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# *CRA Public File*

UPDATED: APRIL 2025



CrossFirst Bank is committed to taking a proactive approach to determining and meeting the credit needs of the communities in which we do business.

We believe that doing so is essential to the continued success of the communities we serve.

By pursuing in this commitment, we will assure our compliance with both the letter, and the spirit of the Community Reinvestment Act ("CRA").

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**CROSSFIRST**  
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# *CRA Performance Evaluation Report*



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# **PUBLIC DISCLOSURE**

July 15, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

CrossFirst Bank  
Certificate Number: 58648

11440 Tomahawk Creek Parkway  
Leawood, Kansas 66211

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

1100 Walnut St, 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 areas, including low- and moderate-income 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	X
Low Satisfactory			
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 good responsiveness to assessment area credit needs.
- A high percentage of loans are made within the institution's assessment areas.
- The geographic distribution of loans reflects adequate penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the institution, poor penetration among business customers of different sizes and retail customers of different income levels.
- The institution is a leader in making community development loans.
- The institution uses innovative and/or flexible lending practices in order to serve assessment area credit needs.



**The Investment Test is rated High Satisfactory.**

- The institution has a significant level of qualified community development investments and grants, occasionally 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 does not use innovative and/or complex investments to support community development initiatives.

**The Service Test is rated High Satisfactory.**

- Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas.
- To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services (including business hours) do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

## **DESCRIPTION OF INSTITUTION**

CrossFirst Bank is a full-service financial institution headquartered in Leawood, Kansas. CrossFirst Bankshares, Inc., Leawood, Kansas, owns 100 percent of the bank's stock. The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated May 17, 2021, based on Interagency Large Institution Examination Procedures. On November 22, 2022, CrossFirst Bank acquired and merged with Farmers & Stockmens Bank, Clayton, New Mexico, which had offices in Denver and Colorado Springs, Colorado, and Clayton, Des Moines, and Roy, New Mexico. Additionally, on August 1, 2023, the bank merged with Canyon Community Bank, N.A., in Tucson, Arizona, adding a location in Tucson.

CrossFirst Bank operates the following 16 full-service locations: the main office in Leawood, Kansas; a branch in Leawood, Kansas; a branch in Kansas City, Missouri; a branch in Wichita, Kansas; 2 branches in Dallas, Texas; a branch in Frisco, Texas; a branch in Fort Worth, Texas; a branch in Tulsa, Oklahoma; a branch in Oklahoma City, Oklahoma; a branch in Clayton, New Mexico; a branch in Roy, New Mexico; a branch in Colorado Springs, Colorado; a branch in Denver, Colorado; a branch in Tucson, Arizona; and a branch in Phoenix, Arizona. The branches in Arizona, Colorado, and New Mexico were acquired from other financial institutions since the previous evaluation. In August 2021, the bank opened a branch in Phoenix, Arizona; in March 2023, the bank opened a branch in Fort Worth, Texas; and in June 2023, the bank opened a branch

in Dallas, Texas. The bank also closed a branch located in Des Moines, New Mexico since the previous evaluation.

The bank offers loan products including commercial, construction, home mortgage, consumer, and agricultural loans, with a primary focus on commercial lending. CrossFirst Bank is also a preferred Small Business Administration (SBA) lender. The bank provides a variety of deposit services including checking, savings, money market, certificates of deposit, and individual retirement accounts. In addition, the bank offers free services such as online banking, mobile banking, mobile deposit, and e-statements. CrossFirst Bank also operates ATMs at 14 branch locations, 4 of which are deposit-taking. The Denver and Oklahoma City locations do not currently have an ATM on bank premises.

According to the March 31, 2024 Reports of Condition and Income, assets totaled \$7.5 billion, deposits totaled \$6.6 billion, and loans totaled \$6.2 billion. The composition of the loan portfolio is illustrated in the following table.

<b>Loan Portfolio Distribution as of March 31, 2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	931,256	14.9
Secured by Farmland	26,361	0.4
Secured by 1-4 Family Residential Properties	565,425	9.0
Secured by Multi-family (5 or more) Residential Properties	181,525	2.9
Secured by Non-farm Non-Residential Properties	2,120,010	33.9
<b>Total Real Estate Loans</b>	<b>3,824,577</b>	<b>61.2</b>
Commercial and Industrial Loans	2,375,806	38.0
Agricultural Production and Other Loans to Farmers	28,391	0.5
Consumer	32,033	0.5
Obligations of States and Political Subdivisions in the United States	0	0.0
Other Loans	3,925	0.1
Lease Financing Receivables (net of unearned income)	0	0.0
Less: Unearned Income	15,544	0.2
<b>Total Loans</b>	<b>6,249,188</b>	<b>100.0</b>
<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 areas.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. CrossFirst Bank designated 10 assessment areas since the previous evaluation. Some of the individual assessment areas are part of a larger rated area. Specifically, there are six state ratings assigned (Arizona, Colorado, Kansas, Oklahoma, New Mexico, and Texas), and one multi-state Metropolitan Statistical Area (MSA) rating assigned

(Kansas City MSA). The following table describes the assessment areas and rated area assignments.

<b>Description of Assessment Areas</b>				
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b>Rated Area</b>	<b># of Census Tracts</b>	<b># of Branches</b>
Kansas City	Johnson, Wyandotte, Jackson	Kansas City MSA	445	3
Wichita	Butler, Sedgwick	Kansas	154	1
Tulsa	Tulsa	Oklahoma	208	1
Oklahoma City	Oklahoma	Oklahoma	266	1
Dallas-Fort Worth	Collin, Dallas, Tarrant	Texas	1,314	4
Phoenix	Maricopa	Arizona	1,009	1
Tucson	Pima	Arizona	270	1
Denver	Arapahoe, Denver, Douglas, Elbert	Colorado	418	1
Colorado Springs	El Paso, Teller	Colorado	175	1
New Mexico	Harding, Union	New Mexico	2	2
<i>Source: Bank Data, 2020 U.S. Census</i>				

CrossFirst Bank made several changes to its assessment areas since the previous CRA evaluation. Specifically, the bank added the Phoenix Assessment Area after opening a new branch in 2021. CrossFirst Bank also added the Denver, Colorado Springs, and New Mexico Assessment Areas following a bank acquisition in 2022. In 2023, CrossFirst Bank expanded its assessment area in Texas to include Tarrant County after opening a new branch in Fort Worth. Tarrant County is part of the Fort Worth-Arlington-Grapevine, Texas MSA. Hereafter, the Texas Assessment Area will be referred to as the Dallas-Fort Worth Assessment Area. Finally, the bank added the Tucson Assessment Area in Arizona following a bank acquisition in 2023.

For additional information regarding each assessment area, including demographic information and banking operations, please refer to the corresponding sections for each assessment area as referenced in the Table of Contents.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated May 17, 2021, to the current evaluation dated July 15, 2024. Examiners used Interagency Large Institution Examination Procedures to evaluate CrossFirst Bank's CRA performance under 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.

The Kansas City, Wichita, Tulsa, Oklahoma City, and Dallas-Fort Worth Assessment Areas received full-scope reviews and were weighted most heavily when drawing overall conclusions, with Kansas City and Wichita receiving slightly greater weight than the others. This determination was based on overall lending and deposit activity within these areas, as illustrated in the following table. The five remaining lesser-weighted areas also received full-scope reviews, as they represent

new markets that have not been reviewed. Of these new assessment areas, the bank's performance in Phoenix, Denver, and Colorado Springs was weighed more heavily than the Tucson and New Mexico areas.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
Kansas City	288,209	28.8	2,893,997	47.4	3	18.8
Wichita	167,013	16.7	946,779	15.5	1	6.3
Tulsa	76,446	7.6	553,666	9.1	1	6.3
Oklahoma City	75,405	7.5	368,672	6.0	1	6.3
Dallas/Fort Worth	186,680	18.6	736,346	12.1	4	25.0
Phoenix	137,315	13.7	143,165	2.3	1	6.3
Tucson	6,236	0.6	0	0.0	1	6.3
Denver	23,490	2.3	193,674	3.2	1	6.3
Colorado Springs	40,074	4.0	170,394	2.8	1	6.3
New Mexico	968	0.1	94,867	1.6	2	12.5
<b>Total</b>	<b>1,001,836</b>	<b>100.0</b>	<b>6,101,560</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>
<i>Source: Bank Data; FDIC Summary of Deposits (6/30/2023)</i>						

### **Activities Reviewed**

Examiners determined that the bank's major product line is commercial lending, with a lesser emphasis on residential real estate lending. This conclusion was based on the bank's business strategy, loan portfolio distribution, and bank records regarding the number and dollar volume of loans originated or renewed during the evaluation period. Examiners placed much greater weight on small business lending when arriving at overall conclusions, as commercial loans represent a significantly larger portion of the loan portfolio compared to residential lending. Examiners did not evaluate small farm loans due to the limited volume and small portion of the loan portfolio this product represents.

Examiners reviewed all small business loans reported on the bank's 2021, 2022, and 2023 CRA data registers. Additionally, examiners reviewed all loans reported on the bank's 2021, 2022, 2023 Home Mortgage Disclosure Act (HMDA) Loan Application Registers.

For the Assessment Area Concentration criterion, examiners reviewed and presented the results for all three years of small business and home mortgage data. For the Geographic Distribution and Borrower Profile criteria, the analyses included only those loans within the assessment areas. All three years of data were analyzed and included in the Lending Inside and Outside of the Assessment Area table. However, for the Geographic Distribution and Borrower Profile tables, examiners only presented the most recent year for which aggregate data is available (2022) for those assessment areas that were in effect prior to 2022. For the Denver, Colorado Springs, New Mexico, and Tucson Assessment Areas, this evaluation presented 2023 data as these assessment areas were not added until late 2022 or thereafter. Unless otherwise noted, there were no significant differences identified in the lending data for the analyzed years not presented that would materially affect overall conclusions. The following table shows the overall loan volume reviewed.

Loan Products Reviewed						
Loan Category	2021		2022		2023	
	#	\$(000s)	#	\$(000s)	#	\$(000s)
Small Business	1,109	313,502	839	228,948	777	247,866
Home Mortgage	180	239,589	155	256,806	167	149,194
<i>Source: 2021, 2022, and 2023 Reported Small Business and Home Mortgage Data</i>						

The D&B data and CRA aggregate data for the respective years provided a standard of comparison for the bank's small business lending performance. Additionally, the 2021 HMDA aggregate data and 2015 American Community Survey (ACS) data provided a standard of comparison for the bank's 2021 home mortgage lending performance, the 2020 U.S. Census data and 2022 HMDA aggregate data provided a standard of comparison for the bank's 2022 home mortgage lending performance, and the 2020 U.S. Census data provided a standard of comparison for the bank's 2023 home mortgage lending performance. However, examiners placed more weight on the comparisons to the aggregate lending data when available, since it is typically a better indicator of market conditions and loan demand. Lastly, although both the number and dollar volume of loans were analyzed, examiners emphasized performance by the number of loans because it is generally a better indicator of the number of businesses and individuals served.

Community development lending, qualified investments, and community development services were considered from the prior evaluation dated May 17, 2021, through the current evaluation date of July 15, 2024.

Finally, examiners considered the bank's retail banking products and services, including those targeting low- and moderate-income individuals as well as small businesses. Examiners also considered delivery systems for providing retail banking services and the impact of branch closings during the evaluation period.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

CrossFirst Bank demonstrated high satisfactory performance under the Lending Test. This conclusion is consistent with the bank's performance in the Kansas City MSA, Kansas, Oklahoma, Texas, and New Mexico rated areas and outweighs low satisfactory performance in the remaining rated areas.

#### Lending Activity

The lending levels reflect good responsiveness to assessment area credit needs. The bank continues to be an active lender by originating a high volume of loans throughout its assessment areas. In the 10 combined assessment areas, the most recent year of applicable aggregate data shows that the bank ranked 42<sup>nd</sup> among 380 small business lenders, and 451<sup>st</sup> among 1,672 home mortgage lenders.

### **Assessment Area Concentration**

A high percentage of loans are made in the institution's assessment areas. The following table shows the results of this analysis.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	119	66.1	61	33.9	180	126,715	52.9	112,874	47.1	239,589
2022	113	72.9	42	27.1	155	142,472	55.5	114,334	44.5	256,806
2023	126	75.4	41	24.6	167	119,891	80.4	29,303	19.6	149,194
Subtotal	358	71.3	144	28.7	502	389,078	60.3	256,511	39.7	645,589
Small Business										
2021	875	78.9	234	21.1	1,109	237,875	75.9	75,627	24.1	313,502
2022	681	81.2	158	18.8	839	186,977	81.7	41,971	18.3	228,948
2023	610	78.5	167	21.5	777	188,406	76.0	59,460	24.0	247,866
Subtotal	2,166	79.5	559	20.5	2,725	613,258	77.6	177,058	22.4	790,316
Total	2,524	78.2	703	21.8	3,227	1,002,336	69.8	433,569	30.2	1,435,905
Source: Bank Data										
Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the institution's assessment areas. This conclusion is consistent with the bank's performance in the Kansas City MSA and Kansas rated areas. Although the bank's performance in the remaining rated areas exceeded this overall conclusion, the performance in the Kansas City and Kansas rated areas carried the greatest weight for this evaluation. For this criterion, examiner focused on the bank's percentage of lending in low- and moderate-income census tracts within the assessment areas. A complete discussion of the bank's performance can be found in the applicable assessment area sections of this evaluation.

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among businesses of different sizes and individuals of different income levels. The bank's lending performance was generally consistent among the rated areas, with the exception of Kansas, Oklahoma, Colorado, and New Mexico, which showed adequate penetration. For this criterion, examiners focused on the percentage of small business loans to businesses with gross annual revenues of \$1 million or less and the percentage of home mortgage loans to low- and moderate-income borrowers within the assessment areas. A complete discussion of the bank's performance can be found in the applicable assessment area sections of this evaluation.

### **Innovative or Flexible Lending Practices**

CrossFirst Bank uses innovative and/or flexible lending practices in order to serve the credit needs of its assessment areas. The bank continues to offer government-guaranteed loan programs through the SBA, including 7(a) and 504 loans. These are flexible programs available institution-wide and require extra effort by bank personnel compared to conventional loans, and this extra effort helps borrowers that might not otherwise qualify for conventional financing. During the review period, CrossFirst Bank originated 151 loans totaling \$175.7 million through these programs. In 2021, the bank also continued to originate loans through the SBA's Paycheck Protection Program (PPP). These loans involved flexible underwriting due to unique financial strains on businesses and their employees as a result of the Coronavirus Disease 2019 (COVID-19) pandemic. In 2021, the bank originated 566 PPP loans totaling \$133.8 million.

In addition to SBA loans, the bank began offering additional government-guaranteed loan products. For example, the bank originated 7 loans totaling \$3.1 million through Farm Services Agency, which offers agricultural loans to family-size farmers who cannot obtain traditional commercial credit. The bank also offered home loans through Veteran Affairs and the Federal Housing Administration, both of which offer flexible financing options with easier credit qualifications and lower down payments. The bank originated 57 home mortgage loans totaling \$24.4 million before ceasing these home loan offerings in December 2023.

Finally, in 2023, CrossFirst Bank began offering micro small business loans and lines of credit through a new program called Business ProSuite. This innovative program was developed in an effort to better serve the micro-business market segment and offers less stringent loan documentation and qualification standards. While this continues to be an evolving program, the bank has originated 9 loans totaling \$731 thousand since its initial launch.

A breakdown of these products by assessment area was not available. As such, performance under this criterion is considered consistent across all rated areas.

### **Community Development Loans**

Overall, CrossFirst Bank is a leader in making community development loans. The bank's performance in the Kansas City MSA, Texas, and Arizona rated areas primarily supports this conclusion, but a relatively high level of community development loans is also noted in the Kansas and Oklahoma rated areas. Examiners were able to consider loans in the broader statewide or regional area since the bank was responsive to community development needs and opportunities within the assessment areas. During the review period, CrossFirst Bank originated or renewed 281 community development loans totaling \$1.6 billion. This level of community development lending is a notable increase since the previous evaluation when the bank received credit for 154 community development loans totaling \$693.8 million.

CrossFirst Bank's community development lending represents 21.5 percent of total assets and 26.0 percent of net loans as of March 31, 2024. The bank's ratios significantly exceed the ratios of three other large institutions operating in the central Midwest that had CRA evaluations during the review period. For these similarly situated banks (SSBs), the community development loans to total assets ratios ranged from 7.6 percent to 14.2 percent, and community development loans to net loans ratios ranged from 7.6 percent to 17.9 percent.

The following tables show the breakdown of the bank's community development loans by assessment area, category, and year.

Community Development Lending by Assessment Area										
Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Kansas City	0	0	10	16,761	39	229,119	9	65,959	58	311,839
Wichita	0	0	3	10,050	10	39,078	6	34,523	19	83,651
Tulsa	2	2,100	0	0	5	10,764	4	19,210	11	32,074
Oklahoma City	0	0	2	400	3	10,216	4	32,825	9	43,441
Dallas/Fort Worth	1	29,000	11	17,038	16	108,390	16	86,954	44	241,382
Phoenix	0	0	0	0	17	115,145	15	76,166	32	191,311
Tucson	0	0	0	0	2	8,652	1	2,060	3	10,712
Denver	0	0	0	0	0	0	4	34,459	4	34,459
Colorado Springs	0	0	0	0	7	13,585	2	1,375	9	14,960
New Mexico	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>3</b>	<b>31,100</b>	<b>26</b>	<b>44,249</b>	<b>99</b>	<b>534,949</b>	<b>61</b>	<b>353,531</b>	<b>189</b>	<b>963,829</b>
Broader Statewide/Regional Area	4	23,503	2	18,068	40	313,888	46	284,182	92	639,641
<b>Total</b>	<b>7</b>	<b>54,603</b>	<b>28</b>	<b>62,317</b>	<b>139</b>	<b>848,837</b>	<b>107</b>	<b>637,713</b>	<b>281</b>	<b>1,603,470</b>
Source: Bank Data										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021 (Partial)	0	0	10	18,928	23	107,245	25	124,018	58	250,191
2022	2	23,833	5	27,715	42	351,569	40	318,713	89	721,830
2023	2	30,050	6	6,312	58	327,668	30	158,549	96	522,579
2024 (YTD)	3	720	7	9,362	16	62,355	12	36,433	38	108,870
<b>Total</b>	<b>7</b>	<b>54,603</b>	<b>28</b>	<b>62,317</b>	<b>139</b>	<b>848,837</b>	<b>107</b>	<b>637,713</b>	<b>281</b>	<b>1,603,470</b>
Source: Bank Data										

## INVESTMENT TEST

Overall, CrossFirst Bank demonstrated high satisfactory performance under the Investment Test. The bank's performance in the Kansas City MSA, Kansas, Texas, and Oklahoma rated areas is consistent with this overall conclusion, while performance in the New Mexico, Colorado, and Arizona rated areas trailed overall performance.

### Investment and Grant Activity

CrossFirst Bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, CrossFirst Bank received credit for \$103.0 million of



qualified investment and grant activity. This total includes approximately \$578 thousand in grants and donations. Investment activity increased in dollar volume from the previous evaluation when the bank received credit for \$61.5 million in investment and grant activity. The bank also maintains \$32.1 million in prior period qualified investments, which remained outstanding as of the evaluation date. Examiners were able to consider investments in the broader statewide or regional area since the bank was responsive to community development needs and opportunities within the assessment areas.

CrossFirst Bank's qualified investments represented 1.4 percent of total assets and 13.1 percent of total securities as of March 31, 2024. The bank's ratios are within the range of the three SSBs, whose qualified investments to total assets ratios ranged from 0.6 percent to 3.3 percent, and qualified investments to total securities ratios ranged from 3.3 percent to 21.9 percent.

The following tables show the breakdown of the bank's qualified investments by assessment area, category, and year.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Total</b>	
	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>	<b>#</b>	<b>\$</b>
Kansas City	40	29,741	32	4,709	7	117	0	0	79	34,567
Wichita	23	19,047	11	1,052	0	0	0	0	34	20,099
Tulsa	18	7,487	4	11	3	13	0	0	25	7,511
Oklahoma City	14	9,124	9	20	1	6	0	0	24	9,150
Dallas/Fort Worth	18	14,473	21	107	7	94	1	12	47	14,686
Phoenix	3	2,344	5	15	0	0	0	0	8	2,359
Tucson	0	0	0	0	0	0	0	0	0	0
Denver	4	2,189	0	0	1	6	0	0	5	2,195
Colorado Springs	7	5,763	0	0	1	3	0	0	8	5,766
New Mexico	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>127</b>	<b>90,168</b>	<b>82</b>	<b>5,914</b>	<b>20</b>	<b>239</b>	<b>1</b>	<b>12</b>	<b>230</b>	<b>96,333</b>
Statewide or Regional Area	5	4,671	1	5	1	2,000	0	0	7	6,676
<b>Total</b>	<b>132</b>	<b>94,839</b>	<b>83</b>	<b>5,919</b>	<b>21</b>	<b>2,239</b>	<b>1</b>	<b>12</b>	<b>237</b>	<b>103,009</b>
<i>Source: Bank Data</i>										

Qualified Investments by Year										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Prior Period	52	26,445	3	5,621	-	-	-	-	55	32,066
2021 (Partial)	-	-	-	-	-	-	-	-	-	-
2022	18	14,377	-	-	1	2,000	-	-	19	16,377
2023	46	46,292	-	-	-	-	-	-	46	46,292
2024 (YTD)	6	7,696	-	-	-	-	-	-	6	7,696
<b>Subtotal</b>	<b>122</b>	<b>94,810</b>	<b>3</b>	<b>5,621</b>	<b>1</b>	<b>2,000</b>	<b>-</b>	<b>-</b>	<b>126</b>	<b>102,431</b>
Grants & Donations	10	28	80	298	20	240	1	12	111	578
<b>Total</b>	<b>132</b>	<b>94,838</b>	<b>83</b>	<b>5,919</b>	<b>21</b>	<b>2,240</b>	<b>1</b>	<b>12</b>	<b>237</b>	<b>103,009</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs. This conclusion is supported by the bank's investments in affordable housing, community services, and economic development, which are primary needs for the assessment areas served.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives. The investments purchased during the evaluation period are routinely provided by private investors and do not evidence innovation or complexity.

