



SECURITY BANK
OF KANSAS CITY®

Community
Reinvestment Act
Public File

Updated: April 1, 2026

Written Public Comments and Responses

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

Year 2025:

No written comments regarding CRA performance received by Security Bank of Kansas City during the calendar year 2024.

Year 2024:

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

Year 2023:

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

PUBLIC DISCLOSURE

November 28, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security Bank of Kansas City
Certificate Number: 4705

701 Minnesota Avenue
Kansas City, Kansas 66101

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

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

The Lending Test is rated High Satisfactory.

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

The Investment Test is rated Low Satisfactory.

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

The Service Test is rated High Satisfactory.

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

DESCRIPTION OF INSTITUTION

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

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

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

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

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

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

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

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

DESCRIPTION OF ASSESSMENT AREA

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

Economic and Demographic Data

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

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

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

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

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

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

Source: FFIEC

Competition

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

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

Community Contact

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

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

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

Credit and Community Development Needs and Opportunities

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

SCOPE OF EVALUATION

General Information

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

Activities Reviewed

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

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

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

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

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

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

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

Lending Activity

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

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

Assessment Area Concentration

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

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

Source: Bank Data

Geographic Distribution

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

Small Business Loans

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

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

Home Mortgage Loans

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

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

Borrower Profile

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

Small Business Loans

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

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

Home Mortgage Loans

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

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

Innovative or Flexible Lending Practices

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

Community Development Loans

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

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

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

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

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

INVESTMENT TEST

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

Investment and Grant Activity

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

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

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

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

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

Responsiveness to Credit and Community Development Needs

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

Community Development Initiatives

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

SERVICE TEST

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

Accessibility of Delivery Systems

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

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

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

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

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

Changes in Branch Locations

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

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

Reasonableness of Business Hours and Services

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

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

Community Development Services

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

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

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

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

LARGE BANK PERFORMANCE CRITERIA

Lending Test

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

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

Investment Test

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

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

Service Test

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

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

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

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

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

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

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

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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

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

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

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

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

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

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

Facility Name	Address	City	State	Zip	County	Facility Type	Assessment Area	Tract Income LMI	Tract Income	Distressed Underserved	MSA Description	Geo ID
Leavenworth Road ATM Free Standing	6000 Leavenworth Rd	Kansas City	KS	66104	Wyandotte	ATM	Kansas	LMI	Moderate	No	Kansas City, MO-KS	202090443.01

SECURITY BANK OF KANSAS CITY

Branch Openings and Closings

2025

During 2025 the Banking Center located at 1300 N 78th Street, Kansas City, KS 66112 was closed based on declining customer volume at the Banking Center and the associated ITM. The declining activity did justify the ongoing and deferred maintenance expenses.

2024

During 2024 the ATM with Live Teller formerly located at 2701 Shawnee Mission Parkway, Fairway, KS 66205 was closed due to a lack of activity to justify the ongoing expenses.

2023

During 2023 Security Bank of Kansas City:

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

			Lobby Hours M-F	Lobby Hours: Sat	Drive Thru Hours: M-F	Drive Thru Hours: Sat
North Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
OAK TRAFFICWAY	401	7001 N OAK TRAFFICWAY KANSAS CITY, MO 64118	9a to 5p	9a to 12p	8a to 6p	9a to 12p
ANTIOCH ROAD	402	5959 NE ANTIOCH KANSAS CITY, MO 64119	9a to 5p	9a to 12p	8a to 6p	9a to 12p
64TH STREET	403	6344 N CHATHAM AVE KANSAS CITY, MO 64151	9a to 5p	8a to 12p	ITM 8a to 6p	ITM 8a to 2p
SMITHVILLE	409	1304 S. US HIGHWAY 169 SMITHVILLE, MO 64089	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
TIFFANY SPRINGS PARKWAY	410	9800 NW POLO AVE KCMO 64153	9a to 5p	9a to 12p	Closed	Closed
FLINTLOCK ROAD	411	9601 NE BARRY RD KCMO 64157	9a to 5p	9a to 12p	8a to 6p	9a to 12p
Central Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
7TH STREET	001	701 MINNESOTA AVE KCK 66101	9a to 5p	CLOSED	ITM 8a to 6p	ITM 8a to 2p
MIDTOWN	006	1901 CENTRAL AVE KCK 66102	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
10TH STREET	018	1000 MINNESOTA AVE KCK 66101	9a to 5p	CLOSED	8a to 6p	9a to 12p
CORPORATE CENTER	202	5800 FOXRIDGE DR MISSION, KS 66202	9a to 5p	9a to 12p	8a to 6p	9a to 12p
ROELAND PARK	207	5115 ROE BLVD ROELAND PARK, KS 66205	9a to 5p	9a to 12p	8a to 6p	9a to 12p
STRONG AVENUE	301	3201 STRONG AVE KCKS 66106	9a to 5p	9a to 12p	8a to 6p	9a to 12p
CENTRAL AVENUE	302	966 CENTRAL AVE KCKS 66101	9a to 5p	9a to 12p	8a to 6p	9a to 12p
LEAVENWORTH ROAD	303	6000 LEAVENWORTH RD KCKS 66104	9a to 5p	9a to 12p	8a to 6p	9a to 12p
West Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
WEST	009	7364 STATE AVE KCK 66112		8a to 6p	9a to 12p	8a to 6p
LEGENDS	016	10840 PARALLEL PKWY KCK 66109	9a to 5p	9a to 12p	8a to 6p	9a to 12p
SHAWNEE	031	5450 ROBERTS ST SHAWNEE, KS 66226	9a to 5p	9a to 12p	8a to 6p	9a to 12p
WOODLAND ROAD	140	9900 WOODLAND ROAD, LENEXA, KS 66220	9a to 5p	9a to 12p	8a to 6p	9a to 12p
LACKMAN ROAD	203	15110 SHAWNEE MISSION PKWY SHAWNEE, KS 66217	9a to 5p	9a to 12p	8a to 6p	9a to 12p
South Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
PRAIRIE VILLAGE	204	8201 MISSION RD PRAIRIE VILLAGE, KS 66208	9a to 5p	9a to 12p	Closed	Closed
PEORIA STREET	502	1600 E PEORIA PAOLA, KS 66071	9a to 5p	9a to 12p	8a to 6p	9a to 12p
95TH STREET	601	7500 W 95TH ST OVERLAND PARK, KS 66212	9a to 5p	9a to 12p	8a to 6p	9a to 12p
103RD STREET	602	10300 MASTIN OVERLAND PARK, KS 66212	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
COLLEGE BOULEVARD	603	8550 COLLEGE BLVD OVERLAND PARK, KS 66210	9a to 5p	9a to 12p	8a to 6p	9a to 12p
119TH STREET	605	11813 ROE LEAWOOD, KS 66211	9a to 5p	9a to 12p	8a to 6p	9a to 12p
151ST STREET	606	8100 W 151ST ST OVERLAND PARK, KS 66223	9a to 5p	9a to 12p	8a to 6p	9a to 12p
OLATHE	610	13379 S BLACKBOB OLATHE KS 66062	9a to 5p	9a to 12p	8a to 6p	9a to 12p
137TH STREET	612	13701 METCALF OVERLAND PARK, KS 66223	9a to 5p	9a to 12p	8a to 6p	9a to 12p
East Kansas City Region						
LOCATION NAME	BRANCH #	ADDRESS				
WARD PARKWAY	607	8520 WARD PARKWAY KCMO 64114	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
PLAZA	609	4550 BELLEVUE KCMO 64111	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
MAIN STREET	701	210 SW MAIN STREET LEE'S SUMMIT, MO 64063	9a to 5p	9a to 12p	ITM 8a to 6p	ITM 8a to 2p
3RD STREET	702	1101 SW THIRD STREET LEE'S SUMMIT, MO 64081	9a to 5p	9a to 12p	8a to 6p	9a to 12p
291 HIGHWAY	703	1021 NE SAM WALTON LN LEE'S SUMMIT, MO 64086	9a to 5p	9a to 12p	8a to 6p	9a to 12p
150 HIGHWAY	704	250 SW GREENWICH LEE'S SUMMIT, MO 64082	9a to 5p	9a to 12p	8a to 6p	9a to 12p

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

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

BRANCH NUMBER, BY REGION

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

FEE SCHEDULE
Miscellaneous Fees and Charges



Rev. 12/2024

FEES AND CHARGES. The following fees and charges may be assessed against your account:

ATM/Debit Card

ATM or Debit Card Replacement Fee (customer request).....\$5.00 each
Security Bank ATM Fee (Security Bank of KC card transactions conducted at an ATM owned by us).....FREE
Security Bank ATM Fee (Security Bank of KC card transactions conducted at an ATM not owned by us*).....\$2.50 per transaction
International Transaction Fee (INT FEE**).....1.00% of transaction in U.S. dollars
**Transactions include withdrawals and transfers. ATM operators or networks may also assess an ATM Fee, including a balance inquiry even if you do not complete a fund transfer. **Assessed by a merchant or ATM located outside the U.S.*

Account Closing

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

Account Research

Account Research (one hour minimum).....\$25.00 per hour

Bank Statements

Returned / Undeliverable Mail.....\$5.00 per statement cycle
Paper Statement Fee.....\$3.00 per statement cycle (*New Leaf Account.....\$2.00 per statement cycle*)
eStatements.....FREE

Business Coin/Currency Handling

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

Consumer Coin Handling

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

Chargeback Items

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

Collections

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

Copies

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

Dormant Accounts

Assessed on accounts with no customer-initiated deposit, withdrawal, or transfer activity during the period specified.
Checking Account after 12 months of inactivity and balance < \$100.00.....\$5.00 per month
Savings Account after 24 months of inactivity and balance < \$100.00.....\$5.00 per month

Foreign Currency Orders

Foreign Currency.....\$25.00 per exchange

Legal Processing

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



* T A B 2 1 4 2 % 9 5 2 3 % D % 9 9 9 6 6 6 4 4 % D D 8 0 3 6 1 % 0 9 0 5 2 0 2 4 *

Monetary Instruments

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

Money Services Business (MSB)

MSB Monthly Maintenance Fee.....\$250.00 per month

Night Deposit

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

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

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

Overdraft Fee (OD)- item paid.....\$30.00 per presentment
Returned Item Fee (NSF).....\$30.00 per presentment
Daily OD/ NSF Fee Limit.....\$150.00

Signature Verification Services

Medallion or Signature Guarantee (service provided to customers by appointment).....\$15.00 per document

