

# 2025 CRA Map

---

Presented to: **Farmers State Bank - Iowa**  
March 20, 2026

Presented by: **Ncontracts**

Loans: N/A

Deposits: N/A

CRA LAR: 2025 CRA lending test data.xlsx

HMDA: 2025 HMDA Transmittal

CRA Benchmark Data: 2024 Public CRA Data as of Nov 13, 2025

HMDA Benchmark Data: 2024 Public HMDA Data as of June 26, 2025

Census Data: 2025 Census Data released July 10, 2025

## How are my facilities distributed?

10%

LMI Facilities

Facility Count: 31

### Facilities Placement

Assessment Area	Facilities		LMI Facilities		MM Facilities		Census Tracts	LMI Tracts		MM Tracts	
	#	%	#	% in AA	#	% in AA		#	%	#	%
Farmers State Bank Combined Statistical Area (CSA)	31	100.00 %	3	9.68 %	0	0.00 %	100	31	31.00 %	3	3.00 %
<b>Total</b>	31	100.00 %	3	9.68 %	0	0.00 %	100	31	31.00 %	3	3.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## Facilities List

Name	Facility Type	Assessment Area	State	MSA	County	Census Tract	Address	City	LMI	Majority Minority	Distressed Underserved
1 - MARION LOBBY	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0004.00	1240 8TH AVE	MARION	No	No	No
2 - CRS	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1380 TWIXT TOWN RD	MARION	Adjacent	No	No
4 - EDGEWOOD	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0023.00	399 EDGEWOOD RD NW	CEDAR RAPIDS	Adjacent	No	No
6 - ALBURNETT	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0103.00	117 N MAIN AVE	ALBURNETT	No	No	No
7 - MARION DRIVE UP	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1280 9TH AVE	MARION	Adjacent	No	No
7 - VBV	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0030.05	2755 EDGEWOOD RD SW	CEDAR RAPIDS	Adjacent	No	No
8 - LINN MAR	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0001.01	2999 10TH ST	MARION	No	No	No
Alburnett	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0103.00	117 North Main Ave	Alburnett	No	No	No
Alburnett - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0103.00	117 North Main Ave	Alburnett	No	No	No
Alburnett - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0103.00	117 NORTH MAIN AVE	ALBURNETT	No	No	No
Annex	Other	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1100 8th Ave	Marion	Adjacent	No	No
Collins Rd Square - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1380 Twixt Town Rd	Marion	Adjacent	No	No
Collins Rd Square - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1380 TWIXT TOWN RD	MARION	Adjacent	No	No
Collins Road Square	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1380 Twixt Town Rd	Marion	Adjacent	No	No
Collins Road Square ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1380 Twixt Town Rd	Marion	Adjacent	No	No
Edgewood	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0023.00	399 Edgewood Rd NW	Cedar Rapids	Adjacent	No	No
Edgewood - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0023.00	399 Edgewood Rd NW	Cedar Rapids	Adjacent	No	No
Edgewood - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0023.00	399 EDGEWOOD RD NW	CEDAR RAPIDS	Adjacent	No	No
FSB Investments Center	Other	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0004.00	880 13th St	Marion	No	No	No
Hiawatha	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0002.01	175 Center Point Rd	Hiawatha	Yes	No	No
Hiawatha - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0002.01	175 Center Point Rd	Hiawatha	Yes	No	No
Hiawatha - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0002.01	175 CENTER POINT RD	HIAWATHA	Yes	No	No
Linn Mar - ATM	Cash Dispenser	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0001.01	2999 10th St	Marion	No	No	No
Marion	Main Office	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0004.00	1240 8th Ave	Marion	No	No	No
Marion Drive Up - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0003.00	1280 9th Ave	Marion	Adjacent	No	No

## Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Facilities List

Name	Facility Type	Assessment Area	State	MSA	County	Census Tract	Address	City	LMI	Majority Minority	Distressed Underserved
Marion Lobby - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0004.00	1240 8th Ave	Marion	No	No	No
Tiffin - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Iowa City, IA	Johnson, IA	0103.03	1600 North Park Road	Tiffin	Adjacent	No	No
Tiffin - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Iowa City, IA	Johnson, IA	0103.03	1600 North Park Road	Tiffin	Adjacent	No	No
Van Buren Village	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0030.05	2755 Edgewood Rd SW	Cedar Rapids	Adjacent	No	No
Van Buren Village - ATM	Deposit Taking ATM or ITM	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0030.05	2755 Edgewood Rd SW	Cedar Rapids	Adjacent	No	No
Van Buren Village - Branch	Branch	Farmers State Bank Combined Statistical Area (CSA)	IA	Cedar Rapids, IA	Linn, IA	0030.05	2755 EDGEWOOD RD SW	CEDAR RAPIDS	Adjacent	No	No

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is the makeup of my assessment area?

1 **Partial-Counties**

1 **Multiple-MSA Areas**

### Assessment Area

	States	MSAs	Counties	Partial Counties	Census Tracts	LMI Tracts	MM Tracts	Distressed Underserved Tracts
<b>Inside Area(s)</b>								
Farmers State Bank Combined Statistical Area (CSA)	1	2	4	1	100	31	3	0
<b>Total</b>	1	2	4	1	100	31	3	0

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## Outside Area Lending and Deposit Activity Against All Inside Activity

MSA   County (Assessment Area Proximity)	Lending Activity		Deposits Activity	
	#	% of Total	#	% of Total
Ames, IA				
Story, IA	1	0.25 %	0	0.00 %
Davenport-Moline-Rock Island, IA-IL				
Scott, IA	1	0.25 %	0	0.00 %
Denver-Aurora-Centennial, CO				
Denver, CO	1	0.25 %	0	0.00 %
Des Moines-West Des Moines, IA				
Polk, IA	3	0.75 %	0	0.00 %
Warren, IA	1	0.25 %	0	0.00 %
Dubuque, IA				
Dubuque, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	2	0.50 %	0	0.00 %
Iowa City, IA				
Johnson, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	1	0.25 %	0	0.00 %
Washington, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	3	0.75 %	0	0.00 %
Louisville/Jefferson County, KY-IN				
Oldham, KY	1	0.25 %	0	0.00 %
St. George, UT				
Washington, UT	1	0.25 %	0	0.00 %
Waterloo-Cedar Falls, IA				
Black Hawk, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	1	0.25 %	0	0.00 %
N/A				
Buchanan, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	5	1.25 %	0	0.00 %
Camden, MO	1	0.25 %	0	0.00 %
Cedar, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	4	1.00 %	0	0.00 %
Clayton, IA	1	0.25 %	0	0.00 %
Davis, IA	1	0.25 %	0	0.00 %
Delaware, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	4	1.00 %	0	0.00 %
Fayette, IA	1	0.25 %	0	0.00 %
Jackson, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	1	0.25 %	0	0.00 %
Louisa, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	1	0.25 %	0	0.00 %

## Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Outside Area Lending and Deposit Activity Against All Inside Activity

MSA   County (Assessment Area Proximity)	Lending Activity		Deposits Activity	
	#	% of Total	#	% of Total
Mahaska, IA	3	0.75 %	0	0.00 %
Monroe, MO	1	0.25 %	0	0.00 %
Muscatine, IA (next to the Farmers State Bank Combined Statistical Area (CSA) Assessment Area(s))	2	0.50 %	0	0.00 %
<b>Total</b>	<b>41</b>	<b>10.28 %</b>	<b>0</b>	<b>0.00 %</b>

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is my In-Out Ratio?

90%

**Of Inside Area(s)  
Loans**

86%

**Of Inside Area(s)  
Loan Amount**

### In-Out Ratio

	Small Business Loans		Small Farm Loans		Real Estate Loans		Consumer Loans		Total	
	#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>	164.00	90.11 %	61.00	87.14 %	133.00	90.48 %	0.00	0.00 %	358.00	89.72 %
<b>Outside Area</b>	18.00	9.89 %	9.00	12.86 %	14.00	9.52 %	0.00	0.00 %	41.00	10.28 %
<b>Total</b>	182.00	100.00 %	70.00	100.00 %	147.00	100.00 %	0.00	0.00 %	399.00	100.00 %

### In-Out Ratio by Dollar Amount

	Small Business Loans		Small Farm Loans		Real Estate Loans		Consumer Loans		Total	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%
<b>Inside Area(s)</b>	\$24,028	83.96 %	\$6,457	80.41 %	\$50,967	88.41 %	\$0	0.00 %	\$81,452	86.37 %
<b>Outside Area</b>	\$4,592	16.04 %	\$1,573	19.59 %	\$6,684	11.59 %	\$0	0.00 %	\$12,849	13.63 %
<b>Total</b>	\$28,620	100.00 %	\$8,030	100.00 %	\$57,652	100.00 %	\$0	0.00 %	\$94,302	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Assessment Area Contribution to Overall In-Out Ratio

	Small Business Loans		Small Farm Loans		Real Estate Loans		Consumer Loans		Total	
	#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>										
Farmers State Bank Combined Statistical Area (CSA)	164.00	90.11 %	61.00	87.14 %	133.00	90.48 %	0.00	0.00 %	358.00	89.72 %
<b>Outside Area</b>										
	18.00	9.89 %	9.00	12.86 %	14.00	9.52 %	0.00	0.00 %	41.00	10.28 %
<b>Total</b>										
	182.00	100.00 %	70.00	100.00 %	147.00	100.00 %	0.00	0.00 %	399.00	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Assessment Area Contribution to Overall In-Out Ratio by Dollar Amount

	Small Business Loans		Small Farm Loans		Real Estate Loans		Consumer Loans		Total	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%
<b>Inside Area(s)</b>										
<b>Farmers State Bank Combined Statistical Area (CSA)</b>	\$24,028	83.96 %	\$6,457	80.41 %	\$50,967	88.41 %	\$0	0.00 %	\$81,452	86.37 %
<b>Outside Area</b>										
	\$4,592	16.04 %	\$1,573	19.59 %	\$6,684	11.59 %	\$0	0.00 %	\$12,849	13.63 %
<b>Total</b>										
	\$28,620	100.00 %	\$8,030	100.00 %	\$57,652	100.00 %	\$0	0.00 %	\$94,302	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is my In-Out Ratio for my Portfolio of Loans?

<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #c00; color: white; border-radius: 50%; padding: 10px 20px; margin-right: 10px;">0%</div> <div>Of Inside Area(s) Loans</div> </div>	<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #c00; color: white; border-radius: 50%; padding: 10px 20px; margin-right: 10px;">0%</div> <div>Of Inside Area(s) Loan Amount</div> </div>
--	--

### In-Out Ratio for Portfolio Loans

	Commercial Loans		Agriculture Loans		Real Estate Loans		Consumer Loans		Other Loans		Total	
	#	%	#	%	#	%	#	%	#	%	#	%

### In-Out Ratio for Portfolio Loans by Dollar Amount

	Commercial Loans		Agriculture Loans		Real Estate Loans		Consumer Loans		Other Loans		Total	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%

### Classification of Loans by Origination Loan Amount

	Commercial Loans				Agriculture Loans			
	#	%	\$ (000)	%	#	%	\$ (000)	%

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is my In-Out Ratio?

<b>0%</b> Of Inside Area(s) Deposits	<b>0%</b> Of Inside Area(s) Deposit Amount
---	---

### In-Out Ratio

	CD		DDA		Savings		Other		Total Deposits		Total Loans	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	358	89.72 %
<b>Outside Area</b>	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	41	10.28 %
<b>Total</b>	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	399	100.00 %

### In-Out Ratio by Balance

	CD		DDA		Savings		Other		Total Deposits		Total Loans	
	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%
<b>Inside Area(s)</b>	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$81,452	86.37 %
<b>Outside Area</b>	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$12,849	13.63 %
<b>Total</b>	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$94,302	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Assessment Area Contribution to Overall In-Out Ratio

	CD		DDA		Savings		Other		Total Deposits		Total Loans	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	358	89.72 %
<b>Outside Area</b>												
	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	41	10.28 %
<b>Total</b>												
	0	0.00 %	0	—	0	0.00 %	0	0.00 %	0	—	399	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Assessment Area Contribution to Overall In-Out Ratio by Balance

	CD		DDA		Savings		Other		Total Deposits		Total Loans	
	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%	\$ (000s)	%
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$81,452	86.37 %
<b>Outside Area</b>												
	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$12,849	13.63 %
<b>Total</b>												
	\$0	0.00 %	\$0	—	\$0	0.00 %	\$0	0.00 %	\$0	—	\$94,302	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is the In-Out Ratio for my small business loans?