### **SERVICE TEST**

CrossFirst Bank demonstrated high satisfactory performance under the Service Test. This conclusion is consistent with the bank's performance in the Kansas City, Kansas, Texas, and Oklahoma rated areas.

### **Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the institution's assessment areas. CrossFirst Bank operates 16 full-service branches and 14 ATMs, 4 of which accept deposits. Two of the bank's branches and ATMs are located in moderate-income census tracts. The bank's branching network offers a variety of retail services, and customers are able to conduct business at any of these locations. Although the bank made several changes to its branch locations since the previous evaluation, the overall branch and ATM distribution by area income level remains consistent with the previous evaluation when 12.5 percent of the bank's branches were located in moderate-income census tracts. See the following table for more details.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	55	12.4	140,954	9.4	0	0.0	0	0.0
Moderate	112	25.2	367,432	24.6	2	13.3	2	25.0
Middle	134	30.1	492,607	32.9	1	6.7	1	12.5
Upper	121	27.2	482,010	32.2	12	80.0	10	62.5
NA	23	5.2	13,309	0.9	1	6.7	1	12.5
<b>Total</b>	<b>445</b>	<b>100.0</b>	<b>1,496,312</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>
<i>Source: 2015 ACS Data; Bank Data</i>								

In addition to its physical branches and ATMs, CrossFirst Bank offers alternative delivery systems that include internet and mobile banking. Mobile banking is available for customers to access account information, transfer funds, make bill payments, and deposit checks. The bank operates a website that has general information about its products and services, allows consumers to open an account or apply for a loan, and provides customers access to online banking services. Customers can access account information, make transfers, and make loan and bill payments via online banking.

### **Changes in Branch Locations**

The institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies, and/or to low- and moderate-income individuals. CrossFirst Bank opened or acquired nine new branches in four states. The institution closed one limited-service branch in a moderate-income census tract in Des Moines, New Mexico shortly after acquiring it in 2022. However, this closure had minimal impact to the area. The bank also relocated two branches in Phoenix and Fort Worth a short distance from their temporary locations. Refer to subsequent sections for more details regarding branching changes in each individually rated area.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals. CrossFirst Bank's business hours and services are reasonable in comparison to other financial institutions operating in the assessment areas. Operating hours do not vary significantly between branches, with the exception of the branch located in Roy, New Mexico, which is only open one day a week. These limited hours are nevertheless reasonable considering the very limited population in this community and surrounding area. All of the bank's branches are full-service, and deposit and loan services are available at each location. Business hours for the branches are reasonable for the different markets in the assessment areas, and hours are generally consistent with traditional business hours of the communities served.

### **Community Development Services**

CrossFirst Bank is a leader in providing community development services. The institution received consideration for 445 community development services during the evaluation period, which reflects a notable increase from the previous evaluation when the bank received credit for 185 community

development services. CrossFirst Bank’s level of community development services exceeds that of three other large SSBs. According to their most recent performance evaluations, these institutions received consideration for community development services that ranged from 172 to 305 services.

The bank’s community development services primarily include bank representatives serving in key roles for organizations that support low- and moderate-income individuals or bank staff providing financial education at schools where the majority of students come from low- or moderate-income families. Community development services promoting affordable housing, economic development, and revitalization/stabilization efforts were also noted.

The following tables show a breakdown of CrossFirst Bank’s community development service activities by assessment area, category, and year.

<b>Community Development Services by Assessment Area</b>					
<b>Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Kansas City	1	91	18	-	<b>110</b>
Wichita	-	75	-	-	<b>75</b>
Tulsa	-	26	3	-	<b>29</b>
Oklahoma City	-	59		1	<b>60</b>
Dallas/Fort Worth	5	37	83	-	<b>125</b>
Phoenix	-	29	2	-	<b>31</b>
Tucson	-	1	-	-	<b>1</b>
Denver	-	3	-	-	<b>3</b>
Colorado Springs	-	1	-	-	<b>1</b>
New Mexico	-	7	-	-	<b>7</b>
<b>Subtotal</b>	<b>6</b>	<b>329</b>	<b>106</b>	<b>1</b>	<b>442</b>
<b>BSRA</b>	-	<b>3</b>	-	-	<b>3</b>
<b>Total</b>	<b>6</b>	<b>332</b>	<b>106</b>	<b>1</b>	<b>445</b>
<i>Source: Bank Data</i>					

<b>Community Development Services by Year</b>					
<b>Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Total</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
2021 (Partial)	-	13	-	-	<b>13</b>
2022	1	27	3	-	<b>31</b>
2023	-	169	10	1	<b>180</b>
2024 (YTD)	5	123	93	-	<b>221</b>
<b>Total</b>	<b>6</b>	<b>332</b>	<b>106</b>	<b>1</b>	<b>445</b>
<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 the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## KANSAS CITY MULTI-STATE MSA

### CRA RATING FOR KANSAS CITY MULTI-STATE MSA: SATISFACTORY

**The Lending Test is rated: High Satisfactory**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: High Satisfactory**

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KANSAS CITY MULTI-STATE MSA.

The Kansas City Assessment Area includes Jackson County in Missouri, and Johnson and Wyandotte counties in Kansas, which comprise a portion of the Kansas City Missouri-Kansas multistate MSA. The bank operates three full-service branches and three ATMs in this assessment area.

#### **Economic and Demographic Data**

The Kansas City Assessment Area is comprised of 55 low-income tracts, 112 moderate-income tracts, 134 middle-income tracts, 121 upper-income tracts, and 23 tracts without an income designation based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area - Kansas City						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	445	12.4	25.2	30.1	27.2	5.2
Population by Geography	1,496,312	9.4	24.6	32.9	32.2	0.9
Housing Units by Geography	638,794	10.4	25.7	33.5	29.3	1.1
Owner-Occupied Units by Geography	367,076	6.0	20.7	35.4	37.4	0.5
Occupied Rental Units by Geography	218,455	15.4	31.7	32.4	18.8	1.7
Vacant Units by Geography	53,263	20.1	35.8	24.7	16.7	2.8
Businesses by Geography	220,868	7.4	20.4	31.0	37.7	3.5
Farms by Geography	5,009	6.2	20.5	35.3	36.5	1.5
Family Distribution by Income Level	364,334	20.9	17.3	20.8	41.0	0.0
Household Distribution by Income Level	585,531	24.8	16.2	17.7	41.3	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$86,562	Median Housing Value			\$205,238
Families Below Poverty Level		7.5%	Median Gross Rent			\$1,009
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 34.6 percent; followed by non-classifiable establishments (26.2 percent); and finance, insurance, and real estate (12.2 percent). In addition, 61.0 percent of the area businesses have four or fewer employees and 93.5 percent operate from a single location.

Examiners used Federal Financial Institutions Examination Council (FFIEC)-updated median family income figures for the Kansas City, Missouri-Kansas 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Kansas City, MO-KS MSA Median Family Income (28140)				
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 (\$104,400)	<\$52,200	\$52,200 to <\$83,520	\$83,520 to <\$125,280	≥\$125,280
2024 (\$86,562)	<\$43,281	\$43,281 to <\$69,250	\$69,250 to <\$103,874	≥\$103,874
Source: FFIEC				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 82 financial institutions operate 450 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 6<sup>th</sup> in deposit market share with 4.0 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 170 institutions reported 36,398 small business loans, and the 2022 HMDA aggregate data revealed 614 institutions reported 47,708 home mortgage loans in this assessment area.

### **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps determine whether local financial institutions are responsive to those needs. It also shows what credit and community development opportunities are available.

Examiners reviewed two interviews that were recently conducted with individuals from organizations familiar with local credit needs within the assessment area. One contact stated that housing stock is generally older, particularly in the urban core, and these houses are often harder to maintain for low- and moderate-income households. The contact further stated that the urban core has many vacant lots, and a third of households are considered housing insecure. Another contact noted a need for small business lending, particularly for start-up businesses, as they are struggling to find quality hires, access to capital, and access to affordable childcare. There are also concerns regarding vacant office space, with about 14.0 percent of office space currently vacant. Existing small businesses are also struggling to renew building leases due to rising rents. Both contacts identified a need for small business and affordable home mortgage loans, with one contact indicating local institutions have become more conservative, making it more difficult for small businesses to obtain adequate financing.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Kansas City Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. According to the community contacts, opportunities for community development exist, such as efforts to finance small businesses and increase the volume of affordable housing units.

## **SCOPE OF EVALUATION – KANSAS CITY MULTI-STATE MSA**

Examiners conducted a full-scope review of the bank's CRA performance in the Kansas City Assessment Area. Examiners reviewed small business and home mortgage lending, with more weight placed on small business lending performance.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE KANSAS CITY MULTI-STATE MSA**

### **LENDING TEST**

CrossFirst Bank's Lending Test activity in the Kansas City MSA reflects high satisfactory performance, which is supported by collective performance under the criteria.

#### **Lending Activity**

CrossFirst Bank's lending activity performance in the Kansas City Assessment Area reflects good responsiveness to assessment area credit needs. During the review period, CrossFirst Bank reported 836 small business loans totaling \$237.1 million and 53 home mortgage loans totaling \$51.1 million in this area. By number of originations, the most recent year of available aggregate data shows that CrossFirst Bank ranked 19<sup>th</sup> of 170 reporting lenders for small business loan originations and 193<sup>rd</sup> of 614 lenders for home mortgage loan originations in the assessment area.

#### **Geographic Distribution**

Overall, CrossFirst Bank's geographic distribution of loans reflects adequate penetration throughout the Kansas City Assessment Area. Although the home mortgage performance was poor, this conclusion is supported by the bank's adequate small business performance.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout this assessment area. While the bank's lending in low- and moderate-income tracts lags corresponding aggregate data, the bank's performance overall has improved from the previous evaluation and continued to improve in 2023.



Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	7.5	6.4	8	2.7	2,235	2.9
Moderate	20.4	17.3	32	10.8	9,239	11.8
Middle	31.2	29.8	63	21.4	17,406	22.3
Upper	37.4	43.1	175	59.3	41,406	53.0
Not Available	3.6	3.3	17	5.8	7,897	10.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>295</b>	<b>100.0</b>	<b>78,183</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects poor penetration throughout this assessment area. As the following table shows, the bank only originated one loan in the low- or moderate-income geographies, which lagged demographic data and aggregate performance. The bank's home mortgage lending performance was consistent throughout the review period.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	6.0	5.2	0	0.0	0	0.0
Moderate	20.7	21.1	1	4.8	350	1.6
Middle	35.4	35.3	3	14.3	4,284	19.5
Upper	37.4	37.8	17	81.0	17,295	78.9
Not Available	0.5	0.6	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>21,929</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among retail customers of different income levels and businesses of different revenue sizes. This conclusion is supported by the bank's poor small business and home mortgage lending performance.

### ***Small Business Loans***

The distribution of borrowers reflects poor penetration among business customers of different sizes. As the following table shows, the bank's lending performance to businesses with revenues of \$1 million or less notably lags the corresponding aggregate and demographic data for this same revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	89.3	51.0	112	38.0	22,460	28.7
>\$1,000,000	3.6	--	150	50.8	47,414	60.6
Revenue Not Available	7.1	--	33	11.2	8,309	10.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>295</b>	<b>100.0</b>	<b>78,183</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The distribution of borrowers reflects poor penetration among individuals of different income levels. As the following table shows, the bank originated only one home mortgage loan to borrowers in the low- and moderate-income categories, which lags both demographic data and aggregate performance.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	20.9	9.7	0	0.0	0	0.0
Moderate	17.3	18.8	1	4.8	350	1.6
Middle	20.8	19.8	0	0.0	0	0.0
Upper	41.0	33.8	18	85.7	19,905	90.8
Not Available	0.0	18.0	2	9.5	1,674	7.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>21</b>	<b>100.0</b>	<b>21,929</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank makes use of innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank is a leader in making community development loans in the Kansas City Assessment Area. The bank made 58 community development loans totaling \$311.8 million during the evaluation period that benefited the assessment area. This level of lending activity is a significant increase from the previous evaluation when the bank received credit for \$77.4 million in community development loans. These loans promoted community services, economic development, and revitalization and/or stabilization efforts. The following are notable examples.

- The bank made a \$53.6 million loan that was used to construct multiple warehouses that supported permanent job creation/retention for several hundred low- to moderate-income individuals.
- The bank originated a \$10.0 million loan to a business located in a low-income area. The loan provided capital for the purpose of making payroll and purchasing supplies to complete multiple projects and thereby retained the business and several hundred workers, stabilizing the low-income area.

## **INVESTMENT TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Investment Test in the Kansas City MSA, which is primarily supported by the responsiveness and level of investment activity.

### **Investment and Grant Activity**

CrossFirst Bank has a significant level of qualified community development investments and grants in this assessment area, with 79 qualified investments totaling \$34.6 million during the evaluation period. These investments primarily promoted affordable housing and community services. The following are noteworthy examples.

- The bank purchased approximately \$18.0 million in mortgage-backed security pools backed by loans to low- and moderate-income borrowers.
- The bank purchased four bonds totaling \$2.0 million, which provided funding for a loan program that serves first-time homebuyers and veterans in low- and moderate-income census tracts.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits good responsiveness to credit and community development needs in the Kansas City Assessment Area. This is reflected through the bank's investments that support affordable housing and community services in the assessment area.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives, which is consistent with the institution's overall performance.

## **SERVICE TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Service Test in the Kansas City MSA. This conclusion is a composite of outstanding performance in areas like Community Development Services and weaker performance in areas like Accessibility of Delivery Systems.

**Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of this assessment area. CrossFirst Bank operates three branches and three ATMs, two of which are located in upper-income tracts, and one that is located in a tract with no income designation. The branch distribution and alternate delivery methods in this assessment area are generally consistent with the institution's overall performance.

**Changes in Branch Locations**

No branches were opened or closed in this assessment area during the evaluation period. Therefore, there has been no impact on the accessibility of the bank's delivery systems.

**Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

**Community Development Services**

CrossFirst Bank is a leader in providing community development services in this assessment area, with 110 qualifying services. This level of service activity is a notable increase from the previous evaluation when the bank received credit for 76 qualifying services. A majority of this activity was related to community services targeted to low- and moderate-income individuals, although there were some additional activities that promote affordable housing and economic development. The following are notable examples.

- Several bank employees collectively provided financial education courses to schools where a majority of students qualify for free or reduced-price lunches.
- Multiple employees serve as board or committee members for various organizations that provide community services such as meals, medical resources, and housing to low- and moderate-income individuals.

## STATE OF KANSAS

### CRA RATING FOR KANSAS: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN KANSAS

The Kansas rated area consists of the Wichita Assessment Area, the sole assessment area in the state. This assessment area has not changed since the previous evaluation, and continues to include all of Sedgwick and Butler counties in the Wichita, Kansas MSA. The bank operates one full-service branch and one ATM in an upper-income tract. This assessment area represents 16.7 percent of all reported small business and home mortgage loans, by dollar volume, during the review period.

#### Economic and Demographic Data

The Wichita Assessment Area is comprised of 8 low-income tracts, 44 moderate-income tracts, 59 middle-income tracts, 41 upper-income census tracts, and 2 tracts with no income designation based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	154	5.2	28.6	38.3	26.6	1.3
Population by Geography	591,204	3.4	25.4	38.4	32.2	0.6
Housing Units by Geography	247,724	4.2	28.6	38.3	27.9	1.0
Owner-Occupied Units by Geography	142,816	1.8	19.5	42.4	36.1	0.2
Occupied Rental Units by Geography	81,337	6.9	40.7	33.8	16.5	2.1
Vacant Units by Geography	23,571	9.1	41.8	29.3	17.7	2.2
Businesses by Geography	48,909	2.3	21.3	33.5	40.0	2.8
Farms by Geography	1,729	1.0	13.4	40.5	44.0	1.0
Family Distribution by Income Level	144,062	19.6	18.3	21.3	40.9	0.0
Household Distribution by Income Level	224,153	23.1	17.4	17.6	41.8	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$74,120	Median Housing Value			\$143,390
Families Below Poverty Level		8.8%	Median Gross Rent			\$845
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 36.9 percent; followed by non-classifiable establishments (17.7 percent); and finance, insurance, and real estate (12.7 percent). In addition, 64.1 percent of the area businesses have four or fewer employees and 89.9 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Wichita, Kansas 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.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Wichita, KS MSA Median Family Income (48620)</b>				
2021 (\$73,200)	<\$36,600	\$36,600 to <\$58,560	\$58,560 to <\$87,840	≥\$87,840
2022 (\$85,700)	<\$42,850	\$42,850 to <\$68,560	\$68,560 to <\$102,840	≥\$102,840
2023 (\$85,200)	<\$42,600	\$42,600 to <\$68,160	\$68,160 to <\$102,240	≥\$102,240
2024 (\$74,120)	<\$37,060	\$37,060 to <\$59,296	\$59,296 to <\$88,944	≥\$88,944

Source: FFIEC

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 38 financial institutions operate 184 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 7<sup>th</sup> in deposit market share with 4.6 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 101 institutions reported 10,702 small business loans, and the 2022 HMDA aggregate data revealed 372 institutions reported 17,756 home mortgage loans in this assessment area.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Wichita Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. Opportunities for community development exist, as indicated by CRA and HMDA aggregate data, along with the area demographic data on the number of small businesses and families in the assessment area.

## **SCOPE OF EVALUATION – KANSAS**

Examiners evaluated the bank's CRA performance for the State of Kansas through a full-scope review of the Wichita Assessment Area. Refer to the overall Scope of Evaluation section for additional information.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN KANSAS

### LENDING TEST

CrossFirst Bank's Lending Test activity in the state of Kansas reflects high satisfactory performance, which is supported by collective performance under the criteria.

#### Lending Activity

CrossFirst Bank's lending activity performance in the Wichita Assessment Area reflects good responsiveness to assessment area credit needs. During the review period, the bank reported 474 small business loans totaling \$115.7 million and 81 home mortgage loans totaling \$51.3 million. By number of loan originations, the most recent year of available aggregate data shows that CrossFirst Bank ranks 11<sup>th</sup> out of 101 reporting lenders for small business loans and 82<sup>nd</sup> out of 372 lenders for home mortgage loan originations in the assessment area.

#### Geographic Distribution

CrossFirst Bank's geographic distribution of loans reflects adequate penetration throughout the Wichita Assessment Area. This conclusion is supported by the bank's adequate small business and home mortgage lending performance.

#### *Small Business Loans*

The geographic distribution of small business loans reflects adequate penetration. As shown in the following table, the bank's lending performance in low- and moderate-income categories somewhat lags but remains comparable to aggregate data. In 2021, the bank's performance exceeded corresponding aggregate data in both the low- and moderate-income categories.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.4	2.2	0	0.0	0	0.0
Moderate	21.8	21.0	25	16.2	6,817	19.0
Middle	34.3	33.9	44	28.6	7,625	21.3
Upper	38.7	40.1	78	50.6	19,933	55.6
Not Available	2.8	2.8	7	4.5	1,470	4.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>154</b>	<b>100.0</b>	<b>35,845</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects adequate penetration throughout this assessment area. As the following table shows, the bank's lending in low- and moderate-income tracts is consistent with aggregate data. The bank's performance varied throughout the evaluation period, with performance exceeding aggregate data in 2021, but notably lagging aggregate data in 2023.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.8	1.3	0	0.0	0	0.0
Moderate	19.5	19.2	6	16.7	853	5.8
Middle	42.4	41.1	11	30.6	2,343	15.9
Upper	36.1	38.3	19	52.8	11,514	78.3
Not Available	0.2	0.2	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>14,710</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; 2022 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 businesses of different revenue sizes and retail customers of different income levels. The bank's adequate small business lending performance outweighed its poor home mortgage lending performance, given the weight assigned to each loan product.

### ***Small Business Loans***

Overall, the distribution of borrowers reflects adequate penetration to business customers of different sizes. As shown in the following table, the bank's performance in 2022 to businesses with revenues of \$1 million or less lagged corresponding aggregate data in this revenue category. However, the bank's lending performance in 2021 (47.7 percent) was more consistent with aggregate data (52.4 percent), resulting in adequate performance overall.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	83.5	51.2	64	41.6	15,478	43.2
>\$1,000,000	5.4	--	65	42.2	14,228	39.7
Revenue Not Available	11.2	--	25	16.2	6,139	17.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>154</b>	<b>100.0</b>	<b>35,845</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The bank's distribution of borrowers reflects poor penetration to individuals of different income levels. As the following table shows, the bank's performance significantly lagged aggregate data to both low- and moderate-income borrowers. The bank's performance reflected similar performance in 2021 but showed some improvement in 2023, with 17.6 percent of loans to moderate-income borrowers.



Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.6	9.6	0	0.0	0	0.0
Moderate	18.3	20.6	1	2.8	250	1.7
Middle	21.3	19.7	4	11.1	806	5.5
Upper	40.9	27.1	16	44.4	10,858	73.8
Not Available	0.0	22.9	15	41.7	2,796	19.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>36</b>	<b>100.0</b>	<b>14,710</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made a relatively high level of community development loans in the Wichita Assessment Area. The bank made 19 community development loans totaling \$83.7 million during the evaluation period that benefited this assessment area. These loans promoted economic development, revitalization and/or stabilization of low- and moderate-income geographies, and community services. The following are notable examples.

- The bank made a \$16.4 million loan that was used to finance construction of a mixed-use property that revitalized a moderate-income area by providing multi-family housing and space for retail businesses.
- The bank made a \$16.0 million loan to a new business, providing permanent job creation for low- and moderate-income individuals.

## **INVESTMENT TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Investment Test in the state of Kansas, which is primarily supported by the bank's Investment and Grant Activity performance.

### **Investment and Grant Activity**

CrossFirst Bank has a significant level of qualified community development investments and grants in this assessment area, with 34 qualified investments totaling \$20.1 million during the evaluation period. These investments promoted affordable housing and community services. The following are noteworthy examples.