Stop Payments

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

Transfers

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

Wire Transfers

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

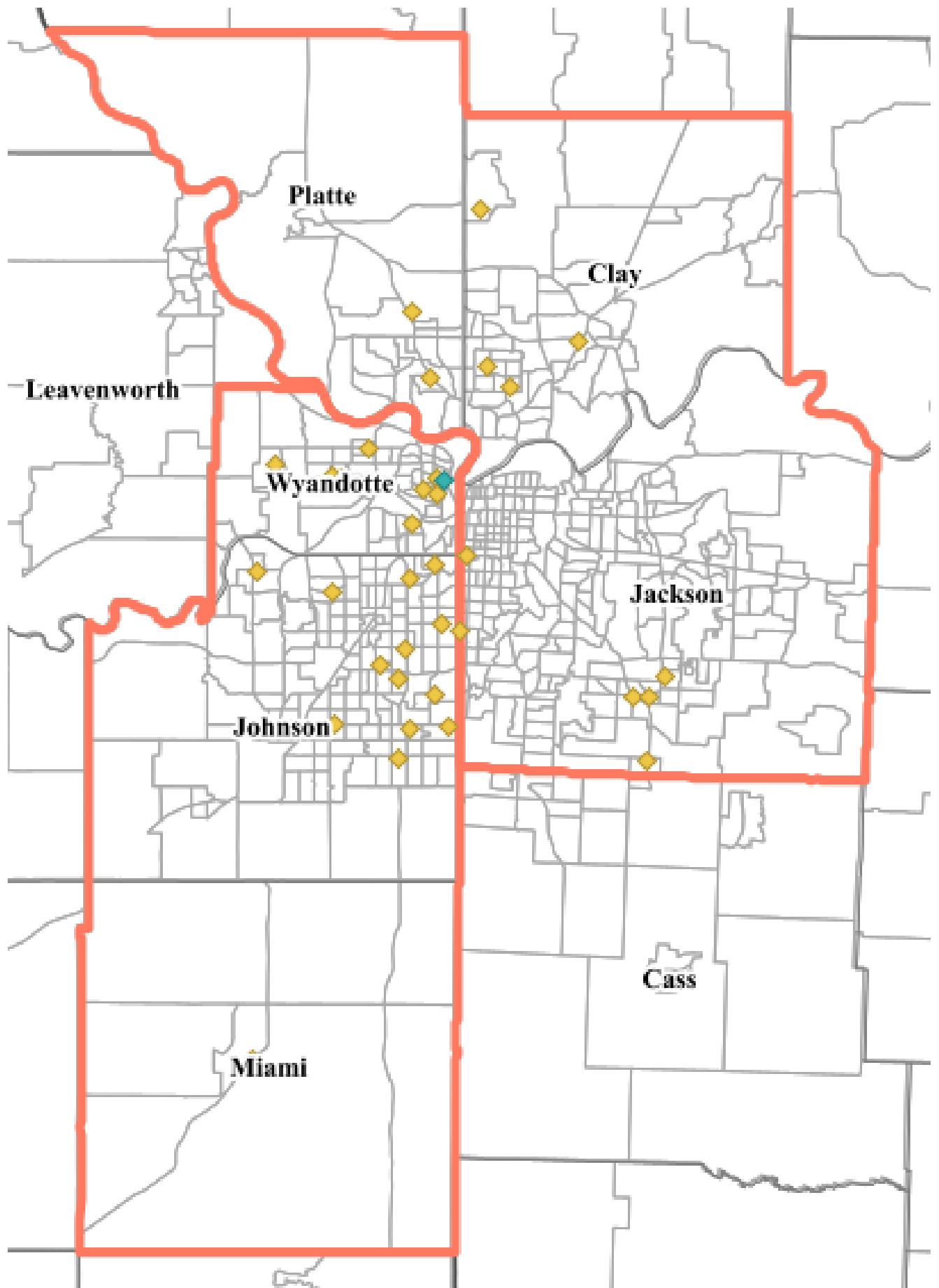
Safe Deposit Boxes and Other Related Fees

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

1 X 4.....\$20.00 annual
2 X 4, 2 X 5.....\$25.00 annual
3 X 4, 3 X 5.....\$30.00 annual
4 X 4, 4 X 5.....\$35.00 annual
5 X 5.....\$40.00 annual
2 X 10, 3 X 10.....\$50.00 annual
4 X 10, 5 X 10.....\$65.00 annual
8 X 11.....\$80.00 annual
10 X 10.....\$100.00 annual
10 X 15, 10 X 20, 10 X 22.....\$115.00 annual
10 X 44.....\$210.00 annual

Late Payment Fee (after 30 days).....\$5.00 per month
Lost Key Fee.....\$20.00 each
Box Drilling Fee.....\$175.00 minimum charge





Area	County	MSA	State/County	Census Tract	Tract Income	Total Population	Median Family Income
Kansas	Johnson KS	28140	20-091	0500.00	Upper*	5,065	\$111,100
Kansas	Johnson KS	28140	20-091	0501.00	Middle	4,389	\$111,100
Kansas	Johnson KS	28140	20-091	0502.00	Middle	3,759	\$111,100
Kansas	Johnson KS	28140	20-091	0503.01	Middle	4,127	\$111,100
Kansas	Johnson KS	28140	20-091	0503.02	Middle	1,799	\$111,100
Kansas	Johnson KS	28140	20-091	0504.00	Middle	4,896	\$111,100
Kansas	Johnson KS	28140	20-091	0505.00	Middle	2,507	\$111,100
Kansas	Johnson KS	28140	20-091	0506.00	Upper*	4,565	\$111,100
Kansas	Johnson KS	28140	20-091	0507.00	Upper*	4,821	\$111,100
Kansas	Johnson KS	28140	20-091	0508.00	Upper*	2,699	\$111,100
Kansas	Johnson KS	28140	20-091	0509.00	Upper*	4,728	\$111,100
Kansas	Johnson KS	28140	20-091	0510.00	Upper*	3,763	\$111,100
Kansas	Johnson KS	28140	20-091	0511.00	Middle	3,525	\$111,100
Kansas	Johnson KS	28140	20-091	0512.00	Middle	4,190	\$111,100
Kansas	Johnson KS	28140	20-091	0513.00	Middle	4,526	\$111,100
Kansas	Johnson KS	28140	20-091	0514.00	Upper*	3,238	\$111,100
Kansas	Johnson KS	28140	20-091	0515.00	Upper*	4,115	\$111,100
Kansas	Johnson KS	28140	20-091	0516.00	Upper*	5,640	\$111,100
Kansas	Johnson KS	28140	20-091	0517.00	Upper*	4,754	\$111,100
Kansas	Johnson KS	28140	20-091	0518.01	Upper*	4,159	\$111,100
Kansas	Johnson KS	28140	20-091	0518.03	Middle	4,331	\$111,100
Kansas	Johnson KS	28140	20-091	0518.04	Middle	5,173	\$111,100
Kansas	Johnson KS	28140	20-091	0518.05	Middle	5,577	\$111,100
Kansas	Johnson KS	28140	20-091	0518.06	Upper*	5,390	\$111,100
Kansas	Johnson KS	28140	20-091	0518.07	Middle	3,867	\$111,100
Kansas	Johnson KS	28140	20-091	0518.08	Low	2,642	\$111,100
Kansas	Johnson KS	28140	20-091	0519.02	Middle	4,326	\$111,100
Kansas	Johnson KS	28140	20-091	0519.04	Middle	6,318	\$111,100
Kansas	Johnson KS	28140	20-091	0519.07	Middle	3,825	\$111,100
Kansas	Johnson KS	28140	20-091	0519.08	Middle	1,715	\$111,100
Kansas	Johnson KS	28140	20-091	0519.09	Middle	5,547	\$111,100
Kansas	Johnson KS	28140	20-091	0519.10	Middle	2,169	\$111,100
Kansas	Johnson KS	28140	20-091	0519.11	Mod	3,408	\$111,100
Kansas	Johnson KS	28140	20-091	0519.12	Middle	2,471	\$111,100
Kansas	Johnson KS	28140	20-091	0520.01	Middle	2,257	\$111,100
Kansas	Johnson KS	28140	20-091	0520.04	Mod	1,701	\$111,100
Kansas	Johnson KS	28140	20-091	0520.05	Mod	2,884	\$111,100
Kansas	Johnson KS	28140	20-091	0520.06	Mod	3,614	\$111,100
Kansas	Johnson KS	28140	20-091	0521.01	Middle	1,751	\$111,100
Kansas	Johnson KS	28140	20-091	0521.02	Middle	2,669	\$111,100
Kansas	Johnson KS	28140	20-091	0522.01	Middle	3,598	\$111,100
Kansas	Johnson KS	28140	20-091	0522.02	Middle	3,433	\$111,100
Kansas	Johnson KS	28140	20-091	0523.04	Middle	4,943	\$111,100
Kansas	Johnson KS	28140	20-091	0523.05	Middle	4,856	\$111,100
Kansas	Johnson KS	28140	20-091	0523.06	Upper*	3,571	\$111,100
Kansas	Johnson KS	28140	20-091	0523.07	Middle	3,860	\$111,100
Kansas	Johnson KS	28140	20-091	0523.08	Mod	3,521	\$111,100
Kansas	Johnson KS	28140	20-091	0524.10	Upper*	5,222	\$111,100
Kansas	Johnson KS	28140	20-091	0524.11	Upper*	3,087	\$111,100
Kansas	Johnson KS	28140	20-091	0524.14	Upper*	4,018	\$111,100
Kansas	Johnson KS	28140	20-091	0524.15	Middle	3,542	\$111,100
Kansas	Johnson KS	28140	20-091	0524.16	Middle	4,492	\$111,100
Kansas	Johnson KS	28140	20-091	0524.17	Middle	3,389	\$111,100
Kansas	Johnson KS	28140	20-091	0524.18	Low	3,483	\$111,100
Kansas	Johnson KS	28140	20-091	0524.19	Middle	4,785	\$111,100
Kansas	Johnson KS	28140	20-091	0524.21	Upper*	4,788	\$111,100
Kansas	Johnson KS	28140	20-091	0524.22	Middle	4,758	\$111,100
Kansas	Johnson KS	28140	20-091	0524.23	Mod	2,856	\$111,100
Kansas	Johnson KS	28140	20-091	0525.02	Upper*	1,641	\$111,100
Kansas	Johnson KS	28140	20-091	0525.05	Upper*	3,073	\$111,100
Kansas	Johnson KS	28140	20-091	0525.06	Upper*	1,489	\$111,100
Kansas	Johnson KS	28140	20-091	0525.07	Middle	3,186	\$111,100

