

2025 Census Tract Assessment Area

Presented to: **Farmers State Bank - Iowa**
March 22, 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

Census Tracts by Tract Income

	Census Tracts		Loans		Deposits		Facilities	
	#	%	#	%	#	%	#	%
Tract Income								
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 %
Total	100	100.00 %	401	100.00 %	0	0.00 %	34	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 Assessment Area

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

Applied Filters

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