- CrossFirst Bank invested \$15.5 million in mortgage-backed security pools backed by loans to low- and moderate-income borrowers.

- The bank maintained a prior period investment with an outstanding value of \$1.0 million that helped finance construction and renovations for a school district in which the majority of students are low- or moderate-income.

### **Responsiveness to Credit and Community Development Needs**

The institution exhibits good responsiveness to credit and community development needs. This conclusion is supported by the bank's investments in affordable housing and community services, which are primary needs for the assessment area.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives in this assessment area.

## **SERVICE TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Service Test in the state of Kansas. This conclusion is a composite of outstanding performance in areas like Community Development Services and adequate performance in areas including Accessibility of Delivery Systems.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to essentially all portions of this assessment area. CrossFirst Bank operates one branch and one ATM in an upper-income census tract. Branch distribution and alternate delivery methods are consistent with the institution's overall performance.

### **Changes in Branch Locations**

No branches were opened or closed in this assessment area during the evaluation period. Therefore, there has been no impact on the accessibility of the bank's delivery systems.

### **Reasonableness of Business Hours and Services**

The institution's services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Business hours and services in the assessment area are consistent with the institution's overall performance.

### **Community Development Services**

The bank is a leader in providing community development services in this area, with 75 qualifying services. This level of service activity is a significant improvement from the previous evaluation when the bank received credit for 16 qualified services. All but 1 qualifying service involved employees providing financial education to schools where a majority of students are considered low- or moderate-income. One employee also provides budgeting expertise as a board member for an organization that provides rent and utility assistance to low- and moderate-income families.

## STATE OF OKLAHOMA

### CRA RATING FOR OKLAHOMA: SATISFACTORY.

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN OKLAHOMA

CrossFirst Bank continues to designate two assessment areas in the state of Oklahoma, which includes the Tulsa Assessment Area and Oklahoma City Assessment Area. Refer to the corresponding sections of this evaluation for further details on these areas.

### SCOPE OF EVALUATION – OKLAHOMA

Examiners evaluated the bank's CRA performance for the state of Oklahoma through reviews of the Tulsa and Oklahoma City Assessment Areas. Since both assessment areas contain the same number of branches and have similar lending and deposit activity, the assessment areas received equal weight.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN OKLAHOMA

#### LENDING TEST

CrossFirst Bank demonstrated high satisfactory performance under the Lending Test in the state of Oklahoma. This conclusion is consistent with the bank's performance in the Tulsa Assessment Area.

##### Lending Activity

The lending levels reflect good responsiveness to the credit needs in the assessment areas. This conclusion is supported by the relatively high market shares for small business and home mortgage lending in both assessment areas.

##### Geographic Distribution

Overall, the geographic distribution of loans reflects good penetration in the Oklahoma rated area. Although the Oklahoma City Assessment Area's performance was adequate, the bank demonstrated good small business lending performance in both assessment areas, which drove the overall conclusion.

##### Borrower Profile

The distribution of borrowers reflects adequate penetration among businesses of different sizes and retail customers of different income levels in the state of Oklahoma. This conclusion is consistent with the bank's adequate performance in both assessment areas.

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made a relatively high level of community development loans in Oklahoma. This conclusion is consistent with the bank's performance in both the Tulsa and Oklahoma City Assessment Areas. The bank made 20 community development loans totaling \$75.5 million within the two Oklahoma assessment areas. This level of lending shows a decrease since the prior evaluation, but nonetheless continues to show good responsiveness to identified community development needs, including affordable housing, community services, economic development, and revitalization and/or stabilization.

## **INVESTMENT TEST**

CrossFirst Bank demonstrated high satisfactory performance under the Investment Test in the state of Oklahoma, which is consistent with the bank's performance in both the Tulsa and Oklahoma City Assessment Areas

### **Investment and Grant Activity**

The institution has a significant level of qualified community development investments and grants in the state of Oklahoma. The bank made or maintained 49 qualified investments/grants totaling \$16.7 million in the Oklahoma assessment areas. This is a notable increase in volume from the previous evaluation.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits good responsiveness to credit and community development needs in the state of Oklahoma. Refer to each assessment area for specific examples of the bank's responsiveness to available opportunities in relation to assessment area credit and community development needs.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated a high satisfactory performance under the Service Test in the state of Oklahoma. The bank's performance in the both the Tulsa and Oklahoma City Assessment Areas is consistent with this conclusion.

### **Accessibility of Delivery Systems**

CrossFirst Bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas in Oklahoma. The bank's branch distribution and alternative delivery systems for Oklahoma are consistent with those already presented for the institution overall.

### **Changes in Branch Locations**

No branches were opened or closed in Oklahoma during the evaluation period. Therefore, there has been no impact on the accessibility of the bank's delivery systems.

### **Reasonableness of Business Hours and Services**

Services and hours do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals, within the state of Oklahoma. Performance is consistent with that already presented for the institution overall.

### **Community Development Services**

CrossFirst Bank provides a relatively high level of community development services in the Oklahoma assessment areas. The bank received credit for 89 community development services within its Oklahoma assessment areas. This level of activity is similar to the services noted at the prior evaluation. Refer to the related sections of this evaluation for details on the qualifying purposes and specific examples of activity in each assessment area.

## **TULSA ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE TULSA ASSESSMENT AREA**

The Tulsa Assessment Area includes all of Tulsa County in the Tulsa, Oklahoma MSA. This assessment area accounts for 7.6 percent of the bank's report small business and home mortgage lending activity. The bank operates one branch and one ATM in an upper-income tract. The following section details economic and demographic data based on 2020 U.S. Census data and 2023 D&B data.

### **Economic and Demographic Data**

The Tulsa Assessment Area is comprised of 13 low-income tracts, 66 moderate-income tracts, 53 middle-income tracts, 75 upper-income tracts, and 1 tract without an income designation based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	208	6.3	31.7	25.5	36.1	0.5
Population by Geography	669,279	6.1	30.7	26.0	36.8	0.5
Housing Units by Geography	284,341	6.9	31.5	27.3	34.0	0.4
Owner-Occupied Units by Geography	151,162	3.6	23.2	27.7	45.4	0.1
Occupied Rental Units by Geography	102,747	11.0	40.6	27.0	20.6	0.8
Vacant Units by Geography	30,432	9.3	41.6	25.9	22.2	0.9
Businesses by Geography	115,870	4.1	24.3	28.6	42.8	0.1
Farms by Geography	2,901	3.7	22.1	35.0	39.0	0.2
Family Distribution by Income Level	159,053	21.5	17.3	18.9	42.4	0.0
Household Distribution by Income Level	253,909	24.0	16.5	17.4	42.1	0.0
Median Family Income MSA - 46140 Tulsa, OK MSA		\$72,203	Median Housing Value			\$164,872
Families Below Poverty Level		10.9%	Median Gross Rent			\$897
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 35.1 percent; followed by non-classifiable establishments (26.9 percent); and finance, insurance, and real estate (12.3 percent). In addition, 60.7 percent of the area businesses have four or fewer employees and 93.9 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Tulsa, Oklahoma 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Tulsa, OK MSA Median Family Income (46140)</b>				
2021 (\$73,000)	<\$36,500	\$36,500 to <\$58,400	\$58,400 to <\$87,600	≥\$87,600
2022 (\$81,300)	<\$40,650	\$40,650 to <\$65,040	\$65,040 to <\$97,560	≥\$97,560
2023 (\$84,100)	<\$42,050	\$42,050 to <\$67,280	\$67,280 to <\$100,920	≥\$100,920
2024 (\$72,203)	<\$36,102	\$36,102 to <\$57,762	\$57,762 to <\$86,644	≥\$86,644
<i>Source: FFIEC</i>				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 49 financial institutions operate 197 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 13<sup>th</sup> in deposit market share with 1.9 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data

revealed that 109 institutions reported 15,803 small business loans, and the 2022 HMDA aggregate data revealed 422 institutions reported 18,895 home mortgage loans in this assessment area.

### **Community Contact**

Examiners reviewed an interview that was recently conducted with an individual actively promoting economic development in Tulsa. The contact indicated economic conditions in Tulsa are consistent with the rest of the county with housing costs outstripping wages, but overall, the economy remains strong. The contact identified small business lending as a primary need in the area. The contact also noted a shortage in housing for both affordable and market rate units, and they identified a need for more flexible home loan options, including homebuyer assistance and down payment programs. Finally, the contact identified a need for financial literacy programs for businesses and homeowners. The contact indicated local financial institutions are adequately addressing credit needs in the area, but noted they would like to see institutions involved in creating a housing investment fund for the city, which could be used for affordable and market rate housing.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Tulsa Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. Opportunities for community development exist, considering the percentage of small businesses and low- and moderate-income households in the assessment area as well as the community contact comments regarding affordable housing and financial education.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TULSA ASSESSMENT AREA**

### **LENDING TEST**

CrossFirst Bank demonstrates good performance in this assessment area. This conclusion is supported by the bank's performance in Lending Activity, Geographic Distribution, and Community Development Loans.

#### **Lending Activity**

CrossFirst Bank's lending activity in the Tulsa Assessment Area reflects good responsiveness to assessment area credit needs. During the review period, the bank originated 221 small business loans totaling \$57.1 million and 50 home mortgage loans totaling \$19.3 million. While total lending volume decreased since the previous evaluation, the bank continues to hold solid market shares by number of reported loans in the assessment area. According to 2022 aggregate data, the bank ranked 27<sup>th</sup> out of 109 lenders for small business loans and 118<sup>th</sup> out of 244 lenders for home mortgage loans.

#### **Geographic Distribution**

Overall, CrossFirst Bank's geographic distribution of loans reflects good penetration throughout the Tulsa Assessment Area. The bank's good small business lending performance outweighed the adequate home mortgage lending performance.

### ***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the assessment area. The bank's lending performance is reasonably proportionate to aggregate data in the low-income tracts and exceeds aggregate performance and demographic data in the moderate-income tracts.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.1	4.0	2	3.2	121	0.8
Moderate	24.3	23.5	21	33.3	5,141	33.3
Middle	28.9	27.8	17	27.0	4,215	27.3
Upper	42.6	44.5	23	36.5	5,968	38.6
Not Available	0.1	0.1	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>15,445</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; 2022 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 adequate penetration throughout the assessment area. As shown in the following table, the bank's lending performance exceeded aggregate data in the low-income tracts, but it did not originate any loans in moderate-income tracts. Despite this lag, the bank's record of lending in moderate-income tracts (40.9 percent) significantly exceeded demographic data in 2021 (12.7 percent), and performance slightly improved again in 2023, resulting in overall adequate performance.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	3.6	1.9	1	7.1	77	0.7
Moderate	23.2	18.6	0	0.0	0	0.0
Middle	27.7	28.0	1	7.1	212	1.8
Upper	45.4	51.5	12	85.7	11,375	97.5
Not Available	0.1	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>11,664</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

Overall, the distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. The bank's adequate small business lending performance outweighed the bank's poor home mortgage lending performance.



### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to business customers of different sizes. The following table shows the bank's lending performance to businesses with revenues of \$1 million or less notably trails aggregate performance for the same revenue category in 2022. While the bank's record of lending was similar in 2021 (35.0 percent to businesses with revenues of \$1 million or less), this performance was more proportionate to corresponding aggregate data (41.4 percent). The bank's performance subsequently improved in 2023, with 42.1 percent of loans to businesses with revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	90.1	51.1	22	34.9	5,452	35.3
>\$1,000,000	3.3	--	39	61.9	9,872	63.9
Revenue Not Available	6.6	--	2	3.2	121	0.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>15,445</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects poor penetration to low- and moderate-income borrowers. The following table shows the bank did not originate any loans to low- or moderate-income borrowers. While performance was similar in 2021, the bank's level of lending to moderate-income borrowers improved to 14.3 percent in 2023.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	21.5	6.8	0	0.0	0	0.0
Moderate	17.3	17.0	0	0.0	0	0.0
Middle	18.9	18.5	0	0.0	0	0.0
Upper	42.4	34.1	6	42.9	9,133	78.3
Not Available	0.0	23.6	8	57.1	2,531	21.7
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>11,664</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank makes use of innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made a relatively high level of community development loans in the Tulsa Assessment Area. The bank made 11 community development loans totaling \$32.1 million during the evaluation period that benefited this assessment area. These loans promoted affordable housing, economic development, and revitalization and/or stabilization of low- and moderate-income geographies. The following are notable examples.

- The bank made a \$12.0 million loan to a business that was used to finance operations and retain jobs, stabilizing a low-income area.
- The bank made two loans totaling \$2.1 million to a nonprofit organization for the purpose of providing affordable multifamily housing.

### **INVESTMENT TEST**

CrossFirst Bank demonstrates good performance under the Investment Test in the Tulsa Assessment Area. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

#### **Investment and Grant Activity**

CrossFirst Bank has a significant level of qualified community development investments and grants in the Tulsa Assessment Area. During the evaluation period, the bank had \$7.5 million in qualifying activity in the assessment area. This lending volume is a notable increase from the prior evaluation when the bank received credit for \$1.4 million in qualifying investments. Most investment activity was to promote affordable housing. All 16 qualifying investments were mortgage-backed security pools backed by loans to low- and moderate-income borrowers. Examples of qualifying donations include a donation to an intermediary that bundles microloans from Community Development Financial Institutions (CDFIs) for bank purchase, and donations to various organizations that provide charitable services to low- and moderate-income individuals.

#### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits good responsiveness to credit and community economic development needs in the Tulsa Assessment Area. This is reflected through the bank's investments that support affordable housing and other services targeted to low- and moderate-income individuals and families.

#### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

### **SERVICE TEST**

CrossFirst Bank demonstrated good performance under the Service Test in the Tulsa Assessment Area. The bank's performance under Community Development Services and Accessibility of Delivery Systems primarily supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. CrossFirst Bank operates one branch and ATM in an upper-income census tract. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

### **Changes in Branch Locations**

During the evaluation period, no changes were made with regard to opening and/or closing branches in this assessment area.

### **Reasonableness of Business Hours and Services**

Services do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- or moderate-income geographies and/or individuals. Performance is consistent with that already presented for the overall institution.

### **Community Development Services**

CrossFirst Bank provides a relatively high level of community development services in the Tulsa Assessment Area, with 29 qualifying services. This level of activity is similar to the services noted at the prior evaluation. The qualifying services primarily supported community services to low- and moderate-income individuals, but services promoting economic development were noted as well. The following are notable examples.

- Multiple bank employees provided financial literacy lessons through a nonprofit organization that targets low- and moderate-income students.
- A bank employee continues to provide financial expertise to an organization that provides substance abuse services.

## **OKLAHOMA CITY ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE OKLAHOMA CITY ASSESSMENT AREA**

The Oklahoma City Assessment Area includes all of Oklahoma County, one of seven counties in the Oklahoma City MSA. The Oklahoma City Assessment Area includes one branch and accounts for approximately 7.5 percent of the bank's overall lending activity and 6.0 percent of overall deposits. There have been no changes to this assessment area since the previous evaluation.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE OKLAHOMA CITY ASSESSMENT AREA**

#### **Economic and Demographic Data**

The Oklahoma City Assessment Area is comprised of 26 low-income tracts, 85 moderate-income tracts, 73 middle-income tracts, 67 upper-income tracts, and 15 tracts without income designations

based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	266	9.8	32.0	27.4	25.2	5.6
Population by Geography	796,292	9.0	31.7	29.5	28.3	1.5
Housing Units by Geography	341,512	9.1	33.5	30.0	25.7	1.8
Owner-Occupied Units by Geography	181,874	5.9	26.4	31.8	34.7	1.3
Occupied Rental Units by Geography	123,906	12.3	42.3	27.8	15.3	2.3
Vacant Units by Geography	35,732	13.7	39.3	28.1	16.3	2.6
Businesses by Geography	151,096	6.5	27.3	27.4	36.5	2.2
Farms by Geography	3,621	5.6	28.6	27.5	37.3	1.1
Family Distribution by Income Level	187,286	24.1	18.7	18.8	38.4	0.0
Household Distribution by Income Level	305,780	26.3	17.3	18.2	38.2	0.0
Median Family Income MSA - 36420 Oklahoma City, OK MSA		\$75,170	Median Housing Value			\$163,171
Families Below Poverty Level		11.7%	Median Gross Rent			\$906
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 31.1 percent; tied with non-classifiable establishments (31.1 percent); followed by finance, insurance, and real estate (12.5 percent); and retail trade (8.3 percent). In addition, 57.5 percent of the area businesses have four or fewer employees and 94.6 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Oklahoma City, Oklahoma 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Oklahoma City, OK MSA Median Family Income (36420)</b>				
2021 (\$73,100)	<\$36,550	\$36,550 to <\$58,480	\$58,480 to <\$87,720	≥\$87,720
2022 (\$84,900)	<\$42,450	\$42,450 to <\$67,920	\$67,920 to <\$101,880	≥\$101,880
2023 (\$85,800)	<\$42,900	\$42,900 to <\$68,640	\$68,640 to <\$102,960	≥\$102,960
2024 (\$75,170)	<\$37,585	\$37,585 to <\$60,136	\$60,136 to <\$90,204	≥\$90,204
<i>Source: FFIEC</i>				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 58 financial institutions operate 233 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 21<sup>st</sup> in deposit market share with 0.9 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 132 institutions reported 20,410 small business loans, and the 2022 HMDA aggregate data revealed 457 institutions reported 23,386 home mortgage loans in this assessment area.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Oklahoma City Assessment Area. Opportunities exist for originating such loans, as indicated by the percentages of small businesses and families in the assessment area. In addition, community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development.

### **LENDING TEST**

CrossFirst Bank demonstrates adequate performance under the Lending Test in the Oklahoma City Assessment Area. This conclusion is a composite of adequate performance under Geographic Distribution and Borrower Profile along with stronger performance in other criteria.

### **Lending Activity**

CrossFirst Bank's lending activity in the Oklahoma City Assessment Area reflects good responsiveness to the assessment area's credit needs. During the review period, the bank originated 205 small business loans totaling \$51.0 million and 34 home mortgage loans totaling \$24.5 million. The lending activity reflects a slight decline in small business lending and an uptick in home mortgage lending since the previous evaluation. The bank continues to hold reasonable market shares for the number of reported loans in this assessment area, ranking 32<sup>nd</sup> out of 132 lenders for small business loans and 158<sup>th</sup> out of 457 lenders for home mortgage loans.

### **Geographic Distribution**

Overall, the geographic distribution of loans reflects adequate penetration throughout the Oklahoma City Assessment Area. This conclusion is a composite of the bank's good small business lending performance and very poor home mortgage lending performance.

### ***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the assessment area. As shown in the following table, the bank's lending performance in low-income tracts is reasonably comparable to aggregate data, while performance in moderate-income tracts exceeds the corresponding aggregate data.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	6.3	5.8	2	3.2	315	2.3
Moderate	27.4	26.3	19	30.2	3,948	28.8
Middle	27.6	26.7	16	25.4	3,800	27.7
Upper	36.3	39.2	19	30.2	3,916	28.6
Not Available	2.4	1.9	7	11.1	1,716	12.5
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>13,695</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects very poor penetration throughout the assessment area. As shown in the following table, the bank did not originate any home mortgage loans in low- or moderate-income tracts. The bank demonstrated similar performance in 2021, with no loan originates in low- or moderate-income tracts. The bank's performance for 2023 was not analyzed, as only one home loan was originated in the assessment area.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.9	4.5	0	0.0	0	0.0
Moderate	26.4	22.8	0	0.0	0	0.0
Middle	31.8	31.2	4	28.6	2,839	22.0
Upper	34.7	40.6	10	71.4	10,063	78.0
Not Available	1.3	1.0	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>12,902</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; 2022 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 retail customers of different income levels and business customers of different sizes. The bank's adequate small business lending performance outweighed the very poor home mortgage lending performance.

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to business customers of different sizes. As shown in the following table, the bank's performance to businesses with revenues of \$1 million or less significantly trails aggregate data. However, performance fluctuated throughout the review period, and the bank's performance exceeded corresponding aggregate data

by 0.8 percent in 2021. The bank's performance slightly improved again in 2023, with 38.8 percent of report loans originated to businesses with revenues of \$1 million or less.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	90.9	51.1	20	31.7	4,303	31.4
>\$1,000,000	2.7	--	41	65.1	9,277	67.7
Revenue Not Available	6.3	--	2	3.2	115	0.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>13,695</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The distribution of home loans reflects very poor penetration to low- and moderate-income borrowers. CrossFirst Bank's performance has continued to decline since the previous evaluation, as the bank did not originate any loans to low- or moderate-income borrowers during the review period. The following table shows the bank's home mortgage lending performance in 2022.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	24.1	7.4	0	0.0	0	0.0
Moderate	18.7	16.0	0	0.0	0	0.0
Middle	18.8	16.7	3	21.4	814	6.3
Upper	38.4	30.3	9	64.3	5,538	42.9
Not Available	0.0	29.8	2	14.3	6,550	50.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>12,902</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank makes use of innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made a relatively high level of community development loans in the Oklahoma City Assessment Area. The bank made 9 community development loans totaling \$43.4 million during the evaluation period that benefited this assessment area. These loans promoted economic development, revitalization and/or stabilization of low- and moderate-income geographies, and community services. The following are notable examples.

- The bank made a \$20.0 million loan that was used to revitalize a moderate-income area by providing a new multi-family housing development that will attract residents to the area.
- The bank made a \$5.0 million loan for a business to expand operations and provide permanent job creation for low- and moderate-income individuals.

## **INVESTMENT TEST**

CrossFirst Bank demonstrated good performance under the Investment Test in the Oklahoma City Assessment Area. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has a significant level of qualified community development investments in the Oklahoma City Assessment Area. During the evaluation period, the bank received credit for \$9.2 million in qualifying activity in the assessment area. This is a significant increase in volume from the prior evaluation when the bank had \$1.5 million in qualifying activities. The qualifying investments primarily promote affordable housing, but activities promoting community services and economic development were also noted. All 13 qualifying securities are pooled mortgage-backed securities backed by loans to low- and moderate-income borrowers. The following are examples of donations provided in the assessment area.