Kansas	Johnson KS	28140	20-091	0526.04	Upper*	2,254	\$111,100
Kansas	Johnson KS	28140	20-091	0526.06	Middle	1,992	\$111,100
Kansas	Johnson KS	28140	20-091	0526.07	Upper*	2,651	\$111,100
Kansas	Johnson KS	28140	20-091	0526.08	Upper*	6,418	\$111,100
Kansas	Johnson KS	28140	20-091	0526.09	Upper*	5,982	\$111,100
Kansas	Johnson KS	28140	20-091	0526.10	Upper*	6,246	\$111,100
Kansas	Johnson KS	28140	20-091	0526.11	Middle	2,443	\$111,100
Kansas	Johnson KS	28140	20-091	0526.12	Upper*	3,115	\$111,100
Kansas	Johnson KS	28140	20-091	0526.13	Upper*	7,250	\$111,100
Kansas	Johnson KS	28140	20-091	0527.01	Middle	5,383	\$111,100
Kansas	Johnson KS	28140	20-091	0527.02	Upper*	2,239	\$111,100
Kansas	Johnson KS	28140	20-091	0528.03	Middle	4,137	\$111,100
Kansas	Johnson KS	28140	20-091	0528.04	Upper*	4,831	\$111,100
Kansas	Johnson KS	28140	20-091	0528.05	Upper*	8,151	\$111,100
Kansas	Johnson KS	28140	20-091	0528.06	Upper*	6,063	\$111,100
Kansas	Johnson KS	28140	20-091	0528.07	Upper*	4,830	\$111,100
Kansas	Johnson KS	28140	20-091	0529.04	Middle	3,474	\$111,100
Kansas	Johnson KS	28140	20-091	0529.05	Mod	4,589	\$111,100
Kansas	Johnson KS	28140	20-091	0529.06	Mod	4,954	\$111,100
Kansas	Johnson KS	28140	20-091	0529.07	Middle	4,545	\$111,100
Kansas	Johnson KS	28140	20-091	0529.08	Middle	5,692	\$111,100
Kansas	Johnson KS	28140	20-091	0529.10	Upper*	4,318	\$111,100
Kansas	Johnson KS	28140	20-091	0530.04	Middle	3,656	\$111,100
Kansas	Johnson KS	28140	20-091	0530.05	Upper*	1,794	\$111,100
Kansas	Johnson KS	28140	20-091	0530.06	Upper*	3,744	\$111,100
Kansas	Johnson KS	28140	20-091	0530.07	Middle	4,908	\$111,100
Kansas	Johnson KS	28140	20-091	0530.08	Upper*	4,863	\$111,100
Kansas	Johnson KS	28140	20-091	0530.09	Upper*	5,206	\$111,100
Kansas	Johnson KS	28140	20-091	0530.10	Upper*	6,081	\$111,100
Kansas	Johnson KS	28140	20-091	0530.11	Upper*	2,233	\$111,100
Kansas	Johnson KS	28140	20-091	0530.12	Upper*	3,242	\$111,100
Kansas	Johnson KS	28140	20-091	0530.13	Upper*	2,339	\$111,100
Kansas	Johnson KS	28140	20-091	0531.01	Upper*	4,163	\$111,100
Kansas	Johnson KS	28140	20-091	0531.02	Upper*	4,647	\$111,100
Kansas	Johnson KS	28140	20-091	0531.05	Middle	3,306	\$111,100
Kansas	Johnson KS	28140	20-091	0531.08	Upper*	4,204	\$111,100
Kansas	Johnson KS	28140	20-091	0531.09	Upper*	2,950	\$111,100
Kansas	Johnson KS	28140	20-091	0531.10	Upper*	3,845	\$111,100
Kansas	Johnson KS	28140	20-091	0532.01	Upper*	2,468	\$111,100
Kansas	Johnson KS	28140	20-091	0532.02	Upper*	3,942	\$111,100
Kansas	Johnson KS	28140	20-091	0532.03	Upper*	5,649	\$111,100
Kansas	Johnson KS	28140	20-091	0533.01	Upper*	5,193	\$111,100
Kansas	Johnson KS	28140	20-091	0533.02	Upper*	7,138	\$111,100
Kansas	Johnson KS	28140	20-091	0534.03	Upper*	3,998	\$111,100
Kansas	Johnson KS	28140	20-091	0534.09	Upper*	3,810	\$111,100
Kansas	Johnson KS	28140	20-091	0534.11	Upper*	5,452	\$111,100
Kansas	Johnson KS	28140	20-091	0534.13	Upper*	4,082	\$111,100
Kansas	Johnson KS	28140	20-091	0534.14	Middle	4,907	\$111,100
Kansas	Johnson KS	28140	20-091	0534.15	Upper*	4,267	\$111,100
Kansas	Johnson KS	28140	20-091	0534.17	Upper*	3,978	\$111,100
Kansas	Johnson KS	28140	20-091	0534.18	Upper*	4,832	\$111,100
Kansas	Johnson KS	28140	20-091	0534.19	Upper*	1,656	\$111,100
Kansas	Johnson KS	28140	20-091	0534.21	Upper*	4,173	\$111,100
Kansas	Johnson KS	28140	20-091	0534.22	Upper*	2,247	\$111,100
Kansas	Johnson KS	28140	20-091	0534.23	Upper*	5,436	\$111,100
Kansas	Johnson KS	28140	20-091	0534.25	Upper*	3,207	\$111,100
Kansas	Johnson KS	28140	20-091	0534.26	Upper*	5,435	\$111,100
Kansas	Johnson KS	28140	20-091	0534.27	Upper*	6,759	\$111,100
Kansas	Johnson KS	28140	20-091	0534.28	Upper*	4,293	\$111,100
Kansas	Johnson KS	28140	20-091	0534.29	Upper*	4,712	\$111,100
Kansas	Johnson KS	28140	20-091	0534.30	Upper*	4,896	\$111,100
Kansas	Johnson KS	28140	20-091	0534.31	Upper*	2,638	\$111,100
Kansas	Johnson KS	28140	20-091	0535.02	Mod	3,667	\$111,100

Kansas	Johnson KS	28140	20-091	0535.06	Upper*	3,790	\$111,100
Kansas	Johnson KS	28140	20-091	0535.07	Middle	5,530	\$111,100
Kansas	Johnson KS	28140	20-091	0535.08	Upper*	6,072	\$111,100
Kansas	Johnson KS	28140	20-091	0535.09	Upper*	6,878	\$111,100
Kansas	Johnson KS	28140	20-091	0535.10	Upper*	5,506	\$111,100
Kansas	Johnson KS	28140	20-091	0535.55	Mod	2,112	\$111,100
Kansas	Johnson KS	28140	20-091	0535.56	Mod	2,597	\$111,100
Kansas	Johnson KS	28140	20-091	0535.57	Mod	2,313	\$111,100
Kansas	Johnson KS	28140	20-091	0535.58	Upper*	3,425	\$111,100
Kansas	Johnson KS	28140	20-091	0535.59	Upper*	3,605	\$111,100
Kansas	Johnson KS	28140	20-091	0535.60	Upper*	4,444	\$111,100
Kansas	Johnson KS	28140	20-091	0536.01	Middle	2,098	\$111,100
Kansas	Johnson KS	28140	20-091	0536.03	Upper*	2,977	\$111,100
Kansas	Johnson KS	28140	20-091	0536.04	Middle	5,454	\$111,100
Kansas	Johnson KS	28140	20-091	0537.01	Middle	2,706	\$111,100
Kansas	Johnson KS	28140	20-091	0537.03	Middle	3,376	\$111,100
Kansas	Johnson KS	28140	20-091	0537.05	Mod	3,315	\$111,100
Kansas	Johnson KS	28140	20-091	0537.07	Middle	5,214	\$111,100
Kansas	Johnson KS	28140	20-091	0537.09	Middle	6,376	\$111,100
Kansas	Johnson KS	28140	20-091	0537.11	Upper*	5,066	\$111,100
Kansas	Johnson KS	28140	20-091	0537.12	Middle	4,722	\$111,100
Kansas	Johnson KS	28140	20-091	0538.01	Middle	7,613	\$111,100
Kansas	Johnson KS	28140	20-091	0538.03	Upper*	4,079	\$111,100
Kansas	Johnson KS	28140	20-091	0538.04	Upper*	4,504	\$111,100
Kansas	Johnson KS	28140	20-091	9800.01	N/A	18	\$111,100
Kansas	Johnson KS	28140	20-091	9800.03	N/A	1	\$111,100
Kansas	Johnson KS	28140	20-091	9800.04	N/A	7	\$111,100
Kansas	Johnson KS	28140	20-091	9800.05	N/A	1	\$111,100
Kansas	Johnson KS	28140	20-091	9801.00	N/A	0	\$111,100
Kansas	Miami KS	28140	20-121	1001.00	Middle	3,621	\$111,100
Kansas	Miami KS	28140	20-121	1002.00	Middle	5,293	\$111,100
Kansas	Miami KS	28140	20-121	1003.00	Upper*	3,168	\$111,100
Kansas	Miami KS	28140	20-121	1004.00	Middle	4,483	\$111,100
Kansas	Miami KS	28140	20-121	1005.00	Middle	4,197	\$111,100
Kansas	Miami KS	28140	20-121	1006.01	Middle	6,273	\$111,100
Kansas	Miami KS	28140	20-121	1006.02	Middle	1,805	\$111,100
Kansas	Miami KS	28140	20-121	1007.00	Mod	5,351	\$111,100
Kansas	Wyandotte KS	28140	20-209	0401.00	Mod	2,909	\$111,100
Kansas	Wyandotte KS	28140	20-209	0402.00	Mod	1,422	\$111,100
Kansas	Wyandotte KS	28140	20-209	0405.00	Mod	2,064	\$111,100
Kansas	Wyandotte KS	28140	20-209	0406.00	Mod	2,855	\$111,100
Kansas	Wyandotte KS	28140	20-209	0407.00	Low	1,791	\$111,100
Kansas	Wyandotte KS	28140	20-209	0409.00	Middle	1,282	\$111,100
Kansas	Wyandotte KS	28140	20-209	0411.00	Low	1,440	\$111,100
Kansas	Wyandotte KS	28140	20-209	0412.00	Mod	1,789	\$111,100
Kansas	Wyandotte KS	28140	20-209	0413.00	Low	5,369	\$111,100
Kansas	Wyandotte KS	28140	20-209	0414.00	Low	1,579	\$111,100
Kansas	Wyandotte KS	28140	20-209	0415.00	Low	2,787	\$111,100
Kansas	Wyandotte KS	28140	20-209	0416.00	Mod	4,266	\$111,100
Kansas	Wyandotte KS	28140	20-209	0419.00	Mod	1,707	\$111,100
Kansas	Wyandotte KS	28140	20-209	0420.01	Low	1,691	\$111,100
Kansas	Wyandotte KS	28140	20-209	0420.02	Mod	1,728	\$111,100
Kansas	Wyandotte KS	28140	20-209	0421.00	Mod	2,944	\$111,100
Kansas	Wyandotte KS	28140	20-209	0422.00	Low	1,853	\$111,100
Kansas	Wyandotte KS	28140	20-209	0423.00	Low	3,270	\$111,100
Kansas	Wyandotte KS	28140	20-209	0424.00	Low	2,596	\$111,100
Kansas	Wyandotte KS	28140	20-209	0426.00	Low	2,771	\$111,100
Kansas	Wyandotte KS	28140	20-209	0427.00	Low	3,509	\$111,100
Kansas	Wyandotte KS	28140	20-209	0428.00	Mod	3,286	\$111,100
Kansas	Wyandotte KS	28140	20-209	0429.00	Low	4,808	\$111,100
Kansas	Wyandotte KS	28140	20-209	0430.00	Mod	3,525	\$111,100
Kansas	Wyandotte KS	28140	20-209	0433.01	Mod	3,445	\$111,100
Kansas	Wyandotte KS	28140	20-209	0434.00	Mod	2,196	\$111,100