90% Of Inside Area(s)  
Loans

84% Of Inside Area(s)  
Loan Amount

### In-Out Ratio

	Census Tracts	Census Tracts with Loans		Small Business Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>	100	55	77.46 %	164	90.11 %	\$24,028	83.96 %
<b>Outside Area</b>	0	16	22.54 %	18	9.89 %	\$4,592	16.04 %
<b>Total</b>	100	71	100.00 %	182	100.00 %	\$28,620	100.00 %

### Small Business Loans by Loan Amount

	<=100k		>100k and <=250k		>250k	
	#	%	#	%	#	%
<b>Inside Area(s)</b>						
Farmers State Bank Combined Statistical Area (CSA)	98	100.00 %	42	100.00 %	24	100.00 %
<b>Outside Area</b>						
	7	100.00 %	4	100.00 %	7	100.00 %
<b>Total</b>	105	100.00 %	46	100.00 %	31	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Business Loans by Assessment Area

	Census Tracts	Lending Census Tracts		Small Business Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>							
Farmers State Bank Combined Statistical Area (CSA)	100	55	77.46 %	164	90.11 %	\$24,028	83.96 %
<b>Outside Area</b>							
	0	16	22.54 %	18	9.89 %	\$4,592	16.04 %
<b>Total</b>							
	100	71	100.00 %	182	100.00 %	\$28,620	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the borrower profile for small business lending compare to others in my assessment area(s)?

**31%** **Loans to Small Businesses**

Total Loans: **164**

**54%** **Benchmark Loans to Small Businesses**

Total Loans: **6,442**

Small Business Loans by Revenue

	≤100k		>100k and ≤250k		>250k		Total	
	#	%	#	%	#	%	#	%
<b>Revenue</b>								
≤ \$1M	33	31.43 %	15	32.61 %	11	35.48 %	59	32.42 %
> \$1M	28	26.67 %	19	41.30 %	11	35.48 %	58	31.87 %
Not Provided	44	41.90 %	12	26.09 %	9	29.03 %	65	35.71 %
<b>Total</b>	105	100.00 %	46	100.00 %	31	100.00 %	182	100.00 %

Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Business Loans by Assessment Area

	Census Tracts	Small Business Loans			Benchmark			pValue	
		#	# <1M Rev	% <1M Rev	#	# <1M Rev	% <1M Rev		
<b>Inside Area(s)</b>									
Farmers State Bank Combined Statistical Area (CSA)	100	164	51	31.10 %	6,442	3,462	53.74 %	0.0000	<span style="color: red;">●</span>
<b>Outside Area</b>									
	0	18	8	44.44 %	0	0	0.00 %	—	
<b>Total</b>									
	100	182	59	32.42 %	6,442	3,462	53.74 %	—	

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the geographic distribution for small business lending compare to others in my assessment area(s)?

<b>17%</b> <b>Loans in LMI + DU Tracts</b> Total Loans: <b>164</b>	<b>25%</b> <b>BM Loans in LMI + DU Tracts</b> Total Loans: <b>6,442</b>	<b>31%</b> <b>LMI + DU Tracts</b> Total Tracts: <b>100</b>
--	---	--

### Small Business Loans by Tract Income

Tract Income	Census Tracts		Small Business Loans				Benchmark Small Business Loans			
	#	%	#	%	\$ (000)	% \$	#	%	\$ (000)	% \$
<b>LMI</b>	31	31.00 %	29	15.93 %	\$4,123	14.41 %	1,636	25.40 %	\$105,027	28.27 %
<b>MJI</b>	68	68.00 %	151	82.97 %	\$23,247	81.23 %	4,695	72.88 %	\$255,431	68.76 %
<b>Low</b>	4	4.00 %	2	1.10 %	\$226	0.79 %	332	5.15 %	\$26,300	7.08 %
<b>Mod</b>	27	27.00 %	27	14.84 %	\$3,897	13.62 %	1,304	20.24 %	\$78,727	21.19 %
<b>Middle</b>	47	47.00 %	108	59.34 %	\$17,276	60.36 %	2,546	39.52 %	\$143,752	38.70 %
<b>Upper</b>	21	21.00 %	43	23.63 %	\$5,971	20.86 %	2,149	33.36 %	\$111,679	30.06 %
<b>N/A</b>	1	1.00 %	2	1.10 %	\$1,250	4.37 %	111	1.72 %	\$11,016	2.97 %
<b>Distressed Underserved</b>	0	0.00 %	4	2.20 %	\$1,222	4.27 %	0	0.00 %	\$0	0.00 %
<b>Total</b>	100	100.00 %	182	100.00 %	\$28,620	100.00 %	6,442	100.00 %	\$371,474	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Business Loans by Assessment Area

	Census Tracts			Small Business Loans			Benchmark			Loans to Match	
	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU		
<b>Inside Area(s)</b>											
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	164	28	17.07 %	6,442	1,636	25.40 %	14	●
<b>Outside Area</b>											
	0	0	0.00 %	18	5	27.78 %	0	0	0.00 %	0	
<b>Total</b>											
	100	31	31.00 %	182	33	18.13 %	6,442	1,636	25.40 %	0	

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Business Loan Amounts by Assessment Area

	Census Tracts			Small Business Loans			Benchmark		
	#	# LMI + DU	% LMI + DU	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$
<b>Inside Area(s)</b>									
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	\$24,028	\$3,633	15.12 %	\$371,474	\$105,027	28.27 %
<b>Outside Area</b>									
	0	0	0.00 %	\$4,592	\$1,712	37.28 %	\$0	\$0	0.00 %
<b>Total</b>									
	100	31	31.00 %	\$28,620	\$5,345	18.68 %	\$371,474	\$105,027	28.27 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is the In-Out Ratio for my small farm loans?