- The bank provided \$5,000 to a hospital that serves several adjacent low- and moderate-income tracts.
- The bank made donations totaling \$4,000 to an organization in a moderate-income census tract that assists victims of domestic violence and sexual assault.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits good responsiveness to credit and community economic development needs in the Oklahoma City Assessment Area. This is reflected through the bank's investments that support affordable housing and other services targeted to low- and moderate-income individuals and families.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated good performance under the Service Test in the Oklahoma City Assessment Area. This conclusion is a composite of strong performance in some criteria along with weaker performance in others.



**Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

**Changes in Branch Locations**

During the evaluation period, no changes were made regarding opening and/or closing branches in this assessment area.

**Reasonableness of Business Hours and Services**

Services do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Performance is consistent with that already presented for the overall institution.

**Community Development Services**

CrossFirst Bank is a leader in providing community development services in the Oklahoma City Assessment Area, with 60 qualifying services. This level of activity is similar to the services noted at the prior evaluation. A substantial majority of the qualifying services supported community services to low- and moderate-income individuals. The following are notable examples.

- Several bank employees provided financial literacy lessons through an organization that serves low- and moderate-income adults with disabilities.
- Several bank employees provide financial expertise by serving on boards or committees for organizations that provide services to people in need, including single mothers, and children and families experiencing homelessness.

## STATE OF TEXAS

### CRA RATING FOR TEXAS: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN TEXAS

CrossFirst Bank's Dallas-Fort Worth Assessment Area consists of all of Collin and Dallas counties in the Dallas, Texas MSA, as well as Tarrant County in the Fort Worth, Texas MSA. Previously, the bank only designated portions of Collin and Dallas counties, but this area has since been expanded to include whole counties. Additionally, the bank added Tarrant County after opening a new branch in Fort Worth. The bank also opened a third branch in Dallas, but this addition did not result in any changes to the assessment area. The bank now operates a total of four branches and four ATMs in the assessment area, all of which are located in upper-income census tracts. Lending activity in Texas represents 18.6 percent of all small business and home mortgage loans reported since the previous evaluation, by dollar volume of originations.

#### Economic and Demographic Data

The Dallas-Fort Worth Assessment Area is comprised of 144 low-income tracts, 372 moderate-income tracts, 362 middle-income tracts, 415 upper-income tracts, and 21 tracts without income designations based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area – Dallas-Fort Worth						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,314	11.0	28.3	27.5	31.6	1.6
Population by Geography	5,788,644	10.4	27.7	28.7	32.4	0.9
Housing Units by Geography	2,184,380	11.0	26.8	29.4	32.0	0.9
Owner-Occupied Units by Geography	1,140,967	5.4	22.4	30.8	41.0	0.4
Occupied Rental Units by Geography	880,966	17.2	32.0	28.1	21.2	1.4
Vacant Units by Geography	162,447	16.2	29.4	25.8	26.8	1.8
Businesses by Geography	1,059,377	5.4	18.8	30.0	44.8	1.0
Farms by Geography	15,588	4.5	18.8	30.4	45.7	0.7
Family Distribution by Income Level	1,370,139	23.6	17.8	19.1	39.5	0.0
Household Distribution by Income Level	2,021,933	24.1	17.3	18.0	40.6	0.0
Median Family Income MSA - 19124 Dallas-Plano-Irving, TX		\$88,315	Median Housing Value			\$246,347
Median Family Income MSA - 23104 Fort Worth-Arlington-Grapevine, TX		\$82,649	Median Gross Rent			\$1,223
			Families Below Poverty Level			9.0%
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 33.0 percent; followed by non-classifiable establishments (30.1 percent); and finance, insurance, and real estate (12.4 percent). In addition, 59.2 percent of the area businesses have four or fewer employees and 94.6 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Dallas-Plano-Irving, Texas MSA and Fort Worth-Arlington-Grapevine, Texas 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Dallas-Plano-Irving, TX Median Family Income (19124)</b>				
2021 (\$89,000)	<\$44,500	\$44,500 to <\$71,200	\$71,200 to <\$106,800	≥\$106,800
2022 (\$97,400)	<\$48,700	\$48,700 to <\$77,920	\$77,920 to <\$116,880	≥\$116,880
2023 (\$105,600)	<\$52,800	\$52,800 to <\$84,480	\$84,480 to <\$126,720	≥\$126,720
2024 (\$88,315)	<\$44,158	\$44,158 to <\$70,652	\$70,652 to <\$105,978	≥\$105,978
<b>Fort Worth-Arlington-Grapevine, TX Median Family Income (23104)</b>				
2021 (\$80,500)	<\$40,250	\$40,250 to <\$64,400	\$64,400 to <\$96,600	≥\$96,600
2022 (\$92,400)	<\$46,200	\$46,200 to <\$73,920	\$73,920 to <\$110,880	≥\$110,880
2023 (\$97,600)	<\$48,800	\$48,800 to <\$78,080	\$78,080 to <\$117,120	≥\$117,120
2024 (\$82,649)	<\$41,325	\$41,325 to <\$66,119	\$66,119 to <\$99,179	≥\$99,179
Source: FFIEC				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 155 financial institutions operate 1,244 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 42<sup>nd</sup> in deposit market share with 0.2 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 296 institutions reported 184,837 small business loans, and 2022 HMDA aggregate data revealed that 992 institutions reported 152,946 home mortgage loans in this assessment area.

### **Community Contact**

Examiners reviewed an interview that was recently conducted with an individual who promotes homeownership and community development in the assessment area. The contact stated there is a shortage of affordable homes, with investors often purchasing affordable homes and subsequently raising housing prices and taxes within the area. The wages in the area remain low, and a majority of individuals do not earn a living wage. The contact noted that small businesses suffered during the COVID-19 pandemic due to increased operating costs and changing suppliers. Businesses still have not fully recovered as supply costs continue to increase, with the restaurant industry being the hardest hit. The contact also noted a need for flexible lending options for borrowers who do not have social security numbers. While the contact has seen an improvement in banking relationships in the area, they identified ample opportunities for bank involvement. Opportunities include financial literacy courses, donations to local CDFIs, and partnerships with community development organizations.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that small business and home mortgage loans represent the primary credit needs in the Dallas-Fort Worth Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. Opportunities for community development exist, as indicated by the percentages of small businesses and families in the assessment area as well as comments from the community contact.

## **SCOPE OF EVALUATION – TEXAS**

Because the Dallas and Fort Worth Assessment Areas are part of the Dallas-Fort Worth Combined Statistical Area, examiners combined the two assessment areas for presentation purposes. Nevertheless, conclusions were primarily supported by performance in the Dallas MSA, as Tarrant County was not added until mid-2023 and does not yet show significant lending activity.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN TEXAS

### LENDING TEST

CrossFirst Bank demonstrates high satisfactory performance under the Lending Test in the state of Texas. This conclusion is a composite of good to excellent performance in some criteria, combined with weaker performance in other criteria.

#### Lending Activity

CrossFirst Bank's lending activity in the Dallas-Fort Worth Assessment Area reflects good responsiveness to assessment area credit needs. During the review period, the bank reported 279 small business loans totaling \$94.1 million and 46 home loans totaling \$92.6 million in the Dallas-Fort Worth Assessment Area. This level of lending represents a slight decrease in home loan lending and a notable increase in small business lending since the previous evaluation. The bank continues to hold reasonable market shares by the number of reported loans in the assessment area, particularly given the exceptionally high level of banking competition in this area. The bank ranked 61<sup>st</sup> out of 267 lenders of small business loans and 353<sup>rd</sup> out of 901 lenders of home mortgage loans.

#### Geographic Distribution

Overall, CrossFirst Bank's lending performance reflects good penetration throughout the Dallas-Fort Worth Assessment Area. Although the home mortgage lending performance was adequate, this conclusion is primarily supported by the bank's good small business lending performance.

#### *Small Business Loans*

The geographic distribution of small business loans reflects good penetration throughout the assessment area. As shown in the following table, the bank's lending performance in low-income tracts exceeded aggregate performance and was reasonably comparable to aggregate performance in moderate-income tracts. The bank's lending performance in both low- and moderate-income tracts continued to improve in 2023.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	5.1	5.1	6	7.0	1,800	6.0
Moderate	18.5	20.0	16	18.6	5,663	18.8
Middle	30.3	28.7	15	17.4	7,280	24.2
Upper	45.1	45.2	49	57.0	15,312	50.9
Not Available	0.9	0.9	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>30,055</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. While the bank's performance lagged aggregate performance in both low- and moderate-income tracts, the bank's performance in moderate-income tracts improved in 2023, with 16.9 percent of reported loans extended to borrowers in moderate-income areas.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	5.4	5.0	0	0.0	0	0.0
Moderate	22.4	17.0	2	9.1	587	1.4
Middle	30.8	31.8	1	4.5	320	0.7
Upper	41.0	45.7	19	86.4	42,210	97.9
Not Available	0.4	0.5	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>43,117</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data; 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

Overall, the distribution of borrowers reflects poor penetration among business customers of different sizes and retail customers of different income levels. Although the home mortgage lending performance was very poor, the bank's poor small business lending performance primarily supports this conclusion.

### ***Small Business Loans***

As shown in the following table, the distribution of small business loans reflects poor penetration to business customers of different sizes. As was also noted at the previous evaluation, the bank's lending performance to businesses with revenues of \$1 million or less continues to notably trail aggregate data in this same revenue category for all years reviewed. Performance was more consistent with aggregate performance in 2021 but still lagged corresponding aggregate data by 4.7 percent.

<b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>						
<b>Gross Revenue Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
<=\$1,000,000	91.6	48.8	30	34.9	9,691	32.2
>\$1,000,000	2.5	--	34	39.5	12,675	42.2
Revenue Not Available	5.9	--	22	25.6	7,689	25.6
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>86</b>	<b>100.0</b>	<b>30,055</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects very poor penetration to low- and moderate-income borrowers. As was also noted at the previous evaluation, the bank's lending penetration to low- and moderate-income borrowers continues to significantly trail aggregate data, with no home loan originations to low- or moderate-income borrowers during the entire review period. The following table shows the bank's home mortgage lending performance in 2022.

<b>Distribution of Home Mortgage Loans by Borrower Income Level</b>						
<b>Borrower Income Level</b>	<b>% of Families</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	23.6	4.3	0	0.0	0	0.0
Moderate	17.8	13.4	0	0.0	0	0.0
Middle	19.1	19.3	3	13.6	890	2.1
Upper	39.5	42.1	18	81.8	41,002	95.1
Not Available	0.0	20.9	1	4.5	1,225	2.8
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>22</b>	<b>100.0</b>	<b>43,117</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank is a leader in making community development loans in the Dallas-Fort Worth Assessment Area. The bank made 44 community development loans totaling \$241.4 million during the evaluation period that benefited this assessment area. This volume reflects a significant increase from the previous evaluation, when the bank received credit for 10 qualifying loans totaling \$47.1 million. The qualifying loans promoted affordable housing, economic development, revitalization and/or stabilization of low- and moderate-income geographies, and community services. The following are notable examples.

- The bank made a \$29.0 million loan that was used to provide affordable multi-family housing.
- The bank made a \$25.0 million loan that provided financing for two new industrial buildings, which attracted and retained businesses and workers and revitalized a moderate-income area.

## **INVESTMENT TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Investment Test in the state of Texas. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has a significant level of qualified community development investments and grants in the Dallas-Fort Worth Assessment Area. During the evaluation period, the bank had \$14.7 million in qualifying activity in the assessment area. This is a slight increase in volume from the prior evaluation when the bank received credit for \$10.5 million in qualifying activity. The current investment activity primarily promotes affordable housing, with donation activity also promoting community services, economic development, and revitalization/stabilization efforts. The following are notable examples.

- The bank purchased \$3.6 million and maintained another \$9.7 million in pools of mortgage-backed securities that are backed by loans to low- and moderate-income borrowers
- The bank invested \$2.0 million in a fund to promote affordable housing to low- and moderate-income borrowers and in low- and moderate-income communities throughout the assessment area.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits good responsiveness to credit and community development needs in the Dallas-Fort Worth Assessment Area. This is reflected through the bank's investments that support affordable housing, community services, economic development, and revitalization/stabilization efforts.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives in this assessment area.

## **SERVICE TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Service Test in the state of Texas. This conclusion is a composite of strong performance in certain criteria, combined with weaker performance in other criteria.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to all portions of this assessment area. CrossFirst Bank operates four branches in this assessment area, all located in upper-income tracts. Each branch has an ATM that does not accept deposits. Branch distribution and alternate delivery methods in this assessment area are generally consistent with the institution's overall performance.

### **Changes in Branch Locations**

Branching activity in this assessment area has generally not adversely affected the accessibility of the bank's delivery systems, particularly low- and moderate-income geographies and/or individuals.



The bank opened two additional branches in upper-income tracts in Dallas and Fort Worth, and no offices have been closed in this assessment area.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

### **Community Development Services**

CrossFirst Bank is a leader in providing community development services in the Dallas-Fort Worth Assessment Area, with 125 qualifying services. This level of activity is a significant increase from the previous evaluation when the bank received credit for only 8 qualifying services. Qualifying services primarily promoted community services and economic development, with a handful of services also promoting affordable housing. The following are notable examples.

- Multiple bank employees provided financial education to schools and districts where a majority of students are considered low- or moderate-income.
- Several bank employees provided financial expertise by serving on board or committees for organizations that promote economic development initiatives in the assessment area.

## **STATE OF ARIZONA**

### **CRA RATING FOR ARIZONA: SATISFACTORY**

**The Lending Test is rated: Low Satisfactory**

**The Investment Test is rated: Low Satisfactory**

**The Service Test is rated: Low Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARIZONA**

CrossFirst Bank has two assessment areas in the state of Arizona, both of which were added since the previous evaluation. The Phoenix Assessment Area was added in 2021 after opening a new branch in Phoenix, Arizona. The Tucson Assessment Area was subsequently added in 2023 after acquiring a branch office in Tucson. The bank operates a total of two branches and two ATMs in Arizona. The lending activity in Arizona represented 14.2 percent of all small business and home mortgage loan originations since the previous evaluation. Home mortgage volume has been declining in this assessment area, with only 5 originations in 2022 and 4 originations in 2023.

### **SCOPE OF EVALUATION – ARIZONA**

Examiners evaluated the bank's CRA performance for the state of Arizona through reviews of the Phoenix and Tucson Assessment Areas. The Phoenix Assessment Area showed notably higher loan volume compared to the newer Tucson Assessment Area and received greater weight when drawing overall conclusions. Furthermore, home mortgage lending is not a major lending focus in these assessment areas, with only five home loan originations in 2022 and four originations in 2023. As a result, examiners only analyzed the bank's small business lending performance for the Lending Activity, Geographic Distribution, and Borrower Profile criteria.

### **CONCLUSIONS ON PERFORMANCE CRITERIA IN ARIZONA**

#### **LENDING TEST**

CrossFirst Bank demonstrated low satisfactory performance under the Lending Test in the state of Arizona. This conclusion is consistent with the bank's performance for both assessment areas.

#### **Lending Activity**

The lending levels reflect adequate responsiveness to the credit needs in the assessment areas. This conclusion is supported by reasonable market shares for both small business and home mortgage loans in both assessment areas, particularly considering the extensive competition in these assessment areas.

### **Geographic Distribution**

Overall, the geographic distribution of loans reflects good penetration throughout the assessment areas in Arizona. The bank's good performance in the Phoenix Assessment Area outweighed the excellent lending performance in the Tucson Assessment Area.

### **Borrower Profile**

Overall, the distribution of borrowers reflects poor penetration among businesses of different sizes in Arizona. This conclusion was consistent with the bank's performance in both assessment areas.

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank is a leader in making community development loans in Arizona. While performance in the Tucson Assessment Area is adequate, the bank's excellent performance in the Phoenix Assessment Area carried the most weight. The bank made 35 community development loans totaling \$202.0 million within the two Arizona assessment areas. This level of lending shows good responsiveness to identified community development needs, including affordable housing, community services, economic development, and revitalization and/or stabilization efforts.

## **INVESTMENT TEST**

Overall, CrossFirst Bank demonstrated low satisfactory performance under the Investment Test in the state of Arizona. Although the Tucson Assessment Area showed poor performance, the bank's adequate performance in the Phoenix Assessment Area received greater weight and is consistent with the overall conclusion for the state of Arizona.

### **Investment and Grant Activity**

CrossFirst Bank has an adequate level of qualified community development investments and grants in the state of Arizona. The bank made or maintained qualified investments and grants totaling \$2.4 million in the Phoenix Assessment Area to support this conclusion.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits adequate responsiveness to credit and community development needs in the state of Arizona. Refer to each assessment area for specific examples of the bank's responsiveness to available opportunities in relation to assessment area credit and community development needs.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated low satisfactory performance under the Service Test in the state of Arizona. Although the bank's performance in the Tucson Assessment Area was below the state of Arizona, the bank's performance in the Phoenix Assessment Area carried the most weight and was consistent with the overall conclusion.

### **Accessibility of Delivery Systems**

CrossFirst Bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas in Arizona. The bank's branch distribution and alternative delivery systems for Arizona are consistent with those already presented for the institution overall.

### **Changes in Branch Locations**

To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or individuals. The bank opened or acquired two new branches in upper-income tracts since the previous evaluation.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides an adequate level of community development services in Arizona, with 32 qualifying services. Although there was only 1 qualifying service in the Tucson Assessment Area, the bank's good performance in the Phoenix Assessment Area supports this conclusion, which received more weight in the Arizona rated area.

## **PHOENIX ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PHOENIX ASSESSMENT AREA**

CrossFirst Bank's Phoenix Assessment Area was added in 2021 and consists of all of Maricopa County, which is part of the Phoenix-Mesa-Chandler, Arizona MSA. The Phoenix Assessment Area includes one branch and accounts for 13.7 percent of all reported small business and home mortgage lending activity and 2.3 percent of the institution's total deposits.

### **Economic and Demographic Data**

The Phoenix Assessment Area is comprised of 64 low-income tracts, 259 moderate-income tracts, 314 middle-tracts, 348 upper-income tracts, and 24 tracts without income designations based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,009	6.3	25.7	31.1	34.5	2.4
Population by Geography	4,420,568	5.8	25.6	32.6	35.4	0.6
Housing Units by Geography	1,765,880	5.4	26.5	33.5	34.3	0.4
Owner-Occupied Units by Geography	1,008,487	2.6	20.6	34.7	41.9	0.1
Occupied Rental Units by Geography	588,297	10.0	35.6	31.6	22.1	0.7
Vacant Units by Geography	169,096	5.6	29.3	32.5	32.0	0.6
Businesses by Geography	1,047,857	4.0	18.2	28.5	48.8	0.5
Farms by Geography	17,296	4.4	20.4	30.2	44.4	0.7
Family Distribution by Income Level	1,047,899	20.4	17.9	20.0	41.7	0.0
Household Distribution by Income Level	1,596,784	22.3	16.9	18.5	42.3	0.0
Median Family Income MSA - 38060 Phoenix-Mesa-Chandler, AZ MSA		\$78,930	Median Housing Value			\$292,183
Families Below Poverty Level		9.1%	Median Gross Rent			\$1,221
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 35.4 percent; followed by non-classifiable establishments (28.5 percent); and finance, insurance, and real estate (13.7 percent). In addition, 63.4 percent of the area businesses have four or fewer employees and 96.7 percent operate from a single location.

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 58 financial institutions operate 645 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 38<sup>th</sup> in deposit market share with 0.1 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 237 institutions reported 134,847 small business loans, and the 2022 HMDA aggregate data revealed that 977 institutions reported 184,261 home mortgage loans in this assessment area.

### **Credit and Community Development Needs and Opportunities**

Considering demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the assessment area. Opportunities exist for originating such loans, as indicated by the percentages of small businesses and families in the assessment area. In addition, community development needs include affordable housing, economic development, community services, and revitalization and/or stabilization.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN THE PHOENIX ASSESSMENT AREA

### LENDING TEST

CrossFirst Bank demonstrates adequate performance under the Lending Test in the Phoenix Assessment Area. This conclusion is a composite of bank's lending performance in all criteria.

#### Lending Activity

CrossFirst Bank's lending activity in the Phoenix Assessment Area reflects adequate responsiveness to assessment area credit needs. Lending activity in this assessment area represents 13.2 percent of the total dollar volume of all reported small business and home mortgage loans since the previous evaluation. The activity consisted of 57 small business loans totaling \$25.7 million and 17 home mortgage loans totaling \$111.6 million. The bank held an adequate share of the market, ranking 80<sup>th</sup> out of 237 lenders for small business loans and 550<sup>th</sup> out of 977 lenders for home mortgage loans.

#### Geographic Distribution

The geographic distribution of small business loans reflects good penetration throughout the Phoenix Assessment Area. As shown in the following table, the bank's small business lending performance significantly exceeds aggregate data in low-income tracts, and is reasonably proportionate to aggregate data in moderate-income tracts.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	4.0	3.6	7	36.8	6,973	52.6
Moderate	18.3	17.8	3	15.8	1,093	8.2
Middle	28.2	28.6	0	0.0	0	0.0
Upper	48.9	49.3	9	47.4	5,188	39.1
Not Available	0.6	0.7	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>13,254</b>	<b>100.0</b>
<i>Source: 2022 D&amp;B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

#### Borrower Profile

The distribution of small business loans reflects poor penetration to business customers of different sizes. The following table shows the bank's lending performance to businesses with revenues of \$1 million or less notably trails aggregate data in this same revenue category. While numbers improved in 2023, the bank's performance (37.0 percent) still notably trails historical aggregate data for the two prior years.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	93.0	54.2	3	15.8	1,886	14.2
>\$1,000,000	1.5	--	13	68.4	9,768	73.7
Revenue Not Available	5.5	--	3	15.8	1,600	12.1
<b>Totals</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>13,254</b>	<b>100.0</b>
Source: 2022 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank is a leader in making community development loans in the Phoenix Assessment Area. The bank made 32 community development loans totaling \$191.3 million during the evaluation period that benefited this assessment area. These loans promoted economic development and revitalization and/or stabilization of low- and moderate-income geographies. The following are notable examples.