Kansas	Wyandotte KS	28140	20-209	0435.00	Middle	1,684	\$111,100
Kansas	Wyandotte KS	28140	20-209	0436.00	Mod	6,648	\$111,100
Kansas	Wyandotte KS	28140	20-209	0437.00	Mod	2,473	\$111,100
Kansas	Wyandotte KS	28140	20-209	0438.02	Middle	1,305	\$111,100
Kansas	Wyandotte KS	28140	20-209	0438.03	Middle	2,959	\$111,100
Kansas	Wyandotte KS	28140	20-209	0439.03	Low	3,134	\$111,100
Kansas	Wyandotte KS	28140	20-209	0439.04	Low	3,606	\$111,100
Kansas	Wyandotte KS	28140	20-209	0439.05	Mod	1,764	\$111,100
Kansas	Wyandotte KS	28140	20-209	0440.01	Middle	3,592	\$111,100
Kansas	Wyandotte KS	28140	20-209	0440.02	Low	3,247	\$111,100
Kansas	Wyandotte KS	28140	20-209	0441.01	N/A	1,125	\$111,100
Kansas	Wyandotte KS	28140	20-209	0441.02	Mod	2,878	\$111,100
Kansas	Wyandotte KS	28140	20-209	0441.03	Middle	3,049	\$111,100
Kansas	Wyandotte KS	28140	20-209	0441.04	Mod	3,504	\$111,100
Kansas	Wyandotte KS	28140	20-209	0442.01	Middle	4,209	\$111,100
Kansas	Wyandotte KS	28140	20-209	0442.02	Middle	3,873	\$111,100
Kansas	Wyandotte KS	28140	20-209	0443.01	Mod	2,452	\$111,100
Kansas	Wyandotte KS	28140	20-209	0443.02	Mod	2,032	\$111,100
Kansas	Wyandotte KS	28140	20-209	0443.03	Mod	2,484	\$111,100
Kansas	Wyandotte KS	28140	20-209	0444.00	Mod	3,080	\$111,100
Kansas	Wyandotte KS	28140	20-209	0445.00	Mod	2,309	\$111,100
Kansas	Wyandotte KS	28140	20-209	0446.01	Mod	2,761	\$111,100
Kansas	Wyandotte KS	28140	20-209	0446.02	N/A	0	\$111,100
Kansas	Wyandotte KS	28140	20-209	0446.03	N/A	0	\$111,100
Kansas	Wyandotte KS	28140	20-209	0447.02	Middle	4,717	\$111,100
Kansas	Wyandotte KS	28140	20-209	0447.03	Upper*	3,470	\$111,100
Kansas	Wyandotte KS	28140	20-209	0447.04	Middle	1,705	\$111,100
Kansas	Wyandotte KS	28140	20-209	0448.03	Upper*	6,835	\$111,100
Kansas	Wyandotte KS	28140	20-209	0448.04	Upper*	5,152	\$111,100
Kansas	Wyandotte KS	28140	20-209	0448.07	Upper*	3,069	\$111,100
Kansas	Wyandotte KS	28140	20-209	0449.00	Mod	4,799	\$111,100
Kansas	Wyandotte KS	28140	20-209	0451.00	Mod	1,985	\$111,100
Kansas	Wyandotte KS	28140	20-209	0452.00	Mod	4,330	\$111,100
Kansas	Wyandotte KS	28140	20-209	9800.00	N/A	0	\$111,100
Kansas	Wyandotte KS	28140	20-209	9805.00	N/A	15	\$111,100
Kansas	Wyandotte KS	28140	20-209	9809.00	N/A	98	\$111,100
Kansas	Wyandotte KS	28140	20-209	9812.00	N/A	11	\$111,100
Kansas	Wyandotte KS	28140	20-209	9815.00	N/A	9	\$111,100
Missouri	Clay MO	28140	29-047	0202.01	Mod	5,423	\$111,100
Missouri	Clay MO	28140	29-047	0202.02	Upper*	4,867	\$111,100
Missouri	Clay MO	28140	29-047	0203.00	Mod	6,688	\$111,100
Missouri	Clay MO	28140	29-047	0204.00	Middle	2,561	\$111,100
Missouri	Clay MO	28140	29-047	0205.00	Mod	6,252	\$111,100
Missouri	Clay MO	28140	29-047	0206.02	Mod	4,417	\$111,100
Missouri	Clay MO	28140	29-047	0206.03	Mod	4,196	\$111,100
Missouri	Clay MO	28140	29-047	0206.04	Mod	5,484	\$111,100
Missouri	Clay MO	28140	29-047	0208.02	Mod	2,656	\$111,100
Missouri	Clay MO	28140	29-047	0208.03	Mod	2,906	\$111,100
Missouri	Clay MO	28140	29-047	0209.01	Middle	6,107	\$111,100
Missouri	Clay MO	28140	29-047	0209.02	Middle	2,562	\$111,100
Missouri	Clay MO	28140	29-047	0210.01	Mod	3,716	\$111,100
Missouri	Clay MO	28140	29-047	0210.03	Middle	4,115	\$111,100
Missouri	Clay MO	28140	29-047	0210.04	Middle	3,068	\$111,100
Missouri	Clay MO	28140	29-047	0211.01	Mod	5,123	\$111,100
Missouri	Clay MO	28140	29-047	0211.03	Middle	3,772	\$111,100
Missouri	Clay MO	28140	29-047	0211.04	Middle	3,187	\$111,100
Missouri	Clay MO	28140	29-047	0211.05	Middle	3,736	\$111,100
Missouri	Clay MO	28140	29-047	0212.04	Mod	5,679	\$111,100
Missouri	Clay MO	28140	29-047	0212.08	Mod	6,058	\$111,100
Missouri	Clay MO	28140	29-047	0212.09	Middle	4,461	\$111,100
Missouri	Clay MO	28140	29-047	0212.10	Middle	4,368	\$111,100
Missouri	Clay MO	28140	29-047	0212.11	Mod	2,804	\$111,100
Missouri	Clay MO	28140	29-047	0212.12	Upper*	6,754	\$111,100

Missouri	Clay MO	28140	29-047	0212.13	Middle	3,193	\$111,100
Missouri	Clay MO	28140	29-047	0212.14	Middle	1,417	\$111,100
Missouri	Clay MO	28140	29-047	0213.03	Upper*	5,065	\$111,100
Missouri	Clay MO	28140	29-047	0213.07	Upper*	7,622	\$111,100
Missouri	Clay MO	28140	29-047	0213.09	Upper*	5,911	\$111,100
Missouri	Clay MO	28140	29-047	0213.11	Upper*	2,866	\$111,100
Missouri	Clay MO	28140	29-047	0213.12	Upper*	7,620	\$111,100
Missouri	Clay MO	28140	29-047	0213.13	Upper*	8,275	\$111,100
Missouri	Clay MO	28140	29-047	0213.14	Middle	7,251	\$111,100
Missouri	Clay MO	28140	29-047	0214.01	Middle	4,628	\$111,100
Missouri	Clay MO	28140	29-047	0214.03	Mod	2,995	\$111,100
Missouri	Clay MO	28140	29-047	0214.04	Middle	4,816	\$111,100
Missouri	Clay MO	28140	29-047	0216.01	Middle	4,767	\$111,100
Missouri	Clay MO	28140	29-047	0216.02	Middle	3,505	\$111,100
Missouri	Clay MO	28140	29-047	0217.01	Mod	5,379	\$111,100
Missouri	Clay MO	28140	29-047	0217.03	Mod	2,543	\$111,100
Missouri	Clay MO	28140	29-047	0217.04	Middle	3,322	\$111,100
Missouri	Clay MO	28140	29-047	0218.06	Middle	4,066	\$111,100
Missouri	Clay MO	28140	29-047	0218.07	Middle	4,233	\$111,100
Missouri	Clay MO	28140	29-047	0218.08	Upper*	4,648	\$111,100
Missouri	Clay MO	28140	29-047	0218.09	Middle	4,566	\$111,100
Missouri	Clay MO	28140	29-047	0218.10	Upper*	3,033	\$111,100
Missouri	Clay MO	28140	29-047	0218.11	Upper*	3,537	\$111,100
Missouri	Clay MO	28140	29-047	0218.12	Middle	5,577	\$111,100
Missouri	Clay MO	28140	29-047	0219.00	Upper*	6,768	\$111,100
Missouri	Clay MO	28140	29-047	0220.00	Middle	6,540	\$111,100
Missouri	Clay MO	28140	29-047	0221.00	Mod	5,343	\$111,100
Missouri	Clay MO	28140	29-047	0222.00	Middle	4,110	\$111,100
Missouri	Clay MO	28140	29-047	0223.01	Middle	3,180	\$111,100
Missouri	Clay MO	28140	29-047	0223.02	Upper*	5,599	\$111,100
Missouri	Jackson MO	28140	29-095	0003.00	Low	2,087	\$111,100
Missouri	Jackson MO	28140	29-095	0006.00	Mod	4,653	\$111,100
Missouri	Jackson MO	28140	29-095	0007.00	Low	4,056	\$111,100
Missouri	Jackson MO	28140	29-095	0008.00	Mod	4,334	\$111,100
Missouri	Jackson MO	28140	29-095	0009.00	Mod	3,005	\$111,100
Missouri	Jackson MO	28140	29-095	0010.00	Low	2,910	\$111,100
Missouri	Jackson MO	28140	29-095	0011.00	N/A	2,378	\$111,100
Missouri	Jackson MO	28140	29-095	0018.00	Low	3,161	\$111,100
Missouri	Jackson MO	28140	29-095	0019.00	Low	3,380	\$111,100
Missouri	Jackson MO	28140	29-095	0020.00	Mod	2,315	\$111,100
Missouri	Jackson MO	28140	29-095	0021.00	Low	4,470	\$111,100
Missouri	Jackson MO	28140	29-095	0022.00	Low	3,224	\$111,100
Missouri	Jackson MO	28140	29-095	0023.00	Low	2,149	\$111,100
Missouri	Jackson MO	28140	29-095	0034.00	Mod	3,288	\$111,100
Missouri	Jackson MO	28140	29-095	0037.00	Low	1,049	\$111,100
Missouri	Jackson MO	28140	29-095	0038.00	Mod	1,538	\$111,100
Missouri	Jackson MO	28140	29-095	0043.00	Middle	2,794	\$111,100
Missouri	Jackson MO	28140	29-095	0044.00	Upper*	1,495	\$111,100
Missouri	Jackson MO	28140	29-095	0046.00	Upper*	2,689	\$111,100
Missouri	Jackson MO	28140	29-095	0051.00	Upper*	1,620	\$111,100
Missouri	Jackson MO	28140	29-095	0052.00	Mod	1,038	\$111,100
Missouri	Jackson MO	28140	29-095	0053.00	Middle	1,437	\$111,100
Missouri	Jackson MO	28140	29-095	0054.00	Low	826	\$111,100
Missouri	Jackson MO	28140	29-095	0055.00	Low	927	\$111,100
Missouri	Jackson MO	28140	29-095	0056.01	Low	1,726	\$111,100
Missouri	Jackson MO	28140	29-095	0056.02	Low	1,420	\$111,100
Missouri	Jackson MO	28140	29-095	0057.00	N/A	2,285	\$111,100
Missouri	Jackson MO	28140	29-095	0058.01	Mod	2,172	\$111,100
Missouri	Jackson MO	28140	29-095	0060.00	Low	1,478	\$111,100
Missouri	Jackson MO	28140	29-095	0061.00	Mod	2,695	\$111,100
Missouri	Jackson MO	28140	29-095	0063.00	Low	1,737	\$111,100
Missouri	Jackson MO	28140	29-095	0065.00	Middle	1,632	\$111,100
Missouri	Jackson MO	28140	29-095	0066.00	Upper*	1,833	\$111,100