<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #90EE90; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin-right: 10px;">87%</div> <div>Of Inside Area(s) Loans</div> </div>	<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #90EE90; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin-right: 10px;">80%</div> <div>Of Inside Area(s) Loan Amount</div> </div>
--	--

### In-Out Ratio

	Census Tracts	Lending Census Tracts		Small Farm Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>	100	14	35.00 %	61	87.14 %	\$6,457	80.41 %
<b>Outside Area</b>	0	6	15.00 %	9	12.86 %	\$1,573	19.59 %
<b>Total</b>	100	20	50.00 %	70	100.00 %	\$8,030	100.00 %

### Small Farm Loans by Loan Amount

	<=100k		>100k and <=250k		>250k	
	#	%	#	%	#	%
<b>Inside Area(s)</b>						
Farmers State Bank Combined Statistical Area (CSA)	40	100.00 %	13	100.00 %	8	100.00 %
<b>Outside Area</b>						
	3	100.00 %	4	100.00 %	2	100.00 %
<b>Total</b>	43	100.00 %	17	100.00 %	10	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Farm Loans by Assessment Area

	Census Tracts	Lending Census Tracts		Small Farm Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>							
Farmers State Bank Combined Statistical Area (CSA)	100	14	35.00 %	61	87.14 %	\$6,457	80.41 %
<b>Outside Area</b>							
	0	6	15.00 %	9	12.86 %	\$1,573	19.59 %
<b>Total</b>							
	100	20	50.00 %	70	100.00 %	\$8,030	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the borrower profile for small farm lending compare to others in my assessment area(s)?

56%

**Loans to Small Farms**  
Total Loans: **61**

54%

**Benchmark Loans to Small Farms**  
Total Loans: **572**

### Small Farm Loans by Revenue

	≤100k		>100k and ≤250k		>250k		Total	
	#	%	#	%	#	%	#	%
<b>Revenue</b>								
≤ \$1M	26	60.47 %	7	41.18 %	4	40.00 %	37	52.86 %
> \$1M	6	13.95 %	7	41.18 %	4	40.00 %	17	24.29 %
Not Provided	11	25.58 %	3	17.65 %	2	20.00 %	16	22.86 %
<b>Total</b>	43	100.00 %	17	100.00 %	10	100.00 %	70	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Farm Loans by Assessment Area

	Census Tracts	Small Farm Loans			Benchmark			pValue
		#	# <1M Rev	% <1M Rev	#	# <1M Rev	% <1M Rev	
<b>Inside Area(s)</b>								
Farmers State Bank Combined Statistical Area (CSA)	100	61	34	55.74 %	572	311	54.37 %	0.5808
<b>Outside Area</b>								
	0	9	3	33.33 %	0	0	0.00 %	—
<b>Total</b>								
	100	70	37	52.86 %	572	311	54.37 %	—

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the geographic distribution for small farm lending compare to others in my assessment area(s)?

<b>0%</b> <b>Loans in LMI + DU Tracts</b> Total Loans: <b>61</b>	<b>4%</b> <b>BM Loans in LMI + DU Tracts</b> Total Loans: <b>572</b>	<b>31%</b> <b>LMI + DU Tracts</b> Total Tracts: <b>100</b>
--	--	--

### Small Farm Loans by Tract Income

Tract Income	Census Tracts		Small Farm Loans				BM Small Farm Loans			
	#	%	#	%	\$ (000)	% \$	#	%	\$ (000)	% \$
<b>LMI</b>	31	31.00 %	0	0.00 %	\$0	0.00 %	25	4.37 %	\$1,371	2.60 %
<b>MJI</b>	68	68.00 %	70	100.00 %	\$8,030	100.00 %	547	95.63 %	\$51,403	97.40 %
<b>Low</b>	4	4.00 %	0	0.00 %	\$0	0.00 %	4	0.70 %	\$14	0.03 %
<b>Mod</b>	27	27.00 %	0	0.00 %	\$0	0.00 %	21	3.67 %	\$1,357	2.57 %
<b>Middle</b>	47	47.00 %	64	91.43 %	\$7,340	91.41 %	441	77.10 %	\$43,258	81.97 %
<b>Upper</b>	21	21.00 %	6	8.57 %	\$690	8.59 %	106	18.53 %	\$8,145	15.43 %
<b>N/A</b>	1	1.00 %	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %
<b>Distressed Underserved</b>	0	0.00 %	9	12.86 %	\$1,573	19.59 %	0	0.00 %	\$0	0.00 %
<b>Total</b>	100	100.00 %	70	100.00 %	\$8,030	100.00 %	572	100.00 %	\$52,774	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Farm Loans by Assessment Area

	Census Tracts			Small Farm Loans			Benchmark			Loans to Match	
	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU		
<b>Inside Area(s)</b>											
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	61	0	0.00 %	572	25	4.37 %	3	<span style="color: red;">●</span>
<b>Outside Area</b>											
	0	0	0.00 %	9	9	100.00 %	0	0	0.00 %	0	
<b>Total</b>											
	100	31	31.00 %	70	9	12.86 %	572	25	4.37 %	0	

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Small Farm Loan Amounts by Assessment Area

	Census Tracts			Small Farm Loans			Benchmark		
	#	# LMI + DU	% LMI + DU	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$
<b>Inside Area(s)</b>									
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	\$6,457	\$0	0.00 %	\$52,774	\$1,371	2.60 %
<b>Outside Area</b>									
	0	0	0.00 %	\$1,573	\$1,573	100.00 %	\$0	\$0	0.00 %
<b>Total</b>									
	100	31	31.00 %	\$8,030	\$1,573	19.59 %	\$52,774	\$1,371	2.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is the In-Out Ratio for my residential real estate loans?