- The bank made a \$27.8 million loan to finance an industrial project that supported permanent job creation for low- and moderate-income individuals in the area.
- The bank made a \$20.0 million loan that will facilitate commercial lot leases to attract businesses to a low-income area, thereby revitalizing the area by attracting new businesses jobs.

## **INVESTMENT TEST**

CrossFirst Bank demonstrates adequate performance under the Investment Test in the Phoenix Assessment Area. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has an adequate level of qualified community development investments and grants in the Phoenix Assessment Area. During the evaluation period, the bank had \$2.4 million in qualifying activity in the assessment area. Nearly all of the qualifying activities, by dollar volume, were investments in pools of mortgage-backed securities backed by loans to low- and moderate-income borrowers. The remaining activities involved donations to organizations providing community services, including a \$5,000 donation to a children's healthcare system where a majority of patients are considered low- to moderate-income.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits adequate responsiveness to credit and community development needs in the Phoenix Assessment Area. This is reflected through the bank's investments that support affordable housing and other services targeted to low- and moderate-income individuals and families.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

### **SERVICE TEST**

CrossFirst Bank demonstrated adequate performance under the Service Test in the Phoenix Assessment Area. The bank's overall performance for all the criteria supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has generally not adversely affected the accessibility of its delivery systems. The bank opened one branch in an upper-income census tract in Phoenix. The bank also operates one deposit-taking ATM at the branch location.

### **Reasonableness of Business Hours and Services**

Services do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Performance is consistent with that already presented for the overall institution.

### **Community Development Services**

CrossFirst Bank provides a relatively high level of community development services in the Phoenix Assessment Area. Bank personnel performed 31 qualifying services in the assessment area. The qualifying services promote community services and economic development. The following are notable examples.

- One bank member provided financial expertise by serving on boards and committees for organizations that provide various services to low- and moderate-income individuals. These organizations include a children's hospital and an organization that provides grants to non-profits and health-related organizations in greater Phoenix.
- Other bank members provided financial education through an organization that provides out-of-school programs to low- and moderate-income youths and families.



## TUCSON ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE TUCSON ASSESSMENT AREA

CrossFirst Bank’s Tucson Assessment Area was added in 2023 and consists of all of Pima County, which is part of the Tucson, Arizona MSA. The Tucson Assessment Area includes one branch and one ATM and accounts for less than 1.0 percent of all reported small business and home mortgage loans since the previous evaluation.

#### **Economic and Demographic Data**

The Tucson Assessment Area is comprised of 10 low-income tracts, 82 moderate-income tracts, 81 middle-income tracts, 87 upper-income tracts, and 10 tracts without income designations based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area - Tucson						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	270	3.7	30.4	30.0	32.2	3.7
Population by Geography	1,043,433	3.9	32.5	28.5	33.6	1.6
Housing Units by Geography	463,236	3.7	33.0	29.3	33.0	1.0
Owner-Occupied Units by Geography	263,142	2.0	26.3	30.5	40.4	0.8
Occupied Rental Units by Geography	147,800	6.3	44.3	27.6	20.6	1.2
Vacant Units by Geography	52,294	4.5	35.0	28.7	30.7	1.0
Businesses by Geography	168,325	2.1	24.8	26.2	44.9	2.0
Farms by Geography	3,507	2.9	28.4	28.2	39.6	0.8
Family Distribution by Income Level	250,845	21.9	17.4	19.6	41.2	0.0
Household Distribution by Income Level	410,942	24.1	16.2	17.4	42.4	0.0
Median Family Income MSA - 46060 Tucson, AZ MSA		\$69,466	Median Housing Value			\$207,996
Families Below Poverty Level		11.3%	Median Gross Rent			\$952
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 37.9 percent; followed by non-classifiable establishments (25.0 percent); and finance, insurance, and real estate (12.8 percent). In addition, 65.0 percent of the area businesses have four or fewer employees and 95.4 percent operate from a single location.

### **Competition**

There is a moderate level of competition for financial services in this assessment area. According to the June 30, 2024 FDIC Deposit Market Share data, 18 financial institutions operate 133 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 14<sup>th</sup> in deposit market share with 0.7 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 132 institutions reported 20,652 small business loans, and the 2022 HMDA aggregate data revealed that 592 institutions reported 37,434 home mortgage loans in this assessment area.

### **Credit and Community Development Needs and Opportunities**

Considering demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the assessment area. Opportunities exist for originating such loans, as evidenced by the percentages of small businesses and families in the assessment area. In addition, community development needs include affordable housing, economic development, community services, and revitalization and/or stabilization.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE TUCSON ASSESSMENT AREA**

### **LENDING TEST**

CrossFirst Bank demonstrates adequate performance under the Lending Test in the Tucson Assessment Area. The bank's Lending Activity and Community Development Loans performance supports this conclusion.

### **Lending Activity**

CrossFirst Bank's lending activity in the Tucson Assessment Area reflects adequate responsiveness to assessment area credit needs. Since the addition of this assessment area, the bank originated 14 small business loans totaling \$6.2 million. While 2023 aggregate data is not available for comparison, the bank's loan volume in 2023 would have placed CrossFirst Bank in the top 40.0 percent out of 132 lenders of small business loans in 2022. Considering the bank's loan volume and market share, particularly in comparison to the institution's deposit market share of 0.80 percent as of June 30, 2023, the bank's performance overall is adequate.

### **Geographic Distribution**

The distribution of borrowers reflects excellent penetration among business customers of different income levels. As shown in the following table, although CrossFirst Bank originated no loans in the low-income tracts, the bank's lending performance in the moderate-income tracts exceeds demographic data for 2023.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.1	--	0	0.0	0	0.0
Moderate	24.8	--	7	50.0	3,040	48.7
Middle	26.2	--	3	21.4	1,272	20.4
Upper	44.9	--	4	28.6	1,924	30.9
Not Available	2.0	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>14</b>	<b>100.0</b>	<b>6,236</b>	<b>100.0</b>
Source: 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among business customers of different sizes. As shown in the following table, the bank's lending performance to businesses with revenues of \$1 million or less significantly trails demographic data in this same revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	92.7	--	2	14.3	909	14.6
>\$1,000,000	1.6	--	8	57.1	3,099	49.7
Revenue Not Available	5.7	--	4	28.6	2,228	35.7
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>14</b>	<b>100.0</b>	<b>6,236</b>	<b>100.0</b>
Source: 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made an adequate level of community development loans in the Tucson Assessment Area. The bank made three community development loans totaling \$10.7 million during the evaluation period that benefited this assessment area. These loans promoted economic development and revitalization and/or stabilization of low- and moderate-income geographies. The following is a notable example.

- The bank made a \$4.9 million SBA 504 loan to a business to expand operations and provide permanent job creation for low- and moderate-income individuals in a moderate-income area.

## **INVESTMENT TEST**

CrossFirst Bank's performance is poor under the Investment Test in the Tucson Assessment Area. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has a poor level of qualified community development investments and grants. The bank did not receive credit for any investments, grants, or donations since the addition of the Tucson Assessment Area.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits poor responsiveness to credit and community development needs, as the bank did not make any investments in the Tucson Assessment Area.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives in this assessment area.

## **SERVICE TEST**

CrossFirst Bank demonstrates adequate performance under the Service Test in the Tucson Assessment Area. The bank's performance under Accessibility of Delivery Systems, Changes in Branch Locations, and Community Development Services supports this conclusion.

### **Accessibility of Delivery Systems**

The institution's delivery systems are reasonably accessible to all portions of this assessment area. CrossFirst Bank operates one branch, and one deposit-taking ATM located in an upper-income tract in this assessment area. Branch distribution and alternate delivery methods in this assessment area are consistent with the institution's overall performance.

### **Changes in Branch Locations**

Branching activity in this assessment area has generally not adversely affected the accessibility of the bank's delivery systems, particularly in low- and moderate-income geographies and/or individuals. The bank opened one branch in an upper-income census tract in Tucson, Arizona, and no offices have been closed in this assessment area.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

### **Community Development Services**

The bank provided a limited number of community development services in this area. The bank received credit for one service during the review period. Specifically, one employee provided financial education to low- and moderate-income students through a local nonprofit organization.

## STATE OF COLORADO

### CRA RATING FOR COLORADO: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN COLORADO

CrossFirst Bank has two new assessment areas in the state of Colorado, which includes the Colorado Springs Assessment Area and the Denver Assessment Area. Refer to the corresponding sections of this evaluation for further details on these assessment areas.

### SCOPE OF EVALUATION – COLORADO

Examiners evaluated the bank's CRA performance for the state of Colorado through reviews of the Colorado Springs Assessment Area and the Denver Assessment Area. Both areas have similar home mortgage and small business lending activity by dollar volume, so the areas were weighted equally.

### CONCLUSIONS ON PERFORMANCE CRITERIA IN COLORADO

#### LENDING TEST

CrossFirst Bank demonstrated low satisfactory performance under the Lending Test in the state of Colorado. This conclusion consistent with the bank's performance in both assessment areas in this state.

#### Lending Activity

The lending levels reflect adequate responsiveness to the credit needs in the assessment areas. This conclusion is supported by the volume of small business and home loan originations in each assessment area, particularly considering the extensive competition in both areas. While the Colorado Springs Assessment Area showed good responsiveness, it did not elevate the overall adequate conclusion.

#### Geographic Distribution

The geographic distribution of loans reflects excellent penetration throughout the assessment areas in Colorado. This conclusion is consistent with the bank's performance in both assessment areas.

#### Borrower Profile

Overall, the distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels in Colorado. Although the Colorado

Springs Assessment Area reflected poor penetration, the bank's adequate performance in the Denver Assessment Area supports this conclusion.

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank made an adequate level of community development loans in Colorado. This conclusion is consistent with the bank's performance in both assessment areas. The bank made 13 community development loans totaling \$49.4 million in the Colorado assessment areas. This level of lending is reasonable considering the length of time CrossFirst Bank has operated in Colorado as well as the extensive competition in the assessment areas.

## **INVESTMENT TEST**

CrossFirst Bank demonstrated low satisfactory performance under the Investment Test in the state of Colorado. This conclusion is consistent with the bank's performance for both Colorado assessment areas.

### **Investment and Grant Activity**

CrossFirst Bank has an adequate level of qualified community development investments and grants in the state of Colorado. The bank made or maintained 13 qualified investments and grants totaling \$8.0 million in the Colorado assessment areas. These activities primarily promoted affordable housing and economic development initiatives.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits adequate responsiveness to credit and community development needs in the state of Colorado. Refer to each assessment area for specific examples of the bank's responsiveness to available opportunities in relation to assessment area credit and community development needs.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated low satisfactory performance under the Service Test in the state of Colorado. This conclusion is consistent with performance in both assessment areas.

### **Accessibility of Delivery Systems**

CrossFirst Bank's delivery systems are reasonably accessible to essentially all portions of the assessment areas in Colorado. CrossFirst Bank operates two branches and one ATM in the Colorado assessment areas. Branch distribution and alternate delivery methods in this assessment area are generally consistent with the institution's overall performance.

### **Changes in Branch Locations**

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 low- and moderate-income geographies. Performance in the state of Colorado is slightly better than that of the entire institution, as the opening of the Colorado Springs branch helped improve accessibility of the bank's delivery systems in moderate-income geographies within that assessment area.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in the Colorado assessment areas are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides an adequate level of community development services in Colorado. The bank received credit for four qualifying services in the assessment areas. Although Colorado Springs provided only a limited level of community development services, it did not outweigh the adequate performance in Denver.

## **COLORADO SPRINGS ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COLORADO SPRINGS ASSESSMENT AREA**

The Colorado Springs Assessment Area is new and includes all of El Paso and Teller counties, which are a part of the Colorado Springs, Colorado MSA. This assessment area accounts for only 4.0 percent of the bank's reported small business and home mortgage loans during the review period. The bank operates one branch in a moderate-income census tract. The following section details economic and demographic data based on 2020 U.S. Census data and 2023 D&B data.

### **Economic and Demographic Data**

The Colorado Springs Assessment Area is comprised of 4 low-income tracts, 48 moderate-income tracts, 72 middle-tracts, 49 upper-income tracts, and 2 tracts without income designations based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	175	2.3	27.4	41.1	28.0	1.1
Population by Geography	755,105	1.8	25.2	40.2	32.1	0.6
Housing Units by Geography	289,808	2.0	27.9	41.4	28.5	0.3
Owner-Occupied Units by Geography	179,897	1.2	20.0	43.4	35.2	0.3
Occupied Rental Units by Geography	93,343	3.6	41.6	38.5	15.8	0.5
Vacant Units by Geography	16,568	1.5	36.1	36.2	26.0	0.3
Businesses by Geography	151,944	1.3	26.5	37.7	33.9	0.6
Farms by Geography	3,562	0.8	23.9	44.7	30.0	0.6
Family Distribution by Income Level	185,712	18.8	18.8	21.9	40.5	0.0
Household Distribution by Income Level	273,240	22.7	16.7	19.2	41.3	0.0
Median Family Income MSA - 17820 Colorado Springs, CO MSA		\$83,751	Median Housing Value			\$300,265
Families Below Poverty Level		6.5%	Median Gross Rent			\$1,240
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, non-classifiable establishments represent the largest portion of businesses in the assessment area at 33.4 percent; followed by service industries (33.1 percent); and finance, insurance, and real estate (9.5 percent). In addition, 58.7 percent of the area businesses have four or fewer employees and 96.2 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Colorado Springs, Colorado 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Colorado Springs, CO MSA Median Family Income (17820)</b>				
2021 (\$81,900)	<\$40,950	\$40,950 to <\$65,520	\$65,520 to <\$98,280	≥\$98,280
2022 (\$96,200)	<\$48,100	\$48,100 to <\$76,960	\$76,960 to <\$115,440	≥\$115,440
2023 (\$105,000)	<\$52,500	\$52,500 to <\$84,000	\$84,000 to <\$126,000	≥\$126,000
2024 (\$83,751)	<\$41,876	\$41,876 to <\$67,001	\$67,001 to <\$100,501	≥\$100,501
<i>Source: FFIEC</i>				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 41 financial institutions operate 132 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 16<sup>th</sup> in deposit market share with 1.5 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data



revealed that 139 institutions reported 19,728 small business loans, and the 2022 HMDA aggregate data revealed 596 institutions reported 39,042 home mortgage loans in this assessment area.

### **Community Contact**

Examiners reviewed an interview that was recently conducted with an individual promoting economic development in the assessment area. The contact stated the general economy is doing well. The housing market is similar to that of the rest of the country, with increasing housing prices and rising interest rates making it challenging to afford a home. The contact noted that downtown Colorado Springs has recently expanded following the construction of around 1,000 new multi-family units built in the last year, with another 1,000 units planned. Duplexes and triplexes are also on the rise in the eastern side of the city, as zoning laws are changing to allow for easier construction of these properties. The contact indicated there are many financial institutions in Colorado Springs and it is a highly competitive market, with many that are very active in the community. The contact did not identify any unmet credit needs.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Colorado Springs Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. Opportunities for community development exist, considering the percentage of low- and moderate-income households and small businesses in the area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE COLORADO SPRINGS ASSESSMENT AREA**

### **LENDING TEST**

CrossFirst Bank demonstrated adequate performance under the Lending Test in this assessment area. This conclusion is a composite of adequate performance in some criteria and stronger performance in others.

### **Lending Activity**

CrossFirst Bank's lending activity in the Colorado Springs Assessment Area reflects good responsiveness to assessment area credit needs. During the review period, the bank originated 24 small business loans totaling \$9.2 million, and 67 home mortgage loans totaling \$30.9 million in this assessment area. Because CrossFirst Bank did not enter the Colorado market until 2022, the 2022 market share reports show little to no market share for small business and home mortgage loans. Nevertheless, lending activity is considered good overall considering the strong competition and the length of time that CrossFirst Bank has been operating in the Colorado Springs Assessment Area.

### **Geographic Distribution**

Overall, CrossFirst Bank's geographic distribution of loans reflects excellent penetration throughout the assessment area. The bank's excellent small business lending performance carried the most weight in overall conclusions.

### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. As shown in the following table, the bank did not originate any loans in low-income geographies, but performance in moderate-income census tracts significantly exceeds the corresponding demographic data.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.3	--	0	0.0	0	0.0
Moderate	26.5	--	12	50.0	4,901	53.3
Middle	37.7	--	6	25.0	3,405	37.0
Upper	33.9	--	6	25.0	888	9.7
Not Available	0.6	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>24</b>	<b>100.0</b>	<b>9,194</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Home Mortgage***

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment area. The bank's lending performance in low-income tracts exceeds corresponding demographic data, and performance in moderate-income tracts is reasonably proportionate to the demographic data.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	1.2	--	3	4.5	779	2.6
Moderate	20.0	--	13	19.7	4,718	15.5
Middle	43.4	--	28	42.4	12,030	39.6
Upper	35.2	--	22	33.3	12,853	42.3
Not Available	0.3	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>66</b>	<b>100.0</b>	<b>30,380</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Borrower Profile**

Overall, the distribution of borrowers reflects poor penetration in the Colorado Springs Assessment Area. The bank's poor small business lending performance is the driver for this conclusion.

### ***Small Business Loans***

The distribution of small business loans reflects poor penetration to business customers of different sizes. As shown in the following table, the bank's lending performance to businesses with revenues of \$1 million or less notably lags demographic data in 2023.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	94.6	--	10	41.7	2,027	22.0
>\$1,000,000	1.2	--	13	54.2	7,157	77.8
Revenue Not Available	4.2	--	1	4.2	10	0.1
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>24</b>	<b>100.0</b>	<b>9,194</b>	<b>100.0</b>
Source: 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects adequate penetration to low- and moderate-income borrowers. CrossFirst Bank's lending performance to low-income borrowers notably trails the corresponding demographic data. However, it is important to consider that 6.5 percent of low-income families generate incomes below the poverty level. These families likely face significant difficulties in qualifying for traditional home mortgage loans. Additionally, the bank's percentage of loans to moderate-income borrowers well exceeds demographic data, resulting in overall adequate penetration.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	18.8	--	1	1.5	255	0.8
Moderate	18.8	--	16	24.2	5,350	17.6
Middle	21.9	--	18	27.3	7,227	23.8
Upper	40.5	--	28	42.4	15,548	51.2
Not Available	0.0	--	3	4.5	2,000	6.6
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>66</b>	<b>100.0</b>	<b>30,380</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank has made an adequate level of community development loans in the Colorado Springs Assessment Area. The bank made nine community development loans totaling \$15.0 million during the evaluation period that benefited this assessment area. These loans promoted

economic development and revitalization and/or stabilization of low- and moderate-income geographies. The following is a notable example.

- The bank made a \$5.4 million loan to a business to expand operations and provide permanent job creation primarily for low- and moderate income individuals.

## **INVESTMENT TEST**

CrossFirst Bank demonstrated adequate performance under the Investment Test in the Colorado Springs Assessment Area. The bank's performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has an adequate level of qualified community development investments and grants in the Colorado Springs Assessment Area. The bank received credit for eight qualifying activities totaling \$5.8 million. All seven investments were for mortgage-backed security pools backed by loans to low- and moderate-income borrowers. In addition to these investments, the bank made one donation to an organization that purchases and bundles microloans from CDFIs.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits adequate responsiveness to credit and community development needs in the Colorado Springs Assessment Area. This is reflected through the bank's investments in affordable housing and economic development.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated adequate performance under the Service Test in the Colorado Springs Assessment Area. This conclusion is supported by the limited level of Community Development Services in the assessment area.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

### **Changes in Branch Locations**

The bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems. During the review period, the bank acquired a full-service branch in Colorado Springs, Colorado. The branch is located in a moderate-income tract based on 2020 U.S. Census data. This branch opening has improved the accessibility of its delivery systems in low- and moderate-income geographies.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Services and business hours in this assessment area are consistent with the bank's overall performance.

### **Community Development Services**

The institution provides a limited level of qualifying services in this assessment area. During the review period, CrossFirst Bank reported only one qualifying service. This activity demonstrated responsiveness through involvement with an organization that provides community services to low- and moderate-income families and children.

## **DENVER ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE DENVER ASSESSMENT AREA**

The Denver Assessment Area is new and includes all of Arapahoe, Denver, Douglas, and Elbert counties in the Denver-Aurora-Lakewood, Colorado MSA. This assessment area accounts for only 2.3 percent of all reported small business and home mortgage loans during the review period. The bank operates a single branch in an upper-income census tract in Denver, Colorado.

### **Economic and Demographic Data**

The Denver Assessment Area is comprised of 21 low-income tracts, 104 moderate-income tracts, 129 middle-income tracts, 153 upper-income tracts, and 11 tracts without income designations based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area - Denver						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	418	5.0	24.9	30.9	36.6	2.6
Population by Geography	1,754,632	4.5	25.9	29.4	38.8	1.4
Housing Units by Geography	694,150	4.6	25.9	30.8	36.8	1.9
Owner-Occupied Units by Geography	404,756	2.5	21.0	30.7	45.0	0.8
Occupied Rental Units by Geography	255,197	7.7	33.6	31.1	24.1	3.5
Vacant Units by Geography	34,197	5.1	27.3	28.9	35.7	3.1
Businesses by Geography	487,806	3.2	19.0	28.8	43.8	5.2
Farms by Geography	8,107	3.6	21.4	31.8	40.2	2.9
Family Distribution by Income Level	396,470	19.9	17.4	20.9	41.8	0.0
Household Distribution by Income Level	659,953	22.9	16.7	18.3	42.1	0.0
Median Family Income MSA - 19740 Denver-Aurora-Lakewood, CO MSA		\$103,157	Median Housing Value			\$455,434
Families Below Poverty Level		5.5%	Median Gross Rent			\$1,465
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, non-classifiable establishments represent the largest portion of businesses in the assessment area at 35.5 percent; followed by service industries (31.8 percent); and finance, insurance, and real estate (11.4 percent). In addition, 56.2 percent of the area businesses have four or fewer employees and 96.2 percent operate from a single location.