Missouri	Jackson MO	28140	29-095	0067.00	Middle	1,807	\$111,100
Missouri	Jackson MO	28140	29-095	0069.00	Upper*	1,338	\$111,100
Missouri	Jackson MO	28140	29-095	0071.00	Middle	2,993	\$111,100
Missouri	Jackson MO	28140	29-095	0072.00	Upper*	2,044	\$111,100
Missouri	Jackson MO	28140	29-095	0073.01	Mod	1,818	\$111,100
Missouri	Jackson MO	28140	29-095	0073.02	N/A	1,377	\$111,100
Missouri	Jackson MO	28140	29-095	0074.00	Upper*	4,397	\$111,100
Missouri	Jackson MO	28140	29-095	0075.00	Mod	2,727	\$111,100
Missouri	Jackson MO	28140	29-095	0076.00	Mod	2,294	\$111,100
Missouri	Jackson MO	28140	29-095	0077.00	Low	1,665	\$111,100
Missouri	Jackson MO	28140	29-095	0078.02	Mod	2,258	\$111,100
Missouri	Jackson MO	28140	29-095	0079.00	Low	3,498	\$111,100
Missouri	Jackson MO	28140	29-095	0080.00	Mod	3,022	\$111,100
Missouri	Jackson MO	28140	29-095	0081.00	Mod	2,113	\$111,100
Missouri	Jackson MO	28140	29-095	0082.00	Middle	2,913	\$111,100
Missouri	Jackson MO	28140	29-095	0083.00	Upper*	2,337	\$111,100
Missouri	Jackson MO	28140	29-095	0084.00	Upper*	2,800	\$111,100
Missouri	Jackson MO	28140	29-095	0085.00	Upper*	3,573	\$111,100
Missouri	Jackson MO	28140	29-095	0086.00	Upper*	5,385	\$111,100
Missouri	Jackson MO	28140	29-095	0087.00	Mod	2,558	\$111,100
Missouri	Jackson MO	28140	29-095	0088.00	Mod	3,430	\$111,100
Missouri	Jackson MO	28140	29-095	0089.00	Mod	1,950	\$111,100
Missouri	Jackson MO	28140	29-095	0090.00	Mod	4,219	\$111,100
Missouri	Jackson MO	28140	29-095	0091.00	Middle	3,735	\$111,100
Missouri	Jackson MO	28140	29-095	0092.00	Middle	2,890	\$111,100
Missouri	Jackson MO	28140	29-095	0093.00	Middle	2,394	\$111,100
Missouri	Jackson MO	28140	29-095	0094.00	Middle	4,391	\$111,100
Missouri	Jackson MO	28140	29-095	0095.00	Low	3,160	\$111,100
Missouri	Jackson MO	28140	29-095	0096.00	Low	1,555	\$111,100
Missouri	Jackson MO	28140	29-095	0097.00	Low	1,592	\$111,100
Missouri	Jackson MO	28140	29-095	0098.00	Middle	3,484	\$111,100
Missouri	Jackson MO	28140	29-095	0099.00	Middle	2,130	\$111,100
Missouri	Jackson MO	28140	29-095	0100.01	Middle	1,801	\$111,100
Missouri	Jackson MO	28140	29-095	0100.02	Middle	3,575	\$111,100
Missouri	Jackson MO	28140	29-095	0101.03	Middle	2,417	\$111,100
Missouri	Jackson MO	28140	29-095	0101.05	Middle	3,510	\$111,100
Missouri	Jackson MO	28140	29-095	0102.01	Low	1,836	\$111,100
Missouri	Jackson MO	28140	29-095	0102.03	Middle	4,042	\$111,100
Missouri	Jackson MO	28140	29-095	0102.04	Mod	4,379	\$111,100
Missouri	Jackson MO	28140	29-095	0105.00	Mod	4,803	\$111,100
Missouri	Jackson MO	28140	29-095	0106.00	Middle	3,044	\$111,100
Missouri	Jackson MO	28140	29-095	0107.02	Low	3,811	\$111,100
Missouri	Jackson MO	28140	29-095	0110.01	Mod	2,451	\$111,100
Missouri	Jackson MO	28140	29-095	0110.02	Low	2,479	\$111,100
Missouri	Jackson MO	28140	29-095	0111.00	Mod	3,168	\$111,100
Missouri	Jackson MO	28140	29-095	0112.00	Mod	3,366	\$111,100
Missouri	Jackson MO	28140	29-095	0113.00	Middle	4,810	\$111,100
Missouri	Jackson MO	28140	29-095	0114.05	Low	2,886	\$111,100
Missouri	Jackson MO	28140	29-095	0114.06	Mod	6,000	\$111,100
Missouri	Jackson MO	28140	29-095	0114.07	Middle	3,333	\$111,100
Missouri	Jackson MO	28140	29-095	0114.08	Mod	1,546	\$111,100
Missouri	Jackson MO	28140	29-095	0114.09	Middle	1,581	\$111,100
Missouri	Jackson MO	28140	29-095	0114.10	Mod	2,553	\$111,100
Missouri	Jackson MO	28140	29-095	0115.01	Low	4,271	\$111,100
Missouri	Jackson MO	28140	29-095	0115.02	Mod	1,752	\$111,100
Missouri	Jackson MO	28140	29-095	0116.01	Low	2,759	\$111,100
Missouri	Jackson MO	28140	29-095	0116.02	Mod	2,333	\$111,100
Missouri	Jackson MO	28140	29-095	0117.01	Low	2,113	\$111,100
Missouri	Jackson MO	28140	29-095	0117.02	Low	2,257	\$111,100
Missouri	Jackson MO	28140	29-095	0118.00	Mod	5,477	\$111,100
Missouri	Jackson MO	28140	29-095	0119.00	Mod	3,771	\$111,100
Missouri	Jackson MO	28140	29-095	0120.00	Mod	3,647	\$111,100
Missouri	Jackson MO	28140	29-095	0121.00	Mod	5,871	\$111,100

Missouri	Jackson MO	28140	29-095	0122.00	Mod	6,548	\$111,100
Missouri	Jackson MO	28140	29-095	0123.00	Mod	3,505	\$111,100
Missouri	Jackson MO	28140	29-095	0124.00	Mod	4,216	\$111,100
Missouri	Jackson MO	28140	29-095	0125.01	Mod	3,727	\$111,100
Missouri	Jackson MO	28140	29-095	0125.02	Mod	3,056	\$111,100
Missouri	Jackson MO	28140	29-095	0126.00	Middle	4,803	\$111,100
Missouri	Jackson MO	28140	29-095	0127.02	Middle	4,214	\$111,100
Missouri	Jackson MO	28140	29-095	0127.03	Middle	2,307	\$111,100
Missouri	Jackson MO	28140	29-095	0128.02	Middle	3,772	\$111,100
Missouri	Jackson MO	28140	29-095	0128.03	Mod	2,142	\$111,100
Missouri	Jackson MO	28140	29-095	0128.04	Mod	6,120	\$111,100
Missouri	Jackson MO	28140	29-095	0129.03	Mod	3,577	\$111,100
Missouri	Jackson MO	28140	29-095	0129.04	Mod	2,645	\$111,100
Missouri	Jackson MO	28140	29-095	0129.06	Mod	4,562	\$111,100
Missouri	Jackson MO	28140	29-095	0130.03	Mod	4,842	\$111,100
Missouri	Jackson MO	28140	29-095	0131.00	Mod	2,983	\$111,100
Missouri	Jackson MO	28140	29-095	0132.03	Low	4,102	\$111,100
Missouri	Jackson MO	28140	29-095	0132.08	Mod	3,022	\$111,100
Missouri	Jackson MO	28140	29-095	0132.10	Low	2,564	\$111,100
Missouri	Jackson MO	28140	29-095	0133.01	Mod	4,165	\$111,100
Missouri	Jackson MO	28140	29-095	0133.07	N/A	2,659	\$111,100
Missouri	Jackson MO	28140	29-095	0133.09	Mod	5,040	\$111,100
Missouri	Jackson MO	28140	29-095	0133.13	Middle	5,162	\$111,100
Missouri	Jackson MO	28140	29-095	0134.01	Mod	2,802	\$111,100
Missouri	Jackson MO	28140	29-095	0134.05	Mod	1,981	\$111,100
Missouri	Jackson MO	28140	29-095	0134.07	Middle	2,574	\$111,100
Missouri	Jackson MO	28140	29-095	0134.10	Mod	4,037	\$111,100
Missouri	Jackson MO	28140	29-095	0134.16	Middle	2,344	\$111,100
Missouri	Jackson MO	28140	29-095	0134.17	Mod	2,918	\$111,100
Missouri	Jackson MO	28140	29-095	0134.18	Middle	2,742	\$111,100
Missouri	Jackson MO	28140	29-095	0135.02	Middle	6,065	\$111,100
Missouri	Jackson MO	28140	29-095	0135.04	Upper*	3,488	\$111,100
Missouri	Jackson MO	28140	29-095	0136.06	Upper*	1,445	\$111,100
Missouri	Jackson MO	28140	29-095	0136.12	Upper*	7,107	\$111,100
Missouri	Jackson MO	28140	29-095	0136.13	Middle	2,588	\$111,100
Missouri	Jackson MO	28140	29-095	0136.14	Upper*	1,456	\$111,100
Missouri	Jackson MO	28140	29-095	0136.15	Middle	2,052	\$111,100
Missouri	Jackson MO	28140	29-095	0137.05	Middle	1,408	\$111,100
Missouri	Jackson MO	28140	29-095	0137.06	Mod	4,211	\$111,100
Missouri	Jackson MO	28140	29-095	0137.07	Middle	2,975	\$111,100
Missouri	Jackson MO	28140	29-095	0137.08	Middle	3,279	\$111,100
Missouri	Jackson MO	28140	29-095	0138.01	Middle	5,724	\$111,100
Missouri	Jackson MO	28140	29-095	0138.03	Middle	5,267	\$111,100
Missouri	Jackson MO	28140	29-095	0138.04	Upper*	3,122	\$111,100
Missouri	Jackson MO	28140	29-095	0139.02	Middle	1,776	\$111,100
Missouri	Jackson MO	28140	29-095	0139.04	Upper*	7,294	\$111,100
Missouri	Jackson MO	28140	29-095	0139.16	Upper*	6,323	\$111,100
Missouri	Jackson MO	28140	29-095	0139.17	Upper*	3,837	\$111,100
Missouri	Jackson MO	28140	29-095	0139.18	Upper*	3,264	\$111,100
Missouri	Jackson MO	28140	29-095	0140.02	Middle	1,797	\$111,100
Missouri	Jackson MO	28140	29-095	0140.04	Middle	3,141	\$111,100
Missouri	Jackson MO	28140	29-095	0140.05	Middle	5,284	\$111,100
Missouri	Jackson MO	28140	29-095	0140.06	Middle	6,614	\$111,100
Missouri	Jackson MO	28140	29-095	0140.08	Mod	3,931	\$111,100
Missouri	Jackson MO	28140	29-095	0140.09	Middle	3,097	\$111,100
Missouri	Jackson MO	28140	29-095	0141.11	Middle	4,054	\$111,100
Missouri	Jackson MO	28140	29-095	0141.12	Upper*	1,801	\$111,100
Missouri	Jackson MO	28140	29-095	0141.20	Middle	3,079	\$111,100
Missouri	Jackson MO	28140	29-095	0141.21	Mod	7,003	\$111,100
Missouri	Jackson MO	28140	29-095	0141.22	Upper*	2,455	\$111,100
Missouri	Jackson MO	28140	29-095	0141.23	Mod	3,140	\$111,100
Missouri	Jackson MO	28140	29-095	0141.24	Middle	3,550	\$111,100
Missouri	Jackson MO	28140	29-095	0141.25	Upper*	2,074	\$111,100