90% Of Inside Area(s)  
Loans

88% Of Inside Area(s)  
Loan Amount

### In-Out Ratio

	Census Tracts	Lending Census Tracts		Real Estate Loans			
		#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>	100	58	82.86 %	133	90.48 %	\$50,967	88.41 %
<b>Outside Area</b>	0	12	17.14 %	14	9.52 %	\$6,684	11.59 %
<b>Total</b>	100	70	100.00 %	147	100.00 %	\$57,652	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Real Estate Loans by Assessment Area

	Census Tracts		Lending Census Tracts		Real Estate Loans			
	#	%	#	%	#	%	\$ (000)	%
<b>Inside Area(s)</b>								
Farmers State Bank Combined Statistical Area (CSA)	100	100.00 %	58	82.86 %	133	90.48 %	\$50,967	88.41 %
<b>Outside Area</b>								
	0	0.00 %	12	17.14 %	14	9.52 %	\$6,684	11.59 %
<b>Total</b>								
	100	100.00 %	70	100.00 %	147	100.00 %	\$57,652	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the borrower profile for residential real estate lending compare to others in my assessment area(s)?

<div style="background-color: #90EE90; border-radius: 50%; padding: 5px; display: inline-block;"><b>46%</b></div>	<b>Loans to LMI Individuals</b>	Total Loans: <b>133</b>	<div style="background-color: #D3D3D3; border-radius: 50%; padding: 5px; display: inline-block;"><b>32%</b></div>	<b>BM Loans to LMI Individuals</b>	Total Loans: <b>13,016</b>
---	-------------------------------------	-------------------------	---	--	----------------------------

#### Applicant Income Distribution by Originations with Benchmark

	Your Loans		Benchmark Loans	
	#	%	#	%
<b>Applicant Income</b>				
<b>Low</b>	29	19.73 %	1,411	10.84 %
<b>Mod</b>	32	21.77 %	2,764	21.24 %
<b>Middle</b>	19	12.93 %	2,604	20.01 %
<b>Upper</b>	19	12.93 %	3,329	25.58 %
<b>N/A</b>	34	23.13 %	2,908	22.34 %
	14	9.52 %	0	0.00 %
<b>Total</b>				
	147	100.00 %	13,016	100.00 %

#### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loans by Assessment Area and Applicant Income

	LMI		pValue	Benchmark LMI		Low		Benchmark Low		Moderate		Benchmark Moderate	
	#	%		#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>													
Farmers State Bank Combined Statistical Area (CSA)	61	45.86 %	0.9996	4,175	32.08 %	29	21.80 %	1,411	10.84 %	32	24.06 %	2,764	21.24 %
<b>Outside Area</b>													
	1	7.14 %	—	0	0.00 %	0	0.00 %	0	0.00 %	1	7.14 %	0	0.00 %
<b>Total</b>	62	42.18 %	0.9954	4,175	32.08 %	29	19.73 %	1,411	10.84 %	33	22.45 %	2,764	21.24 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loan Amount by Assessment Area and Applicant Income

	LMI		Benchmark LMI		Low		Benchmark Low		Moderate		Benchmark Moderate	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	\$8,938	17.54 %	\$524,355	19.25 %	\$3,497	6.86 %	\$143,335	5.26 %	\$5,440	10.67 %	\$381,020	13.99 %
<b>Outside Area</b>												
	\$103	1.53 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$103	1.53 %	\$0	0.00 %
<b>Total</b>	<b>\$9,040</b>	<b>15.68 %</b>	<b>\$524,355</b>	<b>19.25 %</b>	<b>\$3,497</b>	<b>6.07 %</b>	<b>\$143,335</b>	<b>5.26 %</b>	<b>\$5,543</b>	<b>9.61 %</b>	<b>\$381,020</b>	<b>13.99 %</b>

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the geographic distribution for residential real estate lending compare to others in my assessment area(s)?

<b>28%</b> <b>Loans in LMI + DU Tracts</b> Total Loans: <b>133</b>	<b>20%</b> <b>BM Loans in LMI + DU Tracts</b> Total Loans: <b>13,016</b>	<b>31%</b> <b>LMI + DU Tracts</b> Total Tracts: <b>100</b>
---	---	---

### Residential Real Estate Loans by Tract Income

Tract Income	Census Tracts		Residential Real Estate Loans				BM Residential Real Estate Loans			
	#	%	#	%	\$ (000)	% \$	#	%	\$ (000)	% \$
<b>LMI</b>	31	31.00 %	39	26.53 %	\$5,826	10.11 %	2,574	19.78 %	\$440,170	16.16 %
<b>MJI</b>	68	68.00 %	107	72.79 %	\$51,654	89.60 %	10,400	79.90 %	\$2,272,930	83.46 %
<b>Low</b>	4	4.00 %	0	0.00 %	\$0	0.00 %	99	0.76 %	\$38,615	1.42 %
<b>Mod</b>	27	27.00 %	39	26.53 %	\$5,826	10.11 %	2,475	19.02 %	\$401,555	14.74 %
<b>Middle</b>	47	47.00 %	70	47.62 %	\$28,243	48.99 %	6,386	49.06 %	\$1,226,520	45.03 %
<b>Upper</b>	21	21.00 %	37	25.17 %	\$23,411	40.61 %	4,014	30.84 %	\$1,046,410	38.42 %
<b>N/A</b>	1	1.00 %	1	0.68 %	\$171	0.30 %	42	0.32 %	\$10,390	0.38 %
<b>Distressed Underserved</b>	0	0.00 %	6	4.08 %	\$2,369	4.11 %	0	0.00 %	\$0	0.00 %
<b>Total</b>	100	100.00 %	147	100.00 %	\$57,652	100.00 %	13,016	100.00 %	\$2,723,490	100.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loans by Assessment Area

	Census Tracts			Residential Real Estate Loans			Benchmark			Loans to Match
	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU	#	# LMI + DU	% LMI + DU	
<b>Inside Area(s)</b>										
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	133	37	27.82 %	13,016	2,574	19.78 %	-11.00
<b>Outside Area</b>										
	0	0	0.00 %	14	8	57.14 %	0	0	0.00 %	0.00
<b>Total</b>										
	100	31	31.00 %	147	45	30.61 %	13,016	2,574	19.78 %	-11.00

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loan Amounts by Assessment Area

	Census Tracts			Residential Real Estate Loans			Benchmark		
	#	# LMI + DU	% LMI + DU	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$	\$ (000)	\$ (000) LMI + DU	% LMI + DU \$
<b>Inside Area(s)</b>									
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	\$50,967	\$5,614	11.01 %	\$2,723,490	\$440,170	16.16 %
<b>Outside Area</b>									
	0	0	0.00 %	\$6,684	\$2,581	38.62 %	\$0	\$0	0.00 %
<b>Total</b>									
	100	31	31.00 %	\$57,652	\$8,195	14.22 %	\$2,723,490	\$440,170	16.16 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## How does the borrower profile for residential real estate lending compare to others in my assessment area(s)?