Examiners used FFIEC-updated median family income figures for the Denver-Aurora-Lakewood, Colorado 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.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Denver-Aurora-Lakewood, CO MSA Median Family Income (19740)</b>				
2021 (\$104,800)	<\$52,400	\$52,400 to <\$83,840	\$83,840 to <\$125,760	≥\$125,760
2022 (\$117,800)	<\$58,900	\$58,900 to <\$94,240	\$94,240 to <\$141,360	≥\$141,360
2023 (\$125,500)	<\$62,750	\$62,750 to <\$100,400	\$100,400 to <\$150,600	≥\$150,600
<b>Denver-Aurora-Centennial, CO MSA Median Family Income (19740)</b>				
2024 (\$103,157)	<\$51,579	\$51,579 to <\$82,526	\$82,526 to <\$123,788	≥\$123,788
Source: FFIEC				

### **Competition**

There is a high level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, 61 financial institutions operate 372 branches within the assessment area. Of these institutions, CrossFirst Bank ranked 35<sup>th</sup> in deposit market share with 0.2 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 202 institutions reported 62,488 small business loans, and the 2022 HMDA aggregate data revealed 759 institutions reported 79,466 home mortgage loans in this assessment area.

### **Community Contact**

Examiners reviewed an interview that was recently conducted with an individual representing an organization that offers microloans in the assessment area. The contact stated economic conditions across Colorado remain relatively strong yet mixed among geographical areas. Consistent with U.S. forecasts, the Colorado economy slowed in 2023. The state remains one of the fastest growing populations, which has impacted affordability. The contact indicated roughly 40 percent of lower income households feel financially worse off, and there are 22 percent fewer small businesses operating due to the pandemic. The pandemic highlighted and grew inequalities in the small business landscape. As a result, businesses owned by entrepreneurs closed at higher rates, and women specifically left the workforce and their businesses at higher rates. Many microbusinesses fell through the COVID-19 relief cracks because they didn't have an established banking relationship or had less formal of a financial system.

The contact identified needs for technical assistance as well as educational programs and incubators to walk alongside entrepreneurs for the life of their business. The contact also noted a need for more flexible capital products, as there is a hesitancy for micro/small businesses to take on debt or increase debt. While the contact did not note any concerns with financial institutions meeting credit needs, they did indicate ample opportunities for financial institutions to work with small businesses and entrepreneurs in the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that small business and home mortgage loans represent primary credit needs in the Denver Assessment Area. Community development needs include affordable housing, community services, revitalization and stabilization efforts, and economic development. Opportunities for community development exist, considering the percentage of small businesses as well as comments made by the community contact.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN THE DENVER ASSESSMENT AREA**

### **LENDING TEST**

CrossFirst Bank demonstrates adequate performance in this assessment area. This conclusion is supported by the bank's performance in Lending Activity, Borrower Profile, and Community Development Lending.

### **Lending Activity**

CrossFirst Bank's lending activity in the Denver Assessment Area reflects adequate responsiveness to assessment area credit needs. During the review period, the bank originated 41 small business loans totaling \$15.8 million and 9 home mortgage loans totaling \$7.6 million. Because the Denver branch was just acquired in 2022, the 2022 small business and HMDA aggregate reports show CrossFirst Bank having little to no market share in either loan category. Nonetheless, the overall volume of small business and home mortgage loans is considered adequate, particularly given the very high level of competition in the area as well as the short period of time that CrossFirst Bank has been operating in Colorado.

### **Geographic Distribution**

Overall, CrossFirst Bank's geographic distribution of loans reflects excellent penetration throughout the Denver Assessment Area. The bank's small business lending performance supports this conclusion.

#### ***Small Business Loans***

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. As shown in the following table, the bank's lending levels exceeded corresponding demographic data in both low- and moderate-income tracts.

<b>Geographic Distribution of Small Business Loans</b>						
<b>Tract Income Level</b>	<b>% of Businesses</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low	3.2	--	5	13.5	1,978	13.9
Moderate	19.0	--	10	27.0	2,308	16.3
Middle	28.8	--	6	16.2	2,162	15.2
Upper	43.8	--	15	40.5	7,724	54.5
Not Available	5.2	--	1	2.7	10	0.1
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>37</b>	<b>100.0</b>	<b>14,182</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank 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 shown in the following table, although there are no loans in the low-income tracts, the bank's performance in moderate-income tracts is well above the corresponding demographic data.



Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low	2.5	--	0	0.0	0	0.0
Moderate	21.0	--	3	33.3	3,666	48.0
Middle	30.7	--	4	44.4	1,828	23.9
Upper	45.0	--	2	22.2	2,150	28.1
Not Available	0.8	--	0	0.0	0	0.0
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>9</b>	<b>100.0</b>	<b>7,644</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration among business customers of different sizes and retail customers of different income levels. This conclusion is supported by the bank's adequate small business and home mortgage lending performance.

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration to business customers of different sizes. Although the following table shows that the bank's performance to businesses with revenues of \$1 million or less trailed corresponding demographic data in 2023, the performance is reasonably comparable to historical aggregate data for prior years, which ranged from 47.5 percent in 2021 to 54.4 percent in 2022.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	94.3	--	16	43.2	5,315	37.5
>\$1,000,000	1.7	--	19	51.4	8,423	59.4
Revenue Not Available	4.1	--	2	5.4	444	3.1
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>37</b>	<b>100.0</b>	<b>14,182</b>	<b>100.0</b>
Source: 2023 D&B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Home Mortgage Loans***

The distribution of home mortgage loans reflects adequate penetration to low- and moderate-income borrowers. The following table shows a slight lag, yet overall reasonable performance compared to corresponding demographic data in low- and moderate-income census tracts.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low	19.9	--	1	11.1	290	3.8
Moderate	17.4	--	1	11.1	155	2.0
Middle	20.9	--	0	0.0	0	0.0
Upper	41.8	--	5	55.6	3,823	50.0
Not Available	0.0	--	2	22.2	3,376	44.2
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>9</b>	<b>100.0</b>	<b>7,644</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census; Bank Data, "--" data not available.  Due to rounding, totals may not equal 100.0%</i>						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

CrossFirst Bank has made an adequate level of community development loans in the Denver Assessment Area. The bank made four community development loans totaling \$34.5 million during the evaluation period that benefited this assessment area. These loans promoted revitalization and/or stabilization of low- and moderate-income geographies. The following is a notable example.

- The bank made a \$23.6 million loan for the development of a mixed-use property that will revitalize a low-income area by providing retail businesses and multifamily housing, thereby attracting new businesses and residents to the area.

## **INVESTMENT TEST**

CrossFirst Bank demonstrates adequate performance under the Investment Test in the Denver Assessment Area. Performance under Investment and Grant Activity and Responsiveness to Credit and Community Development Needs primarily supports this conclusion.

### **Investment and Grant Activity**

CrossFirst Bank has an adequate level of qualified community development investments and grants in the Denver Assessment Area. During the evaluation period, the bank had \$2.2 million in qualifying activity in this assessment area. The qualifying activity included four investments totaling \$2.2 million for the purchase of pooled mortgage-backed securities backed by loans to low- and moderate-income borrowers. The remaining qualifying activity is a donation to an organization that promotes economic development by purchasing and bundling microloans from CDFIs.

### **Responsiveness to Credit and Community Development Needs**

CrossFirst Bank exhibits adequate responsiveness to credit and community economic development needs in the Denver Assessment Area. This is reflected through the bank's investments that support affordable housing and donation supporting economic development.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrated adequate performance under the Service Test in the Denver Assessment Area. Performance under Accessibility of Delivery Systems, Changes in Branch Locations, and Community Development Services supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

### **Changes in Branch Locations**

This branch opening did not generally adversely affect the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income households. The bank acquired the only full-service branch in this assessment area in 2022, which is located in an upper-income census tract in Denver.

### **Reasonableness of Business Hours and Services**

Services do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals. Performance is consistent with the bank's overall performance as previously described.

### **Community Development Services**

CrossFirst Bank provided an adequate level of community development services in the Denver Assessment Area. During the evaluation period, the bank provided three qualifying services in the assessment area. These services demonstrated responsiveness by providing community services to low- and moderate-income individuals. For example, one employee participated in board and committee meetings for an organization that promotes equity and inclusion among families and individuals with disabilities.

## STATE OF NEW MEXICO

### CRA RATING FOR NEW MEXICO: **SATISFACTORY**

The Lending Test is rated: **High Satisfactory**

The Investment Test is rated: **Needs to Improve**

The Service Test is rated: **Low Satisfactory**

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN NEW MEXICO

CrossFirst Bank's New Mexico Assessment Area was acquired in 2022 following the purchase of another institution. The assessment area includes all of Harding and Union counties in northwestern rural New Mexico. The two contiguous counties are considered nonmetropolitan areas that are sparsely populated. The bank acquired three branches in the small towns of Clayton, Des Moines, and Roy. The branch located in Clayton offered typical business hours during weekdays, while the remaining two branches had limited hours, with lobby hours only available on certain days of the week. Due to operational challenges as well as a declining population and customer base, the bank closed the branch in Des Moines in January 2024. Although the Des Moines branch was located in a moderate-income tract, the bank continues its operations in the remaining two branches, including the full-time Clayton facility that is also located in a moderate-income tract. Lending and deposit activity is nominal in this assessment area, representing less than 1.0 percent of all reported small business and home mortgage loans originated during the review period. Similarly, this assessment area held approximately 1.6 percent of the bank's deposits, by dollar volume, as of June 23, 2023.

#### **Economic and Demographic Data**

The New Mexico Assessment Area is comprised of one moderate- and one middle-income tract based on 2020 U.S. Census data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	4,736	0.0	86.1	13.9	0.0	0.0
Housing Units by Geography	2,816	0.0	83.6	16.4	0.0	0.0
Owner-Occupied Units by Geography	980	0.0	89.7	10.3	0.0	0.0
Occupied Rental Units by Geography	600	0.0	87.5	12.5	0.0	0.0
Vacant Units by Geography	1,236	0.0	76.9	23.1	0.0	0.0
Businesses by Geography	606	0.0	82.2	17.8	0.0	0.0
Farms by Geography	138	0.0	69.6	30.4	0.0	0.0
Family Distribution by Income Level	850	28.7	22.5	16.8	32.0	0.0
Household Distribution by Income Level	1,580	30.8	20.8	15.2	33.2	0.0
Median Family Income Non-MSAs - NM		\$57,380	Median Housing Value			\$92,766
Families Below Poverty Level		18.5%	Median Gross Rent			\$523
Source: 2020 U.S. Census and 2023 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.						

According to 2023 D&B data, service industries represent the largest portion of businesses in the assessment area at 26.6 percent; followed by agriculture, forestry, and fishing (18.6 percent); and non-classifiable establishments (15.2 percent). In addition, 69.6 percent of the area businesses have four or fewer employees and 87.4 percent operate from a single location.

### **Competition**

There is a moderate level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, two financial institutions operate four branches within the assessment area. Of these institutions, CrossFirst Bank ranked first in deposit market share with 63.1 percent of the assessment area's deposits. In addition, the 2022 CRA aggregate data revealed that 23 institutions reported 97 small business loans, and the 2022 HMDA aggregate data revealed 21 institutions reported 45 home mortgage loans in this assessment area.

### **Community Contact**

Examiners referenced a recent community contact familiar with housing and commercial credit needs in the assessment area. While the contact described the local economy as fairly strong overall, they noted a slow decline over recent years, largely due to increasing inflation, elevated input costs, thin profit margins, and a weakening oil and gas sector. The contact noted that the local economy is tied to the oil and gas sector, with some reliance on agriculture as well. It was noted that younger individuals are leaving rural areas, resulting in an aging population. No sizable area employers are expanding staffing, and larger oil and gas firms have been leaving the fields in portions of the state. The contact also identified challenges in the agricultural sector and indicated the agricultural economy was marginal at best, with many farmers supplementing operational revenues with off-farm income. The contact indicated the local housing market has rapid turnover

of available units, and new construction remains slow as few local contractors stayed in business after the great recession. Many low- and moderate-income families cannot afford homes due to limited availability of affordable housing as well as a lack of financial literacy and education. The contact further noted that lower-income families frequently rely on credit cards to meet day-to-day needs.

Despite these challenges, the contact noted that local institutions are meeting the area's banking and credit needs and did not identify any specific opportunities for participation by local financial institutions. While housing, auto-secured, business, and agricultural lending were all identified as credit needs, the contact stated it is becoming increasingly difficult to find qualified applicants in the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from bank management, the community contact, and demographic and economic data, examiners determined that small farm, small business, and home mortgage loans all represent credit needs in this assessment area. However, opportunities are not as abundant as the bank's metropolitan assessment areas, as evidenced by the demographic and comments from the community contact regarding declining population and lack of qualified credit applicants. The community development needs include affordable housing, community services, and revitalization efforts. Some opportunities for community development exist, considering the percentage of low- and moderate-income individuals/geographies and presence of distressed or underserved geographies in the assessment area.

## **SCOPE OF EVALUATION – NEW MEXICO**

Examiners evaluated the bank's CRA performance for the State of New Mexico through a full-scope review of the New Mexico Assessment Area. Because this assessment area represents a nominal percentage of overall lending activity, this assessment area was weighted significantly less than all other assessment areas. Additionally, home loans were not reviewed under Lending Activity, Geographic Distribution, or Borrower Profile Analysis, as they do not represent a major lending focus in this assessment area. The bank originated only one home mortgage loan in New Mexico since the addition of this assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN NEW MEXICO**

### **LENDING TEST**

CrossFirst Bank demonstrates high satisfactory performance under the Lending Test in the New Mexico rated area. The bank's conclusion is a composite of stronger performance in certain criteria, such as Lending Activity and Geographic Distribution, along with adequate performance in other criteria, including Community Development Lending and Borrower Profile.

### **Lending Activity**

CrossFirst Bank's lending activity in the New Mexico Assessment Area reflects good responsiveness to the assessment area's credit needs. During the review period, the bank originated 14 small business loans totaling \$878 thousand. Small business and home mortgage market share data is not available for 2023. However, the volume of small business originations in 2023 is comparable to the performance of the top three lenders of small business loans in this assessment area, according to aggregate data. This level of lending, particularly in comparison to the very small percentage of deposits in this assessment area, demonstrates good responsiveness to credit needs.

### **Geographic Distribution**

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area. All of the bank's 14 small business loans were originated to operations located in moderate-income tracts. This exceeds demographic data, which indicates 82.2 percent of assessment area businesses are located in moderate-income tracts.

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration among business customers of different sizes. The following table shows the bank's lending performance to businesses with revenues of \$1 million or less slightly lagged yet remains proportionate to demographic data for this same revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000	81.0	--	10	71.4	402	45.8
>\$1,000,000	2.0	--	2	14.3	250	28.5
Revenue Not Available	17.0	--	2	14.3	226	25.7
<b>Totals</b>	<b>100.0</b>	<b>--</b>	<b>14</b>	<b>100.0</b>	<b>878</b>	<b>100.0</b>
<i>Source: 2023 D&amp;B Data; Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### **Innovative or Flexible Lending Practices**

As noted previously, CrossFirst Bank uses innovative and/or flexible lending practices to serve assessment area credit needs, and these practices are available bank wide. Refer to the institution's overall conclusions for detailed information.

### **Community Development Loans**

The bank made no community development loans in this assessment area.

## **INVESTMENT TEST**

CrossFirst Bank's performance under the Investment Test is needs to improve in the New Mexico rated area. Although the bank did not receive credit for any investment or grant activity, the bank's Responsiveness to Credit and Community Development Needs elevated overall conclusions.

### **Investment and Grant Activity**

CrossFirst Bank did not have any qualifying investment or grant activity in this assessment area.

### **Responsiveness to Credit and Community Development Needs**

Although the bank did not receive credit for any qualifying investment or grant activity, the performance context indicates investment opportunities may be rather limited in the New Mexico Assessment Area, as supported by comments from bank management and the community contact, as well as relevant demographic data. Considering this information, the bank demonstrated overall poor responsiveness to credit and community development needs.

### **Community Development Initiatives**

CrossFirst Bank does not use innovative and/or complex investments to support community development initiatives.

## **SERVICE TEST**

CrossFirst Bank demonstrates low satisfactory performance under the Service Test in the New Mexico rated area. Performance under Community Development Services primarily drove the overall conclusions.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of this assessment area. Branch distribution and alternative delivery methods are consistent with those already discussed in the bank's overall performance.

### **Changes in Branch Locations**

As noted under the Description of Institution's Operations for this assessment area, the bank acquired three branches in this new assessment area and subsequently closed one. The closed branch was located in a moderate-income tract. However, considering that the bank still operates two other branches somewhat adjacent to the closed Clayton branch, one of which (Roy) is also located in a moderate-income tract, these openings and closures overall have not adversely affected the accessibility of the bank's delivery systems.

### **Reasonableness of Business Hours and Services**

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area. While the Clayton branch offers typical business hours during weekdays, the branch in Roy offers limited hours one day a week. However, this variance is reasonable considering the very small population surrounding that location (fewer than 400 people), and limited demand for banking services or extended business hours.

### **Community Development Services**

CrossFirst Bank provided an adequate level of community development services in the area. The bank received credit for seven qualifying services, all of which promoted community services for low- and moderate-income individuals. These services were provided to organizations including local hospitals and schools where a majority of students are eligible to receive free- or reduced lunches.



## **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.

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
ARIZONA	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
COLORADO	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
KANSAS	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
KANSAS CITY MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
NEW MEXICO	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
OKLAHOMA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
TEXAS	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

## 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 (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, 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 (for example, 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.



# *CRA Public Comments*



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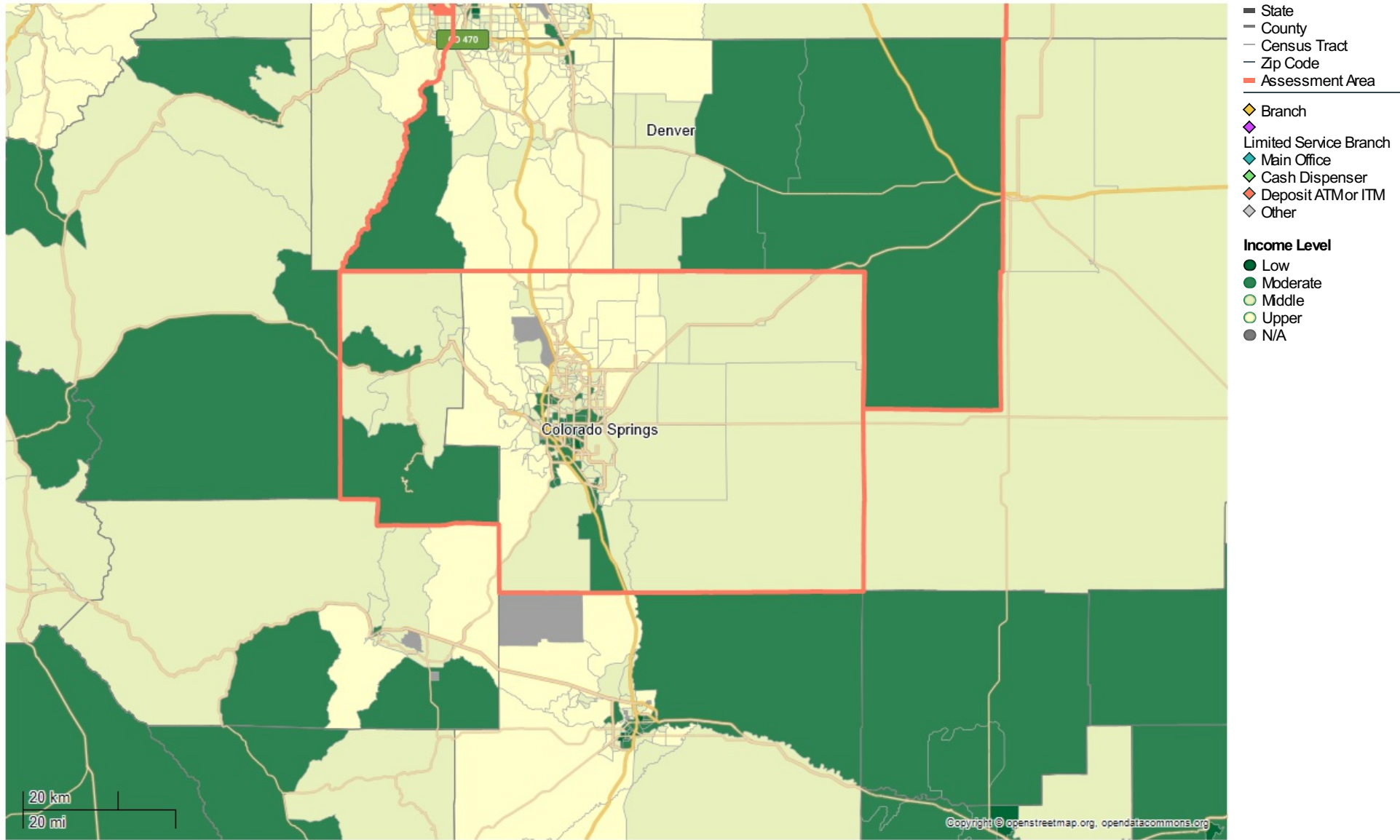
CrossFirst Bank has not received any CRA public comments in the current year or during the previous two calendar years.