Missouri	Jackson MO	28140	29-095	0141.26	Middle	5,497	\$111,100
Missouri	Jackson MO	28140	29-095	0141.27	Middle	1,884	\$111,100
Missouri	Jackson MO	28140	29-095	0141.28	Mod	5,238	\$111,100
Missouri	Jackson MO	28140	29-095	0142.03	Upper*	4,155	\$111,100
Missouri	Jackson MO	28140	29-095	0142.05	Middle	3,725	\$111,100
Missouri	Jackson MO	28140	29-095	0142.06	Upper*	5,093	\$111,100
Missouri	Jackson MO	28140	29-095	0143.00	Middle	5,483	\$111,100
Missouri	Jackson MO	28140	29-095	0144.00	Middle	2,951	\$111,100
Missouri	Jackson MO	28140	29-095	0145.01	Middle	4,106	\$111,100
Missouri	Jackson MO	28140	29-095	0145.03	Mod	1,287	\$111,100
Missouri	Jackson MO	28140	29-095	0145.04	Middle	3,538	\$111,100
Missouri	Jackson MO	28140	29-095	0146.01	Mod	5,469	\$111,100
Missouri	Jackson MO	28140	29-095	0146.03	Middle	3,685	\$111,100
Missouri	Jackson MO	28140	29-095	0146.04	Mod	4,984	\$111,100
Missouri	Jackson MO	28140	29-095	0147.01	Middle	3,903	\$111,100
Missouri	Jackson MO	28140	29-095	0147.02	Middle	5,143	\$111,100
Missouri	Jackson MO	28140	29-095	0148.04	Upper*	3,328	\$111,100
Missouri	Jackson MO	28140	29-095	0148.06	Middle	4,576	\$111,100
Missouri	Jackson MO	28140	29-095	0149.02	Mod	1,950	\$111,100
Missouri	Jackson MO	28140	29-095	0149.03	Middle	5,636	\$111,100
Missouri	Jackson MO	28140	29-095	0149.04	Middle	6,713	\$111,100
Missouri	Jackson MO	28140	29-095	0149.05	Middle	5,184	\$111,100
Missouri	Jackson MO	28140	29-095	0150.00	Middle	3,653	\$111,100
Missouri	Jackson MO	28140	29-095	0151.00	Mod	5,935	\$111,100
Missouri	Jackson MO	28140	29-095	0152.00	Upper*	2,646	\$111,100
Missouri	Jackson MO	28140	29-095	0153.00	Mod	3,010	\$111,100
Missouri	Jackson MO	28140	29-095	0154.01	Low	2,138	\$111,100
Missouri	Jackson MO	28140	29-095	0154.02	N/A	1,341	\$111,100
Missouri	Jackson MO	28140	29-095	0155.00	Low	1,328	\$111,100
Missouri	Jackson MO	28140	29-095	0156.00	Mod	2,483	\$111,100
Missouri	Jackson MO	28140	29-095	0157.01	Upper*	2,219	\$111,100
Missouri	Jackson MO	28140	29-095	0157.02	Upper*	3,191	\$111,100
Missouri	Jackson MO	28140	29-095	0158.00	Upper*	1,932	\$111,100
Missouri	Jackson MO	28140	29-095	0159.00	N/A	1,955	\$111,100
Missouri	Jackson MO	28140	29-095	0160.00	Low	1,756	\$111,100
Missouri	Jackson MO	28140	29-095	0161.00	Middle	1,906	\$111,100
Missouri	Jackson MO	28140	29-095	0162.00	Mod	2,052	\$111,100
Missouri	Jackson MO	28140	29-095	0163.00	Low	2,082	\$111,100
Missouri	Jackson MO	28140	29-095	0164.00	Low	1,741	\$111,100
Missouri	Jackson MO	28140	29-095	0165.00	Low	1,868	\$111,100
Missouri	Jackson MO	28140	29-095	0166.00	Mod	1,619	\$111,100
Missouri	Jackson MO	28140	29-095	0167.00	Mod	3,366	\$111,100
Missouri	Jackson MO	28140	29-095	0168.01	Middle	2,178	\$111,100
Missouri	Jackson MO	28140	29-095	0168.02	Middle	1,338	\$111,100
Missouri	Jackson MO	28140	29-095	0169.00	Mod	2,361	\$111,100
Missouri	Jackson MO	28140	29-095	0170.00	Low	2,510	\$111,100
Missouri	Jackson MO	28140	29-095	0171.00	Mod	3,814	\$111,100
Missouri	Jackson MO	28140	29-095	0172.00	Mod	4,573	\$111,100
Missouri	Jackson MO	28140	29-095	0173.00	Upper*	3,354	\$111,100
Missouri	Jackson MO	28140	29-095	0174.00	Low	2,807	\$111,100
Missouri	Jackson MO	28140	29-095	0175.00	Middle	2,012	\$111,100
Missouri	Jackson MO	28140	29-095	0176.00	Middle	5,118	\$111,100
Missouri	Jackson MO	28140	29-095	0177.00	Middle	5,365	\$111,100
Missouri	Jackson MO	28140	29-095	0178.00	Mod	3,809	\$111,100
Missouri	Jackson MO	28140	29-095	0179.00	Middle	5,099	\$111,100
Missouri	Jackson MO	28140	29-095	0180.00	Mod	3,599	\$111,100
Missouri	Jackson MO	28140	29-095	0181.01	Upper*	5,159	\$111,100
Missouri	Jackson MO	28140	29-095	0181.02	Upper*	3,148	\$111,100
Missouri	Jackson MO	28140	29-095	0182.00	Upper*	4,166	\$111,100
Missouri	Jackson MO	28140	29-095	0185.00	Upper*	4,559	\$111,100
Missouri	Jackson MO	28140	29-095	0186.00	Middle	3,000	\$111,100
Missouri	Jackson MO	28140	29-095	0193.01	Middle	4,070	\$111,100
Missouri	Jackson MO	28140	29-095	0193.02	Upper*	3,168	\$111,100

Missouri	Jackson MO	28140	29-095	9801.01	N/A	3	\$111,100
Missouri	Jackson MO	28140	29-095	9808.02	N/A	1	\$111,100
Missouri	Jackson MO	28140	29-095	9883.00	Upper*	97	\$111,100
Missouri	Jackson MO	28140	29-095	9891.00	N/A	18	\$111,100
Missouri	Jackson MO	28140	29-095	9892.00	N/A	7	\$111,100
Missouri	Platte MO	28140	29-165	0300.02	Low	3,392	\$111,100
Missouri	Platte MO	28140	29-165	0300.03	Middle	2,554	\$111,100
Missouri	Platte MO	28140	29-165	0300.04	Middle	5,920	\$111,100
Missouri	Platte MO	28140	29-165	0301.01	Upper*	3,831	\$111,100
Missouri	Platte MO	28140	29-165	0301.02	Middle	4,775	\$111,100
Missouri	Platte MO	28140	29-165	0301.03	Upper*	5,850	\$111,100
Missouri	Platte MO	28140	29-165	0302.01	Upper*	5,492	\$111,100
Missouri	Platte MO	28140	29-165	0302.07	Middle	6,102	\$111,100
Missouri	Platte MO	28140	29-165	0302.08	Upper*	3,165	\$111,100
Missouri	Platte MO	28140	29-165	0302.10	Upper*	2,067	\$111,100
Missouri	Platte MO	28140	29-165	0302.11	Middle	3,011	\$111,100
Missouri	Platte MO	28140	29-165	0302.12	Middle	4,849	\$111,100
Missouri	Platte MO	28140	29-165	0302.13	Mod	2,722	\$111,100
Missouri	Platte MO	28140	29-165	0302.14	Middle	2,477	\$111,100
Missouri	Platte MO	28140	29-165	0302.15	Middle	1,552	\$111,100
Missouri	Platte MO	28140	29-165	0302.16	Middle	4,194	\$111,100
Missouri	Platte MO	28140	29-165	0303.06	Upper*	5,074	\$111,100
Missouri	Platte MO	28140	29-165	0303.08	Middle	5,728	\$111,100
Missouri	Platte MO	28140	29-165	0303.09	Upper*	5,276	\$111,100
Missouri	Platte MO	28140	29-165	0303.10	Upper*	3,755	\$111,100
Missouri	Platte MO	28140	29-165	0304.01	Upper*	7,497	\$111,100
Missouri	Platte MO	28140	29-165	0305.01	Middle	2,921	\$111,100
Missouri	Platte MO	28140	29-165	0305.02	Mod	3,182	\$111,100
Missouri	Platte MO	28140	29-165	0306.01	Mod	1,909	\$111,100
Missouri	Platte MO	28140	29-165	0306.02	Middle	5,886	\$111,100
Missouri	Platte MO	28140	29-165	0307.00	Middle	3,525	\$111,100
Missouri	Platte MO	28140	29-165	9800.00	N/A	12	\$111,100

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	878	1	878	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	878	1	878	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	878	1	878	0	0
STATE TOTAL	0	0	0	0	1	878	1	878	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
ELLIS COUNTY (051), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	159	2	1,629	2	875	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	2	1,629	2	875	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	90	0	0	0	0	2	90	0	0
Median Family Income 80-90%	1	100	4	666	1	425	2	366	0	0
Median Family Income 90-100%	5	213	1	150	3	1,225	3	213	0	0
Median Family Income 100-110%	1	100	0	0	0	0	1	100	0	0
Median Family Income 110-120%	2	149	2	332	1	306	3	638	0	0
Median Family Income >= 120%	25	1,490	9	1,741	12	8,034	23	4,043	0	0
Median Family Income Not Known	1	70	1	250	8	6,250	1	70	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	2,212	17	3,139	25	16,240	35	5,520	0	0
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	1	140	1	720	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	1	175	0	0	2	190	0	0
Upper Income	1	47	0	0	0	0	1	47	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	2	315	1	720	3	237	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0001										
Low Income	11	520	1	160	3	1,397	10	870	0	0
Moderate Income	3	36	4	680	1	500	4	743	0	0
Middle Income	2	27	2	380	2	1,250	3	1,005	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	4	293	5	970	5	3,437	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	896	12	2,190	11	6,584	17	2,618	0	0
TOTAL INSIDE AA IN STATE	65	3,267	30	5,534	38	24,027	58	8,884	0	0
TOTAL OUTSIDE AA IN STATE	3	64	3	474	4	2,649	5	1,112	0	0
STATE TOTAL	68	3,331	33	6,008	42	26,676	63	9,996	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	88	7	1,184	0	0	1	158	0	0
Upper Income	3	214	0	0	0	0	3	214	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	302	7	1,184	0	0	4	372	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	495	4	532	13	6,965	8	1,327	0	0
Middle Income	2	165	0	0	4	2,266	2	165	0	0
Upper Income	3	225	1	135	0	0	3	260	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	885	5	667	17	9,231	13	1,752	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	1	126	0	0	0	0	0	0
Median Family Income 30-40%	1	20	0	0	3	1,868	2	880	0	0
Median Family Income 40-50%	0	0	0	0	1	289	1	289	0	0
Median Family Income 50-60%	2	147	0	0	1	880	3	1,027	0	0
Median Family Income 60-70%	2	113	1	200	1	1,000	0	0	0	0
Median Family Income 70-80%	1	15	0	0	3	1,143	4	1,158	0	0
Median Family Income 80-90%	9	318	1	107	0	0	4	91	0	0
Median Family Income 90-100%	2	47	1	139	0	0	3	186	0	0
Median Family Income 100-110%	1	50	0	0	1	1,000	1	50	0	0
Median Family Income 110-120%	3	76	1	109	1	500	3	659	0	0
Median Family Income >= 120%	11	701	2	314	8	4,208	9	2,708	0	0
Median Family Income Not Known	0	0	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,587	8	1,145	19	10,888	30	7,048	0	0
JOHNSON COUNTY (101), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NODAWAY COUNTY (147), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	83	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	0	0	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Inside AA 0002										
Low Income	4	219	1	200	2	797	5	516	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	195	0	0	2	1,489	4	609	0	0
Upper Income	4	164	1	200	3	2,285	5	849	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	578	2	400	7	4,571	14	1,974	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	45	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	66	3,352	22	3,396	43	24,690	61	11,146	0	0
TOTAL OUTSIDE AA IN STATE	2	128	0	0	1	300	1	300	0	0
STATE TOTAL	68	3,480	22	3,396	44	24,990	62	11,446	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUTCHESS COUNTY (027), NY										
MSA 39100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	370	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	370	0	0	0	0
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	71	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	0	0	1	370	0	0	0	0
STATE TOTAL	1	71	0	0	1	370	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	115	0	0	0	0	0	0
STATE TOTAL	0	0	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GOSHEN COUNTY (015), WY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	0	0	0	0
STATE TOTAL	0	0	1	150	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	131	6,619	52	8,930	81	48,717	119	20,030	0	0
TOTAL OUTSIDE AA	6	263	5	739	8	5,197	7	2,290	0	0
TOTAL INSIDE & OUTSIDE	137	6,882	57	9,669	89	53,914	126	22,320	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (059), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	1	35	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	250	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	500	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (107), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	210	1	200	1	275	7	685	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	210	1	200	1	275	7	685	0	0
TOTAL INSIDE AA IN STATE	6	260	2	450	2	775	8	735	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	7	295	2	450	2	775	9	770	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	60	0	0	0	0	1	60	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
TOTAL INSIDE AA IN STATE	1	60	0	0	0	0	1	60	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	60	0	0	0	0	1	60	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	7	320	2	450	2	775	9	795	0	0
TOTAL OUTSIDE AA	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE & OUTSIDE	8	355	2	450	2	775	10	830	0	0