### Residential Real Estate Loans to LMI Individuals by Loan Purpose

	RE Loans	Distribution	Purchase		Refinance		Cash-Out Refinance		Home Improvement		Other Purpose or N/A	
			%	BM %	%	BM %	%	BM %	%	BM %	%	BM %
<b>Tract Income</b>												
<b>LMI</b>	39	26.53 %	87.18 %	69.11 %	7.69 %	12.04 %	0.00 %	6.84 %	5.13 %	5.59 %	0.00 %	6.41 %
<b>MJI</b>	107	72.79 %	71.03 %	62.18 %	22.43 %	14.19 %	0.00 %	7.65 %	4.67 %	7.35 %	1.87 %	8.63 %
<b>Low</b>	0	0.00 %	0.00 %	75.76 %	0.00 %	12.12 %	0.00 %	0.00 %	0.00 %	9.09 %	0.00 %	3.03 %
<b>Mod</b>	39	26.53 %	87.18 %	68.85 %	7.69 %	12.04 %	0.00 %	7.11 %	5.13 %	5.45 %	0.00 %	6.55 %
<b>Middle</b>	70	47.62 %	75.71 %	62.62 %	18.57 %	13.59 %	0.00 %	7.77 %	4.29 %	7.11 %	1.43 %	8.91 %
<b>Upper</b>	37	25.17 %	62.16 %	61.48 %	29.73 %	15.15 %	0.00 %	7.47 %	5.41 %	7.72 %	2.70 %	8.17 %
<b>N/A</b>	1	0.68 %	0.00 %	76.19 %	0.00 %	4.76 %	0.00 %	9.52 %	100.00 %	4.76 %	0.00 %	4.76 %
<b>Distressed Underserved</b>	6	4.08 %	66.67 %	0.00 %	33.33 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
<b>Total</b>	147	100.00 %	74.83 %	63.60 %	18.37 %	13.74 %	0.00 %	7.50 %	5.44 %	6.99 %	1.36 %	8.17 %

### Residential Real Estate Loan Amounts to LMI Individuals by Loan Purpose

	RE Loan Amount (000)	Distribution	Purchase		Refinance		Cash-Out Refinance		Home Improvement		Other Purpose or N/A	
			%	BM %	%	BM %	%	BM %	%	BM %	%	BM %
<b>Tract Income</b>												
<b>LMI</b>	\$5,826	10.11 %	91.53 %	73.56 %	5.12 %	17.39 %	0.00 %	4.42 %	3.36 %	2.74 %	0.00 %	1.90 %
<b>MJI</b>	\$51,654	89.60 %	43.11 %	69.49 %	55.05 %	15.69 %	0.00 %	5.57 %	1.53 %	2.24 %	0.32 %	7.00 %
<b>Low</b>	\$0	0.00 %	0.00 %	40.26 %	0.00 %	49.54 %	0.00 %	0.00 %	0.00 %	9.15 %	0.00 %	1.05 %
<b>Mod</b>	\$5,826	10.11 %	91.53 %	76.76 %	5.12 %	14.29 %	0.00 %	4.84 %	3.36 %	2.12 %	0.00 %	1.98 %
<b>Middle</b>	\$28,243	48.99 %	48.80 %	69.83 %	50.43 %	12.69 %	0.00 %	5.75 %	0.68 %	2.12 %	0.09 %	9.60 %
<b>Upper</b>	\$23,411	40.61 %	36.25 %	69.09 %	60.62 %	19.21 %	0.00 %	5.36 %	2.55 %	2.39 %	0.59 %	3.95 %
<b>N/A</b>	\$171	0.30 %	0.00 %	48.03 %	0.00 %	45.33 %	0.00 %	3.95 %	100.00 %	0.67 %	0.00 %	2.02 %
<b>Distressed Underserved</b>	\$2,369	4.11 %	81.19 %	0.00 %	18.81 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
<b>Total</b>	\$57,652	100.00 %	47.87 %	70.07 %	49.84 %	16.08 %	0.00 %	5.38 %	2.00 %	2.32 %	0.28 %	6.16 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loans by Loan Purpose

	RE Loans	Distribution	Purchase		Refinance		Cash-Out Refinance		Home Improvement		Other Purpose or N/A	
			%	BM %	%	BM %	%	BM %	%	BM %	%	BM %
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	133	90.48 %	75.19 %	63.60 %	18.05 %	13.74 %	0.00 %	7.50 %	5.26 %	6.99 %	1.50 %	8.17 %
<b>Outside Area</b>												
	14	9.52 %	71.43 %	0.00 %	21.43 %	0.00 %	0.00 %	0.00 %	7.14 %	0.00 %	0.00 %	0.00 %
<b>Total</b>												
	147	100.00 %	74.83 %	63.60 %	18.37 %	13.74 %	0.00 %	7.50 %	5.44 %	6.99 %	1.36 %	8.17 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Residential Real Estate Loan Amount by Loan Purpose

	RE Loan Amount (000)	Distribution	Purchase		Refinance		Cash-Out Refinance		Home Improvement		Other Purpose or N/A	
			%	BM %	%	BM %	%	BM %	%	BM %	%	BM %
<b>Inside Area(s)</b>												
<b>Farmers State Bank Combined Statistical Area (CSA)</b>	\$50,967	88.41 %	43.40 %	70.07 %	55.10 %	16.08 %	0.00 %	5.38 %	1.18 %	2.32 %	0.32 %	6.16 %
<b>Outside Area</b>												
	\$6,684	11.59 %	81.99 %	0.00 %	9.70 %	0.00 %	0.00 %	0.00 %	8.31 %	0.00 %	0.00 %	0.00 %
<b>Total</b>												
	\$57,652	100.00 %	47.87 %	70.07 %	49.84 %	16.08 %	0.00 %	5.38 %	2.00 %	2.32 %	0.28 %	6.16 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is the In-Out Ratio for my consumer loans?