# *Assessment Areas*

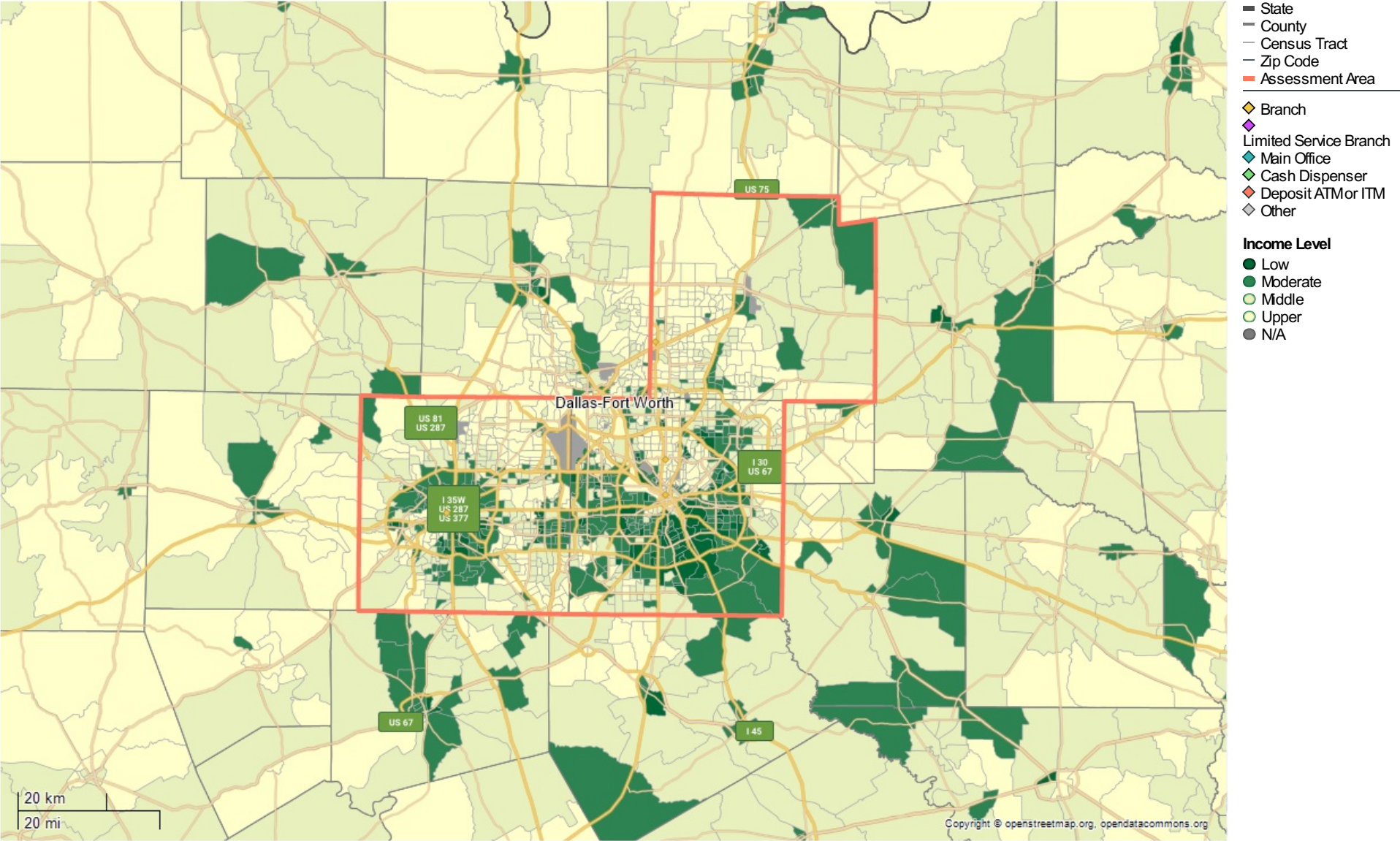


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Applied Filters

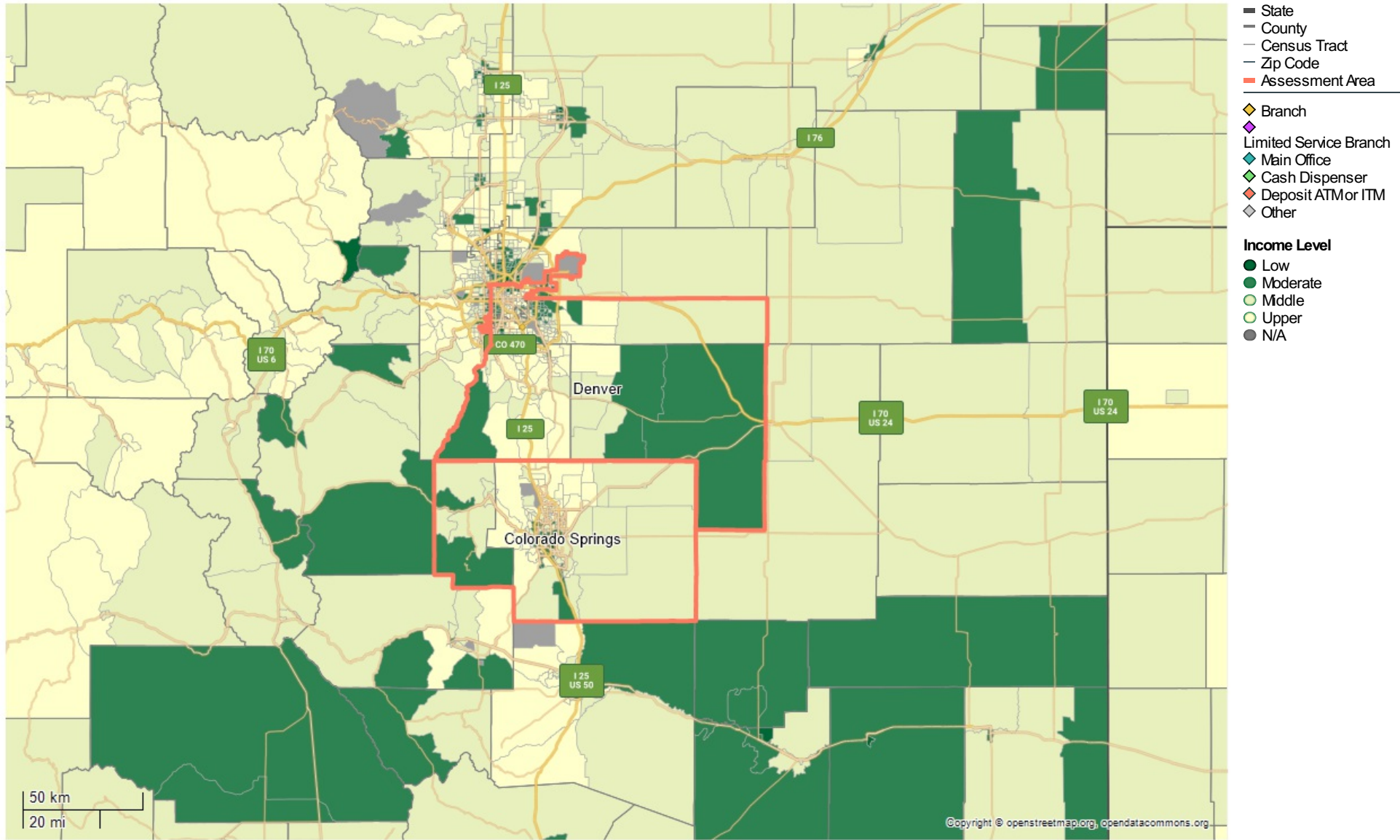
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)



Applied Filters

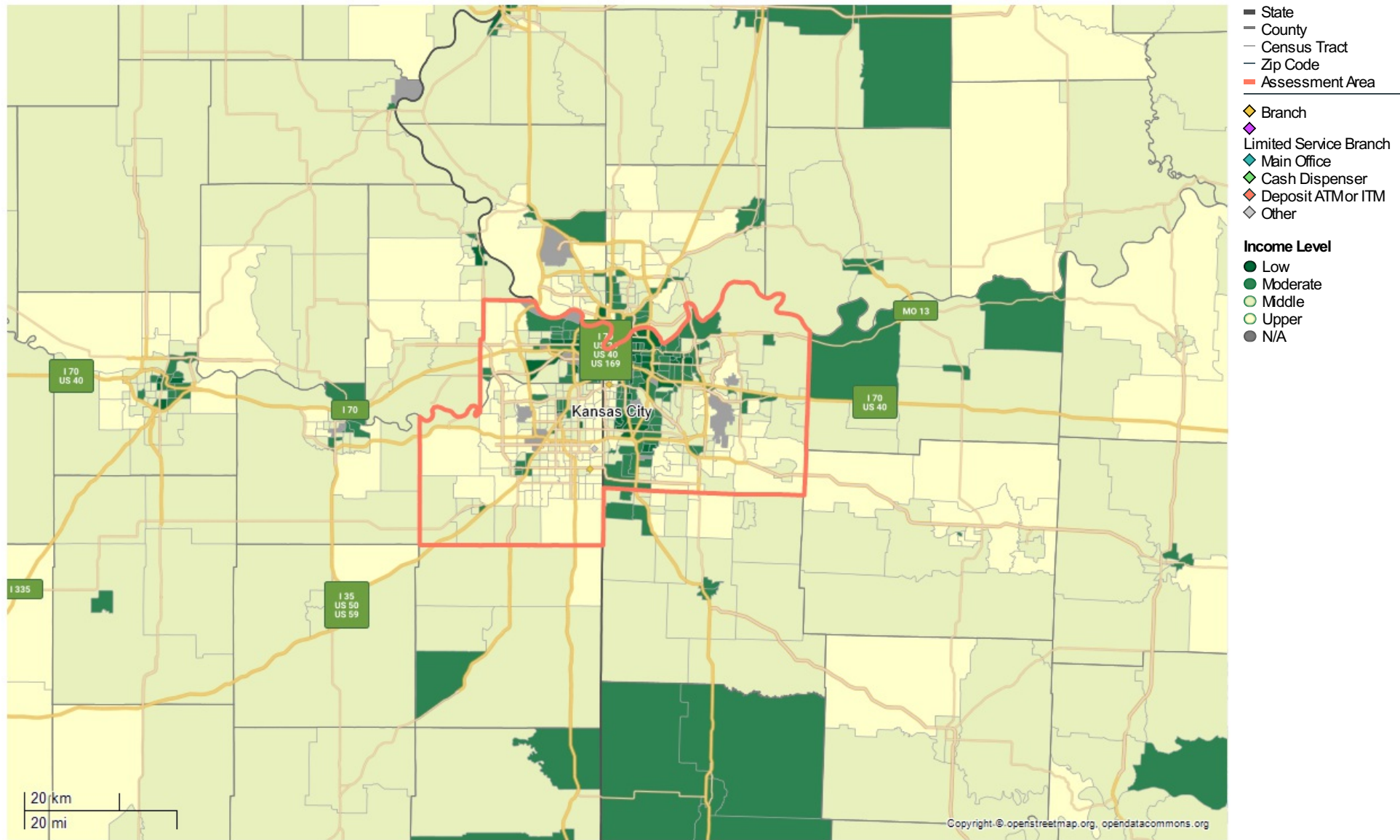
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)





Applied Filters

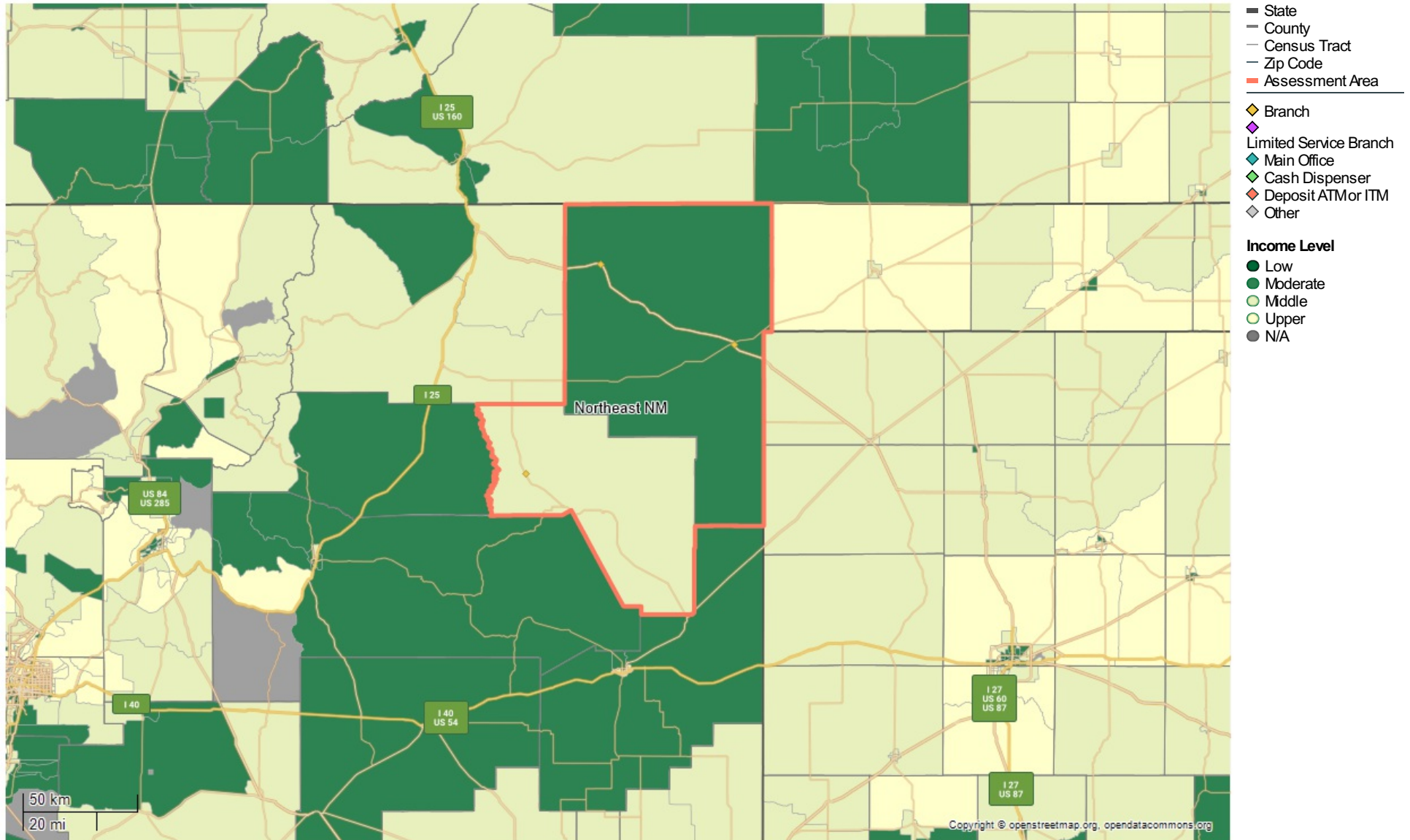
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)



Applied Filters

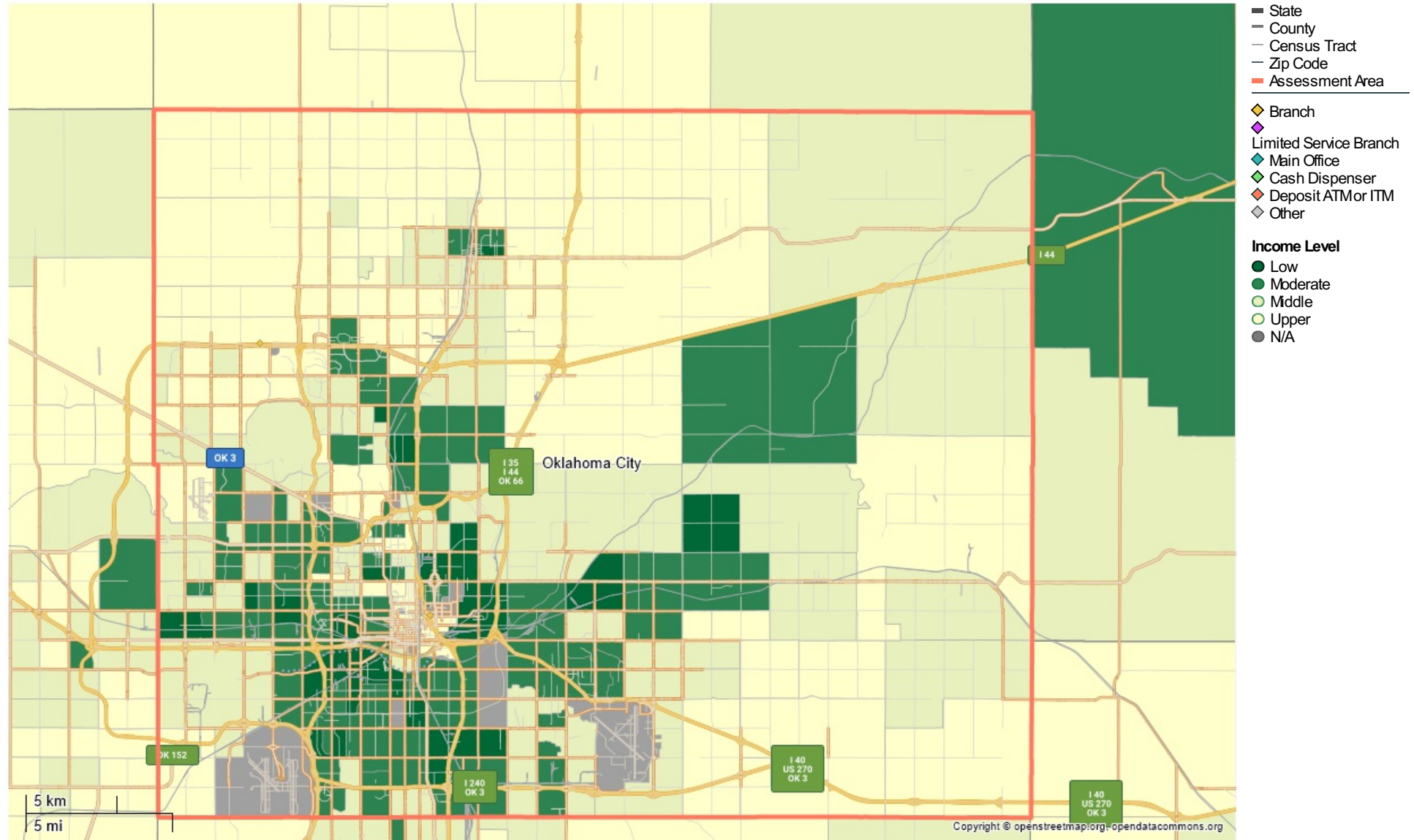
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)





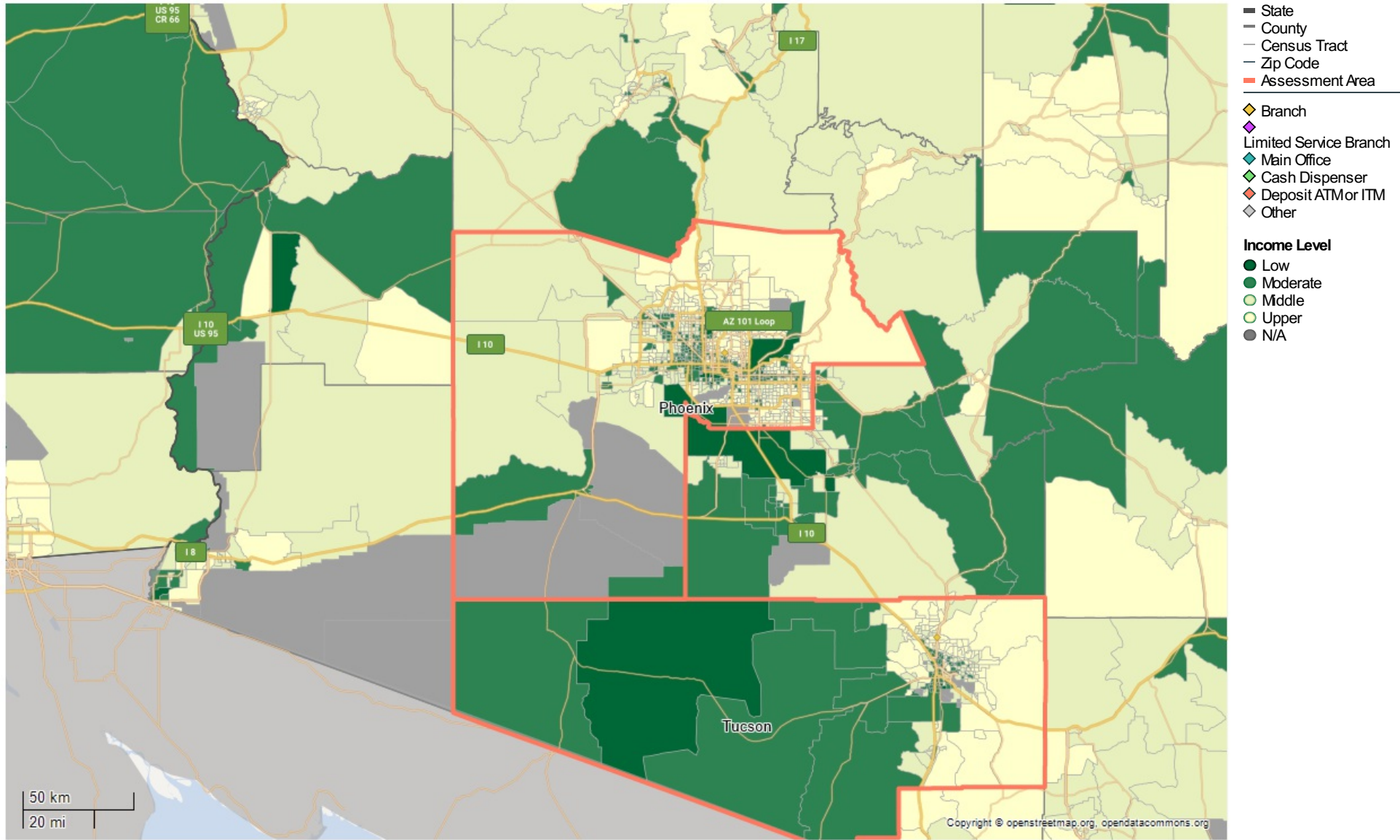
### Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)