2023 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	79	21,591	35	5,520	0	0
KS - LINN COUNTY (107) - MSA 28140	2	220	2	220	0	0
KS - MIAMI COUNTY (121) - MSA 28140	8	1,347	4	526	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	44	9,670	17	2,618	0	0
MO - CASS COUNTY (037) - MSA 28140	12	1,486	4	372	0	0
MO - CLAY COUNTY (047) - MSA 28140	38	10,783	13	1,752	0	0
MO - JACKSON COUNTY (095) - MSA 28140	60	13,620	30	7,048	0	0
MO - PLATTE COUNTY (165) - MSA 28140	21	5,549	14	1,974	0	0

2023 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705
Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	2	750	0	0	0	0
KS - LINN COUNTY (107) - MSA 28140	1	50	1	50	0	0
KS - MIAMI COUNTY (121) - MSA 28140	7	685	7	685	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	60	1	60	0	0

2023 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: SECURITY BANK OF KANSAS

Respondent ID: 0000004705
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	37	231,380	0	0
Purchased	0	0	0	0
Total	37	231,380	0	0
Consortium/Third Party Loans (optional)				

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

ASSESSMENT AREA - 0001

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 40-50%

0518.08* 0524.18*

Median Family Income 50-60%

0524.23* 0535.02* 0535.55*

Median Family Income 60-70%

0519.11* 0520.05* 0529.05* 0535.56*

Median Family Income 70-80%

0520.04* 0520.06* 0523.08 0529.06* 0535.57* 0537.05*

Median Family Income 80-90%

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

Median Family Income 90-100%

0501.00* 0512.00 0518.03* 0518.04 0518.07 0519.07* 0519.08 0519.10* 0519.12 0522.02* 0523.07*
0529.07 0530.04 0531.05* 0536.01* 0537.07*

Median Family Income 100-110%

0502.00 0504.00* 0511.00* 0519.02* 0519.09* 0521.01* 0524.16* 0527.01* 0529.04* 0529.08* 0537.01*
0537.03*

Median Family Income 110-120%

0518.05 0519.04* 0523.04 0523.05* 0524.15* 0524.19* 0524.22* 0525.07 0526.06* 0526.11* 0530.07*
0534.14* 0535.07* 0536.04 0537.09* 0537.12* 0538.01*

Median Family Income >= 120%

0500.00* 0506.00* 0507.00* 0508.00* 0509.00* 0510.00* 0514.00* 0515.00* 0516.00* 0517.00 0518.01
0518.06 0523.06 0524.10* 0524.11* 0524.14* 0524.21 0525.02 0525.05 0525.06* 0526.04 0526.07
0526.08 0526.09 0526.10 0526.12 0526.13* 0527.02 0528.04* 0528.05* 0528.06* 0528.07* 0529.10*
0530.05* 0530.06* 0530.08* 0530.09* 0530.10* 0530.11* 0530.12 0530.13* 0531.01 0531.02 0531.08
0531.09* 0531.10* 0532.01 0532.02 0532.03* 0533.01 0533.02* 0534.03* 0534.09* 0534.11 0534.13*
0534.15* 0534.17* 0534.18* 0534.19* 0534.21* 0534.22* 0534.23* 0534.25* 0534.26 0534.27* 0534.28*

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

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

0537.11 0538.03* 0538.04

Median Family Income Not Known

9800.01 9800.03* 9800.04* 9800.05 9801.00*

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.02 9552.00*

Middle Income

9551.01

MIAMI COUNTY (121), KS

MSA: 28140

Moderate Income

1007.00

Middle Income

1001.00 1002.00 1004.00* 1005.00 1006.01 1006.02

Upper Income

1003.00*

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0407.00 0411.00 0413.00* 0414.00* 0415.00* 0420.01* 0422.00 0423.00 0424.00* 0426.00 0427.00

0429.00 0439.03* 0439.04 0440.02

Moderate Income

0401.00* 0402.00 0405.00* 0406.00* 0412.00* 0416.00* 0419.00* 0420.02* 0421.00* 0428.00* 0430.00*

0433.01* 0434.00 0436.00* 0437.00 0439.05* 0441.02* 0441.04* 0443.01* 0443.02* 0443.03* 0444.00

0445.00* 0446.01* 0449.00 0451.00* 0452.00*

Middle Income

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

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

Upper Income

0447.03* 0448.03* 0448.04 0448.07*

Income Not Known

0441.01* 0446.02* 0446.03* 9800.00 9805.00 9809.00 9812.00 9815.00

ASSESSMENT AREA - 0002

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0601.00* 0602.02* 0609.04* 0613.00* 0614.00*

Middle Income

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

0610.01 0610.02* 0611.00* 0612.00*

Upper Income

0603.05* 0603.07* 0604.01* 0604.02

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

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

0212.08* 0212.11* 0214.03 0217.01* 0217.03* 0221.00

Middle Income

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

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

0220.00 0222.00* 0223.01*

Upper Income

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

0219.00 0223.02*

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0063.00*

Median Family Income 20-30%

0102.01* 0154.01 0160.00*

Median Family Income 30-40%

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

0117.01* 0163.00 0164.00*

Median Family Income 40-50%

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

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

Median Family Income 50-60%

0006.00* 0008.00 0009.00* 0020.00 0034.00* 0052.00* 0058.01* 0075.00* 0076.00* 0078.02* 0081.00*

0087.00* 0089.00* 0111.00* 0114.08* 0119.00* 0120.00* 0121.00* 0129.03* 0130.03 0131.00* 0132.08*

0134.01* 0134.10* 0137.06* 0145.03* 0153.00* 0156.00* 0162.00*

Median Family Income 60-70%

0038.00* 0061.00 0088.00* 0090.00* 0102.04* 0105.00* 0110.01* 0112.00* 0115.02* 0116.02* 0118.00*

0129.06* 0133.01* 0133.09* 0134.05* 0134.17* 0140.08 0167.00 0169.00* 0171.00

Median Family Income 70-80%

0073.01* 0080.00* 0114.06* 0114.10* 0122.00* 0123.00* 0124.00* 0125.01* 0125.02* 0128.03* 0128.04*

0129.04 0141.21* 0141.23 0141.28* 0146.01* 0146.04* 0149.02* 0151.00* 0166.00* 0172.00* 0178.00*

0180.00

Median Family Income 80-90%

0053.00* 0067.00* 0071.00 0093.00* 0094.00* 0101.03 0106.00* 0114.09* 0126.00* 0133.13* 0136.13*

0140.04* 0141.24 0141.27* 0145.01* 0146.03* 0150.00* 0161.00 0168.01 0175.00*

Median Family Income 90-100%

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

0147.01* 0179.00

Median Family Income 100-110%

0092.00 0101.05* 0102.03* 0127.02* 0127.03* 0134.16* 0136.15* 0137.05* 0137.07* 0137.08* 0138.01*

0140.06* 0142.05 0144.00* 0147.02* 0149.04* 0168.02* 0177.00*

Median Family Income 110-120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

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

Median Family Income >= 120%

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

Median Family Income Not Known

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

PLATTE COUNTY (165), MO

MSA: 28140

Low Income

0300.02

Moderate Income

0302.13* 0305.02* 0306.01*

Middle Income

0300.03* 0300.04* 0301.02* 0302.07 0302.11 0302.12 0302.14* 0302.15* 0302.16* 0303.08 0305.01*
0306.02* 0307.00*

Upper Income

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

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

PULASKI COUNTY (119), AR

MSA: 30780

Middle Income

0039.00

DOUGLAS COUNTY (045), KS

MSA: 29940

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

Middle Income

0006.04

ELLIS COUNTY (051), KS

MSA: NA

Upper Income

0727.01 0728.02

FRANKLIN COUNTY (059), KS

MSA: NA

Upper Income

9541.02

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Low Income

0701.00

Middle Income

0712.04 0718.00

Upper Income

0712.05

SHAWNEE COUNTY (177), KS

MSA: 45820

Middle Income

0016.04

JOHNSON COUNTY (101), MO

MSA: NA

Upper Income

9603.01

NODAWAY COUNTY (147), MO

MSA: NA

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

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

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

Upper Income

4703.02

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income >= 120%

2214.23

DUTCHESS COUNTY (027), NY

MSA: 39100

Middle Income

0602.01

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income >= 120%

0055.00

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income >= 120%

0067.09

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0354.00

GOSHEN COUNTY (015), WY

MSA: NA

Middle Income

9578.00

2023 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000004705

Institution: SECURITY BANK OF KANSAS

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	159	159	0	0.00%
Small Farm Loans	6	6	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	8	8	0	0.00%
Total	175	175	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALDWIN COUNTY (003), AL										
MSA 19300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	54	0	0	0	0	1	54	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	54	0	0	0	0	1	54	0	0
STATE TOTAL	1	54	0	0	0	0	1	54	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	2	294	1	1,000	3	1,294	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	294	1	1,000	3	1,294	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	294	1	1,000	3	1,294	0	0
STATE TOTAL	0	0	2	294	1	1,000	3	1,294	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	300	1	300	0	0
STATE TOTAL	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	300	0	0	0	0
ELLIS COUNTY (051), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	159	1	716	2	875	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	1	716	2	875	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	10	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	2	0	0	2	1,000	1	500	0	0
Median Family Income 80-90%	13	643	3	492	2	725	1	400	0	0
Median Family Income 90-100%	11	363	2	425	4	2,250	5	1,270	0	0
Median Family Income 100-110%	4	90	1	232	0	0	2	252	0	0
Median Family Income 110-120%	3	27	0	0	3	946	3	649	0	0
Median Family Income >= 120%	37	1,791	11	1,865	9	5,315	26	3,192	0	0
Median Family Income Not Known	5	205	4	746	6	4,100	1	141	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	75	3,131	21	3,760	26	14,336	39	6,404	0	0
LEAVENWORTH COUNTY (103), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	1	175	0	0	1	175	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	40	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	1	15	0	0
LYON COUNTY (111), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	4	0	0	0	0	0	0	0	0
Middle Income	8	150	1	200	0	0	3	58	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	154	1	200	0	0	3	58	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0001										
Low Income	16	592	2	400	6	2,961	4	696	0	0
Moderate Income	13	251	1	150	2	757	3	332	0	0
Middle Income	5	190	1	230	2	1,250	2	254	0	0
Upper Income	4	85	0	0	0	0	0	0	0	0
Income Not Known	2	136	3	577	5	3,742	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	40	1,254	7	1,357	15	8,710	9	1,282	0	0
TOTAL INSIDE AA IN STATE	125	4,539	29	5,317	41	23,046	51	7,744	0	0
TOTAL OUTSIDE AA IN STATE	5	125	2	334	3	1,516	5	1,115	0	0
STATE TOTAL	130	4,664	31	5,651	44	24,562	56	8,859	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	1	407	2	419	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	1	407	2	419	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	486	4	631	14	7,583	5	1,448	0	0
Middle Income	6	298	1	250	3	985	5	1,060	0	0
Upper Income	9	362	0	0	2	578	4	424	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,146	5	881	19	9,146	14	2,932	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	100	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	88	1	134	1	500	2	187	0	0
Median Family Income 40-50%	2	4	0	0	1	282	1	282	0	0
Median Family Income 50-60%	3	160	0	0	1	524	2	624	0	0
Median Family Income 60-70%	2	103	2	450	1	550	2	450	0	0
Median Family Income 70-80%	2	50	0	0	3	908	2	654	0	0
Median Family Income 80-90%	4	129	1	200	2	1,080	3	1,280	0	0
Median Family Income 90-100%	4	252	1	200	0	0	2	247	0	0
Median Family Income 100-110%	3	70	0	0	0	0	1	50	0	0
Median Family Income 110-120%	4	170	1	150	2	1,275	3	294	0	0
Median Family Income >= 120%	14	557	5	847	5	2,815	5	1,090	0	0
Median Family Income Not Known	3	65	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,748	11	1,981	16	7,934	23	5,158	0	0
JOHNSON COUNTY (101), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (165), MO										
MSA 28140										
Inside AA 0002										
Low Income	2	36	1	200	2	1,450	2	211	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	152	2	413	2	1,261	4	562	0	0
Upper Income	6	232	1	200	3	1,778	4	1,263	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	420	4	813	7	4,489	10	2,036	0	0
POLK COUNTY (167), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	916	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	916	0	0	0	0
RAY COUNTY (177), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	85	3,314	20	3,675	42	21,569	47	10,126	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	62	0	0	4	1,623	3	719	0	0
STATE TOTAL	88	3,376	20	3,675	46	23,192	50	10,845	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TULSA COUNTY (143), OK										
MSA 46140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	1,000	0	0	0	0
STATE TOTAL	0	0	0	0	1	1,000	0	0	0	0

Loans by County

Respondent ID: 0000004705

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	900	1	900	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	1	900	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	900	1	900	0	0
STATE TOTAL	0	0	0	0	1	900	1	900	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	210	7,853	49	8,992	83	44,615	98	17,870	0	0
TOTAL OUTSIDE AA	9	241	4	628	11	6,339	14	4,382	0	0
TOTAL INSIDE & OUTSIDE	219	8,094	53	9,620	94	50,954	112	22,252	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	178	0	0	2	278	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	178	0	0	2	278	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI COUNTY (121), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	1	25	2	405	1	275	4	705	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	2	405	1	275	5	736	0	0
TOTAL INSIDE AA IN STATE	2	56	2	405	2	775	5	736	0	0
TOTAL OUTSIDE AA IN STATE	1	100	1	178	0	0	2	278	0	0
STATE TOTAL	3	156	3	583	2	775	7	1,014	0	0

Loans by County

Respondent ID: 0000004705

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS CITY

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
TOTAL INSIDE AA IN STATE	1	100	0	0	0	0	1	100	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	100	0	0	0	0	1	100	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3	156	2	405	2	775	6	836	0	0
TOTAL OUTSIDE AA	1	100	1	178	0	0	2	278	0	0
TOTAL INSIDE & OUTSIDE	4	256	3	583	2	775	8	1,114	0	0

2024 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	122	21,227	39	6,404	0	0
KS - MIAMI COUNTY (121) - MSA 28140	11	354	3	58	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	62	11,321	9	1,282	0	0
MO - CLAY COUNTY (047) - MSA 28140	52	11,173	14	2,932	0	0
MO - JACKSON COUNTY (095) - MSA 28140	71	11,663	23	5,158	0	0
MO - PLATTE COUNTY (165) - MSA 28140	24	5,722	10	2,036	0	0

2024 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: SECURITY BANK OF KANSAS CITY

Respondent ID: 0000004705
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	1	500	0	0	0	0
KS - MIAMI COUNTY (121) - MSA 28140	5	736	5	736	0	0
MO - JACKSON COUNTY (095) - MSA 28140	1	100	1	100	0	0

2024 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: SECURITY BANK OF KANSAS

Respondent ID: 0000004705
Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	29	120,151	0	0
Purchased	0	0	0	0
Total	29	120,151	0	0
Consortium/Third Party Loans (optional)				

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

ASSESSMENT AREA - 0001

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 40-50%

0518.08* 0524.18*

Median Family Income 50-60%

0524.23* 0535.02* 0535.55*

Median Family Income 60-70%

0519.11* 0520.05* 0529.05* 0535.56

Median Family Income 70-80%

0520.04* 0520.06* 0523.08 0529.06* 0535.57 0537.05*

Median Family Income 80-90%

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

Median Family Income 90-100%

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

0529.07* 0530.04 0531.05* 0536.01* 0537.07*

Median Family Income 100-110%

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

0537.03*

Median Family Income 110-120%

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

0534.14 0535.07* 0536.04* 0537.09* 0537.12 0538.01*

Median Family Income >= 120%

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

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

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

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

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

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

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

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

0537.11* 0538.03 0538.04*

Median Family Income Not Known

9800.01 9800.03* 9800.04* 9800.05 9801.00

MIAMI COUNTY (121), KS

MSA: 28140

Moderate Income

1007.00

Middle Income

1001.00* 1002.00* 1004.00* 1005.00 1006.01 1006.02

Upper Income

1003.00*

WYANDOTTE COUNTY (209), KS

MSA: 28140

Low Income

0407.00 0411.00 0413.00 0414.00 0415.00 0420.01* 0422.00 0423.00* 0424.00 0426.00 0427.00*

0429.00 0439.03* 0439.04 0440.02

Moderate Income

0401.00* 0402.00* 0405.00* 0406.00* 0412.00* 0416.00 0419.00 0420.02 0421.00* 0428.00 0430.00

0433.01* 0434.00 0436.00 0437.00 0439.05 0441.02* 0441.04* 0443.01* 0443.02* 0443.03* 0444.00

0445.00 0446.01* 0449.00* 0451.00 0452.00*

Middle Income

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

Upper Income

0447.03 0448.03 0448.04 0448.07*

Income Not Known

0441.01* 0446.02* 0446.03* 9800.00* 9805.00 9809.00 9812.00* 9815.00

ASSESSMENT AREA - 0002

CLAY COUNTY (047), MO

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

MSA: 28140

Moderate Income

0202.01* 0203.00* 0205.00* 0206.02* 0206.03* 0206.04* 0208.02 0208.03* 0210.01 0211.01 0212.04*
0212.08 0212.11* 0214.03 0217.01* 0217.03* 0221.00

Middle Income

0204.00* 0209.01 0209.02* 0210.03 0210.04 0211.03 0211.04* 0211.05* 0212.09* 0212.10* 0212.13*
0212.14* 0213.14* 0214.01* 0214.04 0216.01* 0216.02* 0217.04* 0218.06* 0218.07* 0218.09* 0218.12*
0220.00 0222.00 0223.01*

Upper Income

0202.02 0212.12* 0213.03 0213.07 0213.09 0213.11* 0213.12* 0213.13 0218.08* 0218.10* 0218.11
0219.00 0223.02

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 10-20%

0063.00*

Median Family Income 20-30%

0102.01* 0154.01 0160.00*

Median Family Income 30-40%

0010.00* 0019.00 0021.00 0023.00* 0054.00* 0055.00* 0056.01* 0056.02* 0096.00* 0114.05* 0116.01*
0117.01* 0163.00* 0164.00*

Median Family Income 40-50%

0003.00* 0007.00* 0018.00 0022.00* 0037.00* 0060.00* 0077.00 0079.00* 0095.00* 0097.00* 0107.02*
0110.02* 0115.01* 0117.02* 0132.03* 0132.10* 0155.00* 0165.00* 0170.00* 0174.00*

Median Family Income 50-60%

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

Median Family Income 60-70%

0038.00* 0061.00 0088.00* 0090.00* 0102.04* 0105.00* 0110.01* 0112.00* 0115.02* 0116.02* 0118.00*

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0129.06	0133.01*	0133.09*	0134.05	0134.17*	0140.08	0167.00*	0169.00*	0171.00		
Median Family Income 70-80%										
0073.01*	0080.00*	0114.06*	0114.10*	0122.00*	0123.00*	0124.00*	0125.01*	0125.02*	0128.03*	0128.04*
0129.04*	0141.21	0141.23	0141.28*	0146.01*	0146.04*	0149.02*	0151.00	0166.00*	0172.00*	0178.00*
0180.00										
Median Family Income 80-90%										
0053.00	0067.00*	0071.00*	0093.00	0094.00	0101.03	0106.00*	0114.09*	0126.00*	0133.13*	0136.13
0140.04*	0141.24*	0141.27*	0145.01*	0146.03*	0150.00*	0161.00*	0168.01	0175.00*		
Median Family Income 90-100%										
0098.00*	0100.02*	0113.00	0114.07*	0128.02*	0134.18*	0138.03	0140.05*	0140.09	0141.26	0145.04*
0147.01* 0179.00*										
Median Family Income 100-110%										
0092.00	0101.05*	0102.03*	0127.02*	0127.03*	0134.16*	0136.15*	0137.05	0137.07*	0137.08*	0138.01*
0140.06*	0142.05*	0144.00*	0147.02*	0149.04*	0168.02*	0177.00*				
Median Family Income 110-120%										
0043.00	0065.00*	0082.00	0091.00*	0099.00*	0100.01	0134.07*	0135.02	0139.02	0140.02*	0141.11*
0141.20*	0143.00*	0148.06*	0149.03*	0149.05*	0176.00*	0186.00	0193.01*			
Median Family Income >= 120%										
0044.00	0046.00*	0051.00*	0066.00*	0069.00*	0072.00*	0074.00*	0083.00*	0084.00*	0085.00*	0086.00
0135.04	0136.06*	0136.12*	0136.14*	0138.04	0139.04	0139.16*	0139.17	0139.18	0141.12*	0141.22*
0141.25*	0142.03	0142.06*	0148.04*	0152.00	0157.01*	0157.02	0158.00	0173.00*	0181.01*	0181.02*
0182.00* 0185.00 0193.02* 9883.00*										
Median Family Income Not Known										
0011.00	0057.00*	0073.02	0133.07*	0154.02*	0159.00*	9801.01*	9808.02*	9891.00*	9892.00*	

PLATTE COUNTY (165), MO

MSA: 28140

Low Income

0300.02

Moderate Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0302.13* 0305.02* 0306.01*

Middle Income

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

0306.02* 0307.00*

Upper Income

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

Income Not Known

9800.00*

OUTSIDE ASSESSMENT AREA

BALDWIN COUNTY (003), AL

MSA: 19300

Upper Income

0107.09

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income >= 120%

0451.14 0451.25 0452.14

ADAMS COUNTY (001), CO

MSA: 19740

Median Family Income 70-80%

0089.01

DOUGLAS COUNTY (045), KS

MSA: 29940

Middle Income

0006.04 0012.02

ELLIS COUNTY (051), KS

MSA: NA

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

0728.02

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0714.00 0718.00

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9551.02 9552.00

Middle Income

9551.01

LYON COUNTY (111), KS

MSA: NA

Middle Income

0002.03

SHAWNEE COUNTY (177), KS

MSA: 45820

Upper Income

0026.02

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0609.04 0613.00

Upper Income

0604.02

JOHNSON COUNTY (101), MO

MSA: NA

Upper Income

2024 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000004705

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SECURITY BANK OF KANSAS

9603.01

POLK COUNTY (167), MO

MSA: 44180

Middle Income

9603.02

RAY COUNTY (177), MO

MSA: 28140

Middle Income

0803.00

TULSA COUNTY (143), OK

MSA: 46140

Median Family Income \geq 120%

0067.09

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 100-110%

1139.30

Error Status Information

Respondent ID: 0000004705

Institution: SECURITY BANK OF KANSAS

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	200	200	0	0.00%
Small Farm Loans	5	5	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	6	6	0	0.00%
Total	213	213	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Notes:

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