0%

**Consumer Loans In  
Assessment Area(s)**

0%

**Consumer Loan  
Dollars In  
Assessment Area(s)**

### In-Out Consumer Loans

	Census Tracts	Census Tracts with Loans		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards	
		#	%	#	%	#	%	#	%	#	%
Inside Area(s)	100	0	—	—	—	0	—	—	—	—	—
<b>Total</b>	100	0	—	—	—	0	—	—	—	—	—

### In-Out Consumer Loan Dollar Amounts

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards	
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%
Inside Area(s)	—	—	—	—	—	—	—	—
<b>Total</b>	—	—	—	—	—	—	—	—

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Data by Assessment Area(s)

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	#	%	#	%	#	%	#	%				
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %
<b>Total</b>	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Dollar Amounts by Assessment Area(s)

Inside Area(s)	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%				
Farmers State Bank Combined Statistical Area (CSA)	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %
<b>Total</b>	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the borrower profile for consumer lending compare to the demographics of my assessment area(s)?

0%

**Consumer Loans to LMI Individuals**  
Total Loans: 0

0%

**Consumer Loans to LMI Individuals**  
Total Loans: \$0

Consumer Loan Distribution by Assessment Area and Applicant Income

Census Tracts	Applicant Income											
	LMI		Benchmark LMI		Low		Benchmark Low		Moderate		Benchmark Moderate	
	#	%	#	%	#	%	#	%	#	%	#	%
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %
<b>Total</b>	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %

Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Amount Distribution by Assessment Area and Applicant Income

Census Tracts	Applicant Income													
	LMI		Benchmark LMI		Low		Benchmark Low		Moderate		Benchmark Moderate			
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%		
<b>Inside Area(s)</b>														
Farmers State Bank Combined Statistical Area (CSA)	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %
<b>Total</b>	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Data by Assessment Area(s)

	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	#	%	#	%	#	%	#	%				
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %
<b>Total</b>	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Dollar Amounts by Assessment Area(s)

Inside Area(s)	Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	% Age (18 to 61)	Owner Occupancy	Poverty %
	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%				
Farmers State Bank Combined Statistical Area (CSA)	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %
<b>Total</b>	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	59.22 %	64.39 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

How does the geographic distribution for consumer lending compare to the demographics of my assessment area(s)?

**0%** **Consumer Loans in LMI + DU Tracts** Total Loans: **0**

**0%** **Consumer Loan Dollars in LMI + DU Tracts** Total Dollars: **\$0**

Consumer Loans by Tract Income

	Census Tracts with Loans		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	Poverty %
	#	%	#	%	#	%	#	%	#	%		
<b>Tract Income</b>												
LMI	31	31.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	26.43 %	20.80 %
MJI	68	68.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	72.93 %	8.24 %
Low	4	4.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	3.69 %	46.82 %
Mod	27	27.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	22.74 %	16.57 %
Middle	47	47.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	46.87 %	9.92 %
Upper	21	21.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	26.06 %	5.21 %
N/A	1	1.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0.64 %	14.32 %
<b>Total</b>	100	100.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	11.60 %

Consumer Loan Dollars by Tract Income

	Census Tracts with Loans		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	Poverty %
	#	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%		
<b>Tract Income</b>												
LMI	31	31.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	26.43 %	20.80 %
MJI	68	68.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	72.93 %	8.24 %
Low	4	4.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	3.69 %	46.82 %
Mod	27	27.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	22.74 %	16.57 %
Middle	47	47.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	46.87 %	9.92 %
Upper	21	21.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	26.06 %	5.21 %
N/A	1	1.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	0.64 %	14.32 %
<b>Total</b>	100	100.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	11.60 %

Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Data by Assessment Area(s)

	Census Tracts		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	Poverty %
	#	%	#	%	#	%	#	%	#	%		
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	100	100.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	11.60 %
<b>Total</b>	100	100.00 %	0	0.00 %	0	0.00 %	0	0.00 %	0	0.00 %	100.00 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Consumer Loan Dollar Amounts by Assessment Area(s)

	Census Tracts		Total Consumer Loans		Auto Loans		Other Consumer Loans		Credit Cards		Population Distribution	Poverty %
	#	%	\$ (000)	%	\$ (000)	%	\$ (000)	%	\$ (000)	%		
<b>Inside Area(s)</b>												
Farmers State Bank Combined Statistical Area (CSA)	100	100.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	11.60 %
<b>Total</b>	100	100.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	\$0	0.00 %	100.00 %	11.60 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

## What is my LTD Ratio?

<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #c00000; color: white; border-radius: 10px; padding: 5px 15px; margin-right: 10px;">0%</div> <div style="text-align: left;"> <p><b>Total LTD</b></p> </div> </div>	<div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #ccc; border-radius: 10px; padding: 5px 15px; margin-right: 10px;">0%</div> <div style="text-align: left;"> <p><b>LTD In Area</b></p> </div> </div>
---	--

### LTD Ratio

	Loans		Deposits		LTD Ratio
	#	\$ (000s)	#	\$ (000s)	
<b>Total</b>	0	\$0	0	\$0	0.00 %

### LTD Ratio by Tract Income

	Loans				Deposits				LTD Ratio
	#	# %	\$ (000s)	\$ %	#	# %	\$ (000s)	\$ %	
<b>Tract Income</b>									
LMI	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
MJI	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
Low	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
Mod	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
Middle	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
Upper	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
N/A	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %
<b>Total</b>	0	0.00 %	\$0	0.00 %	0	0.00 %	\$0	0.00 %	0.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### LTD Ratio by Assessment Area

	Loans		Deposits		LTD Ratio
	#	\$ (000s)	#	\$ (000s)	
<b>Inside Area(s)</b>					
Farmers State Bank Combined Statistical Area (CSA)	0	\$0	0	\$0	0.00 %
<b>Total</b>	0	\$0	0	\$0	0.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Census Tracts by Tract Income

	Census Tracts		Loans		Deposits		Facilities	
	#	%	#	%	#	%	#	%
<b>Tract Income</b>								
LMI	31	31.00 %	69	17.21 %	0	0.00 %	3	0.00 %
MJI	68	68.00 %	329	82.04 %	0	0.00 %	31	0.00 %
Low	4	4.00 %	2	0.50 %	0	0.00 %	0	0.00 %
Mod	27	27.00 %	67	16.71 %	0	0.00 %	3	0.00 %
Middle	47	47.00 %	243	60.60 %	0	0.00 %	27	0.00 %
Upper	21	21.00 %	86	21.45 %	0	0.00 %	4	0.00 %
N/A	1	1.00 %	3	0.75 %	0	0.00 %	0	0.00 %
Distressed Underserved	0	0.00 %	19	4.74 %	0	0.00 %	0	0.00 %
<b>Total</b>	<b>100</b>	<b>100.00 %</b>	<b>401</b>	<b>100.00 %</b>	<b>0</b>	<b>0.00 %</b>	<b>34</b>	<b>0.00 %</b>

### Applied Filters

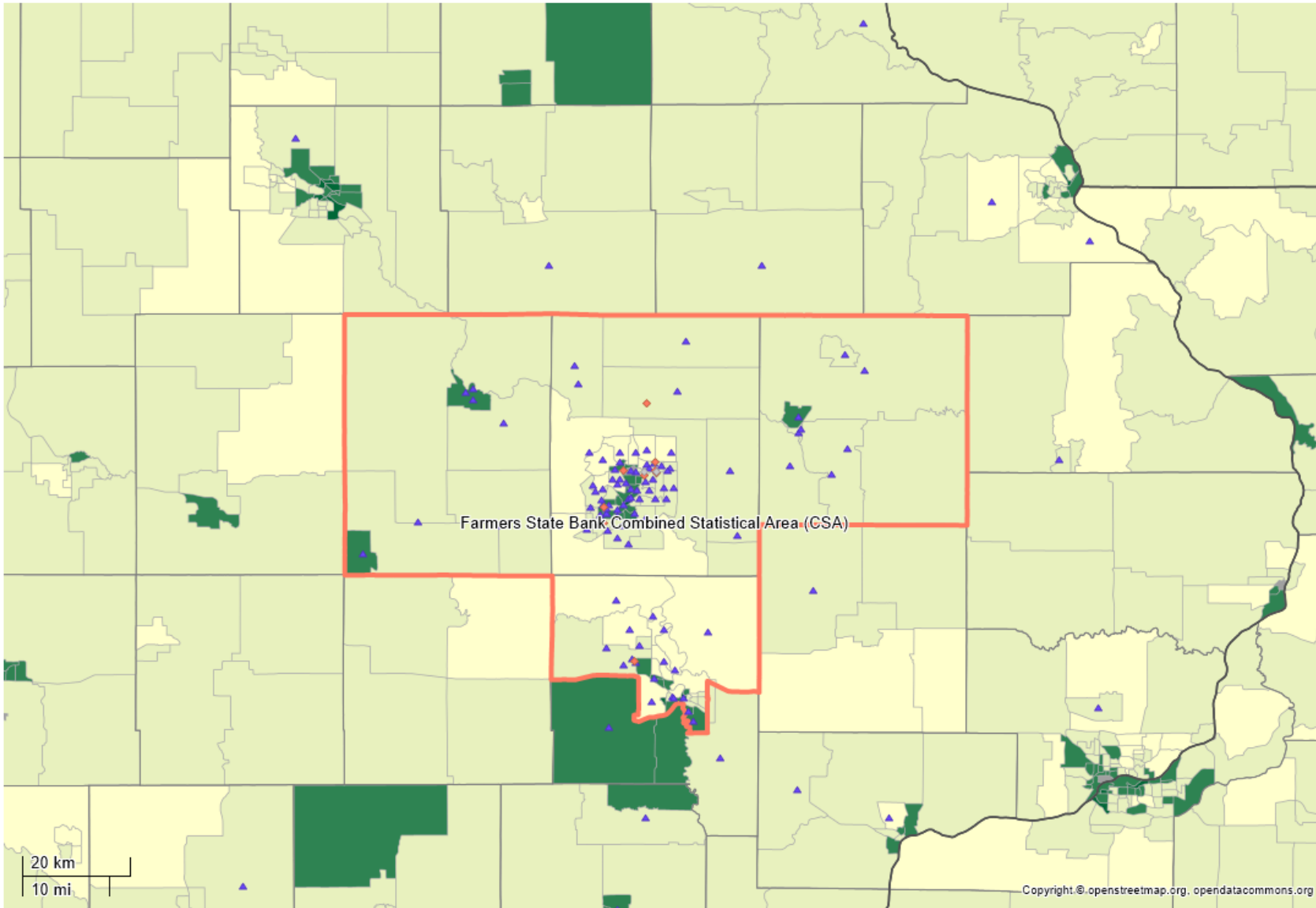
- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.

### Census Tracts by Assessment Area

	Census Tract						Loans		Deposits		
	#	# LMI	% LMI	# MM	% MM	# DU	% DU	#	%	#	%
<b>Inside Area(s)</b>											
Farmers State Bank Combined Statistical Area (CSA)	100	31	31.00 %	3	3.00 %	0	0.00 %	359	89.53 %	0	0.00 %
<b>Outside Area</b>											
	0	0	0.00 %	0	0.00 %	0	0.00 %	42	10.47 %	0	0.00 %
<b>Total</b>											
	100	31	31.00 %	3	3.00 %	0	0.00 %	401	100.00 %	0	0.00 %

### Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.



- State
- County
- Census Tract
- Zip Code
- Assessment Area
- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other
- ▲ Loans
- Income Level**
- Low
- Moderate
- Middle
- Upper
- N/A

Applied Filters

- CRA Loans Action Taken Date: (4/1/2024 - 12/31/2025)
- Facility Status: (Open)
- CRA Loans: CRA LAR
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: HMDA LAR
- You are included in the HMDA benchmark.