### Applied Filters

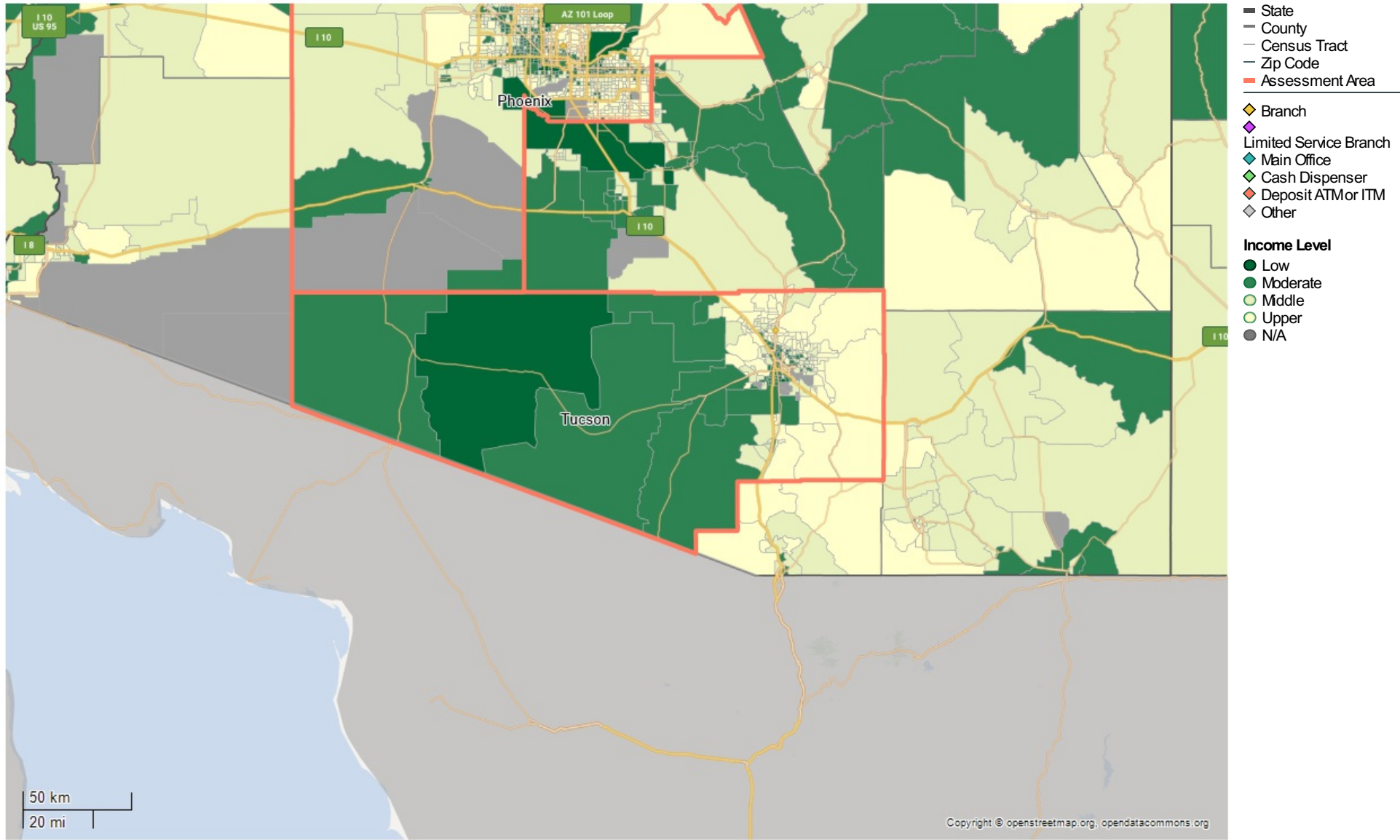
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.



Applied Filters

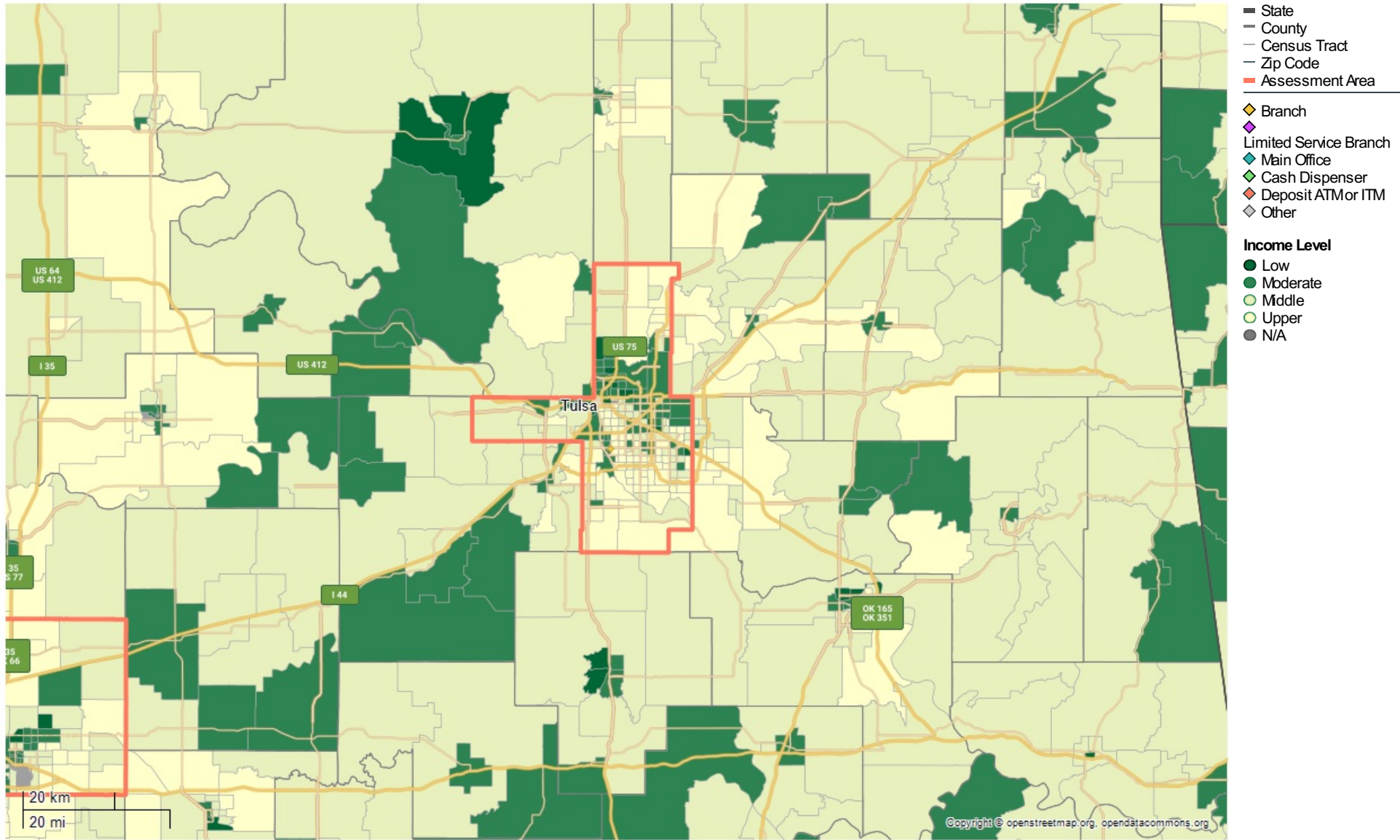
- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)





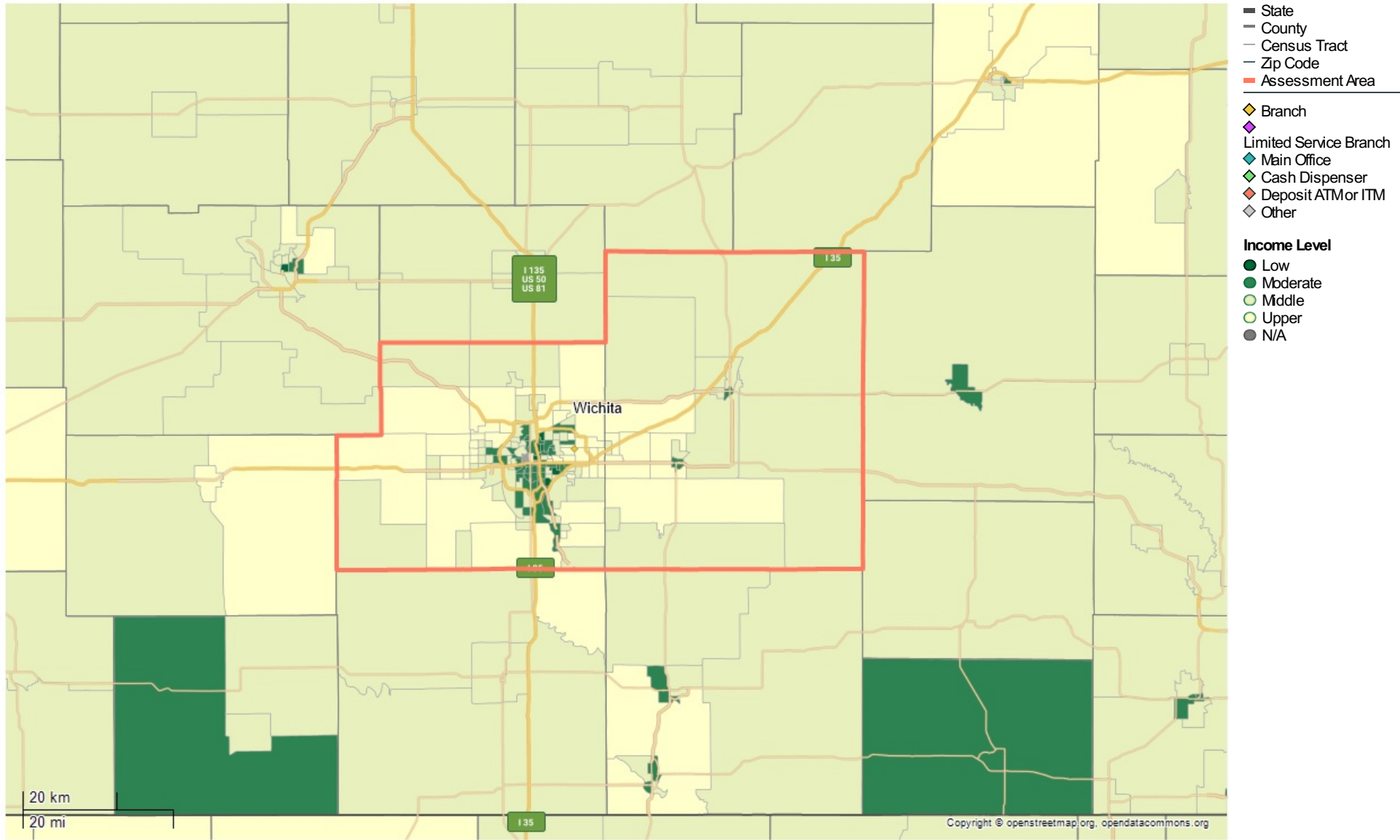
Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2025 - 12/31/2025)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)




Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)



Applied Filters

- Facility Status: (Open)
- CRA Loans: Loan File
- Real Estate Loans Action Taken Date: (1/1/2024 - 12/31/2024)
- Real Estate Loans: Loan File
- You are included in the HMDA benchmark.
- Area: (Kansas City, Oklahoma City, Wichita, Tulsa, Dallas-Fort Worth, Northeast NM, Phoenix, Colorado Springs, Denver, Tucson)



# *Assessment Area Geographies*



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## Assessment Areas Census Tracts List

Assessment Area	County	Census Tract	Tract Income
Colorado Springs	El Paso CO	0066.00	Middle
Colorado Springs	El Paso CO	0067.01	Middle
Colorado Springs	El Paso CO	0067.02	Upper*
Colorado Springs	El Paso CO	0068.01	Middle
Colorado Springs	El Paso CO	0068.02	Middle
Colorado Springs	El Paso CO	0069.01	Upper*
Colorado Springs	El Paso CO	0069.02	Middle
Colorado Springs	El Paso CO	0070.00	Upper*
Colorado Springs	El Paso CO	0071.03	Upper*
Colorado Springs	El Paso CO	0071.04	Upper*
Colorado Springs	El Paso CO	0071.05	Upper*
Colorado Springs	El Paso CO	0071.06	Upper*
Colorado Springs	El Paso CO	0001.02	Middle
Colorado Springs	El Paso CO	0001.03	Middle
Colorado Springs	El Paso CO	0001.04	Middle
Colorado Springs	El Paso CO	0002.02	Middle
Colorado Springs	El Paso CO	0002.03	Mod
Colorado Springs	El Paso CO	0003.01	Mod
Colorado Springs	El Paso CO	0003.02	Mod
Colorado Springs	El Paso CO	0004.00	Middle
Colorado Springs	El Paso CO	0005.00	Middle
Colorado Springs	El Paso CO	0006.00	Middle
Colorado Springs	El Paso CO	0007.00	Middle
Colorado Springs	El Paso CO	0008.00	Mod
Colorado Springs	El Paso CO	0009.00	Upper*
Colorado Springs	El Paso CO	0010.00	Upper*
Colorado Springs	El Paso CO	0011.01	Mod
Colorado Springs	El Paso CO	0011.04	Mod
Colorado Springs	El Paso CO	0013.01	Mod
Colorado Springs	El Paso CO	0013.02	Middle
Colorado Springs	El Paso CO	0014.00	Middle
Colorado Springs	El Paso CO	0015.00	Middle
Colorado Springs	El Paso CO	0031.00	Upper*
Colorado Springs	El Paso CO	0033.03	Mod
Colorado Springs	El Paso CO	0033.05	Upper*
Colorado Springs	El Paso CO	0033.06	Upper*
Colorado Springs	El Paso CO	0033.07	Middle
Colorado Springs	El Paso CO	0033.08	Mod
Colorado Springs	El Paso CO	0034.01	Upper*
Colorado Springs	El Paso CO	0034.02	Upper*
Colorado Springs	El Paso CO	0037.02	Upper*
Colorado Springs	El Paso CO	0037.05	Upper*
Colorado Springs	El Paso CO	0037.06	Middle
Colorado Springs	El Paso CO	0037.07	Upper*
Colorado Springs	El Paso CO	0037.08	Upper*
Colorado Springs	El Paso CO	0037.10	Upper*
Colorado Springs	El Paso CO	0037.11	Upper*
Colorado Springs	El Paso CO	0037.12	Middle
Colorado Springs	El Paso CO	0037.13	Upper*
Colorado Springs	El Paso CO	0038.01	Middle
Colorado Springs	El Paso CO	0038.02	N/A



Assessment Area	County	Census Tract	Tract Income
Colorado Springs	El Paso CO	0039.05	Middle
Colorado Springs	El Paso CO	0039.06	Middle
Colorado Springs	El Paso CO	0039.10	Middle
Colorado Springs	El Paso CO	0045.15	Upper*
Colorado Springs	El Paso CO	0045.16	Mod
Colorado Springs	El Paso CO	0045.17	Middle
Colorado Springs	El Paso CO	0045.18	Middle
Colorado Springs	El Paso CO	0045.19	Middle
Colorado Springs	El Paso CO	0045.20	Middle
Colorado Springs	El Paso CO	0046.01	Middle
Colorado Springs	El Paso CO	0046.02	Middle
Colorado Springs	El Paso CO	0046.03	Middle
Colorado Springs	El Paso CO	0047.01	Middle
Colorado Springs	El Paso CO	0047.02	Middle
Colorado Springs	El Paso CO	0047.03	Middle
Colorado Springs	El Paso CO	0047.06	Upper*
Colorado Springs	El Paso CO	0047.07	Middle
Colorado Springs	El Paso CO	0047.08	Upper*
Colorado Springs	El Paso CO	0048.00	Middle
Colorado Springs	El Paso CO	0049.01	Middle
Colorado Springs	El Paso CO	0049.02	Upper*
Colorado Springs	El Paso CO	0050.00	Mod
Colorado Springs	El Paso CO	0051.10	Middle
Colorado Springs	El Paso CO	0051.12	Mod
Colorado Springs	El Paso CO	0051.13	Upper*
Colorado Springs	El Paso CO	0057.00	Middle
Colorado Springs	El Paso CO	0058.00	Middle
Colorado Springs	El Paso CO	0059.00	Mod
Colorado Springs	El Paso CO	0060.00	Mod
Colorado Springs	El Paso CO	0061.00	Mod
Colorado Springs	El Paso CO	0062.00	Mod
Colorado Springs	El Paso CO	0063.01	Mod
Colorado Springs	El Paso CO	0063.02	Mod
Colorado Springs	El Paso CO	0064.00	Low
Colorado Springs	El Paso CO	0065.01	Mod
Colorado Springs	El Paso CO	0065.02	Middle
Colorado Springs	El Paso CO	0072.03	Upper*
Colorado Springs	El Paso CO	0072.04	Upper*
Colorado Springs	El Paso CO	0072.05	Upper*
Colorado Springs	El Paso CO	0072.06	Upper*
Colorado Springs	El Paso CO	0073.01	Upper*
Colorado Springs	El Paso CO	0073.02	Upper*
Colorado Springs	El Paso CO	0074.01	Upper*
Colorado Springs	El Paso CO	0074.02	Upper*
Colorado Springs	El Paso CO	0075.01	Upper*
Colorado Springs	El Paso CO	0075.02	Upper*
Colorado Springs	El Paso CO	0076.02	Upper*
Colorado Springs	El Paso CO	0076.03	Upper*
Colorado Springs	El Paso CO	0076.04	Upper*
Colorado Springs	El Paso CO	0077.00	Middle
Colorado Springs	El Paso CO	0078.01	Upper*
Colorado Springs	El Paso CO	0078.02	Middle
Colorado Springs	El Paso CO	0079.00	Upper*
Colorado Springs	El Paso CO	0080.00	Mod

Assessment Area	County	Census Tract	Tract Income
Colorado Springs	Teller CO	0101.04	Middle
Colorado Springs	Teller CO	0101.07	Middle
Colorado Springs	El Paso CO	0016.00	Mod
Colorado Springs	El Paso CO	0017.00	Mod
Colorado Springs	El Paso CO	0018.00	Middle
Colorado Springs	El Paso CO	0019.01	Mod
Colorado Springs	El Paso CO	0019.02	Low
Colorado Springs	El Paso CO	0020.00	Mod
Colorado Springs	El Paso CO	0021.01	Mod
Colorado Springs	El Paso CO	0021.02	Mod
Colorado Springs	El Paso CO	0022.00	Middle
Colorado Springs	El Paso CO	0023.00	Mod
Colorado Springs	El Paso CO	0024.01	Middle
Colorado Springs	El Paso CO	0024.02	Upper*
Colorado Springs	El Paso CO	0025.01	Upper*
Colorado Springs	El Paso CO	0025.02	Middle
Colorado Springs	El Paso CO	0027.00	Mod
Colorado Springs	El Paso CO	0028.01	Mod
Colorado Springs	El Paso CO	0028.02	Mod
Colorado Springs	El Paso CO	0029.01	Mod
Colorado Springs	El Paso CO	0029.02	Low
Colorado Springs	El Paso CO	0030.01	N/A
Colorado Springs	El Paso CO	0030.02	Mod
Colorado Springs	El Paso CO	0039.11	Middle
Colorado Springs	El Paso CO	0039.12	Upper*
Colorado Springs	El Paso CO	0039.13	Upper*
Colorado Springs	El Paso CO	0039.14	Upper*
Colorado Springs	El Paso CO	0040.08	Middle
Colorado Springs	El Paso CO	0040.09	Mod
Colorado Springs	El Paso CO	0041.00	Mod
Colorado Springs	El Paso CO	0042.00	Middle
Colorado Springs	El Paso CO	0043.00	Middle
Colorado Springs	El Paso CO	0044.02	Upper*
Colorado Springs	El Paso CO	0044.03	Middle
Colorado Springs	El Paso CO	0044.04	Mod
Colorado Springs	El Paso CO	0044.05	Mod
Colorado Springs	El Paso CO	0044.06	Mod
Colorado Springs	El Paso CO	0045.01	Mod
Colorado Springs	El Paso CO	0045.02	Middle
Colorado Springs	El Paso CO	0045.06	Middle
Colorado Springs	El Paso CO	0045.07	Mod
Colorado Springs	El Paso CO	0045.12	Mod
Colorado Springs	El Paso CO	0045.13	Mod
Colorado Springs	El Paso CO	0045.14	Middle
Colorado Springs	El Paso CO	0051.14	Mod
Colorado Springs	El Paso CO	0051.15	Middle
Colorado Springs	El Paso CO	0051.16	Middle
Colorado Springs	El Paso CO	0051.17	Middle
Colorado Springs	El Paso CO	0051.18	Middle
Colorado Springs	El Paso CO	0051.19	Middle
Colorado Springs	El Paso CO	0051.20	Middle
Colorado Springs	El Paso CO	0051.21	Middle
Colorado Springs	El Paso CO	0051.22	Upper*
Colorado Springs	El Paso CO	0051.23	Middle

Assessment Area	County	Census Tract	Tract Income
Colorado Springs	El Paso CO	0051.24	Middle
Colorado Springs	El Paso CO	0051.25	Upper*
Colorado Springs	El Paso CO	0052.01	Mod
Colorado Springs	El Paso CO	0052.02	Low
Colorado Springs	El Paso CO	0053.00	Mod
Colorado Springs	El Paso CO	0054.00	Mod
Colorado Springs	El Paso CO	0055.01	Middle
Colorado Springs	El Paso CO	0055.02	Mod
Colorado Springs	El Paso CO	0056.01	Middle
Colorado Springs	El Paso CO	0056.02	Middle
Colorado Springs	Teller CO	0101.08	Middle
Colorado Springs	Teller CO	0101.09	Middle
Colorado Springs	Teller CO	0101.10	Middle
Colorado Springs	Teller CO	0101.11	Middle
Colorado Springs	Teller CO	0101.12	Mod
Colorado Springs	Teller CO	0102.03	Mod
Dallas-Fort Worth	Dallas TX	0165.32	Middle
Dