Loans

Refer to Table U in the state of Missouri section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Lending to consumers in the AA by BBP reflects excellent dispersion. BBP made 29.2 percent of its consumer loans to moderate-income borrowers compared to demographics of 21.4 percent, significantly exceeding demographics. There are no low-income tracts in the AA.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Table T in the state of Missouri section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms reflects excellent penetration to farms of different revenue sizes in the AA. BBP made 100.0 percent of its loans to farms with revenues of less than \$1 million compared to demographics of 98.4 percent and an aggregate of 44.4 percent.

Consumer Loans

Refer to Table V in the state of Missouri) section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to borrowers of different income levels reflects reasonable penetration. Loans to moderate-income borrowers is excellent with 25.0 percent of loans made compared to demographics of 17.0 percent. Lending to low-income borrowers was poor with 10.4 percent of the bank's loans compared to demographics of 22.8 percent. There is significant competition for loans in the bank's AA with eight other bank's competing for loan customers. There is a 16.0 percent poverty level in the bank's AA coupled with decreased loan demand have impacted borrowing.

Responses to Complaints

BBP did not receive any written complaints relating to its CRA performance 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:	January 1, 2019 – December 31, 2021	
Bank Products Reviewed:	Small Farm, Consumer Loans	
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 Missouri	Full-Scope	Linn and Sullivan County, MO

Appendix B: Summary of MMSA and State Ratings

RATINGS The Bank of Brookfield-Purdin	
Overall Bank:	Lending Test Rating
The Bank of Brookfield-Purdin	Outstanding
State:	
Missouri	Outstanding

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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Brookfield	45	2,458	90.0	90	0.0	0.0	0.0	4.8	0.0	3.3	80.2	86.7	67.8	15.0	13.3	28.9	0.0	0.0	0.0	
Total	45	2,458	90.0	90	0.0	0.0	0.0	4.8	0.0	3.3	80.2	86.7	67.8	15.0	13.3	28.9	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
Brookfield	45	2,458	90.0	90	98.4	100.0	44.4	0.0	0.0	1.6	0.0		
Total	45	2,458	90.0	90	98.4	100.0	44.4	0.0	0.0	1.6	0.0		

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Brookfield	48	590	96.0	0.0	0.0	21.4	29.2	54.2	59.0	19.5	16.7	0.0	0.0	
Total	48	590	96.0	0.0	0.0	21.4	29.2	54.2	59.0	19.5	16.7	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Brookfield	48	590	96.0	22.8	10.4	17.0	25.0	21.2	14.6	39.1	50.0	0.0	0.0	
Total	48	590	96.0	22.8	10.4	17.0	25.0	21.2	14.6	39.1	50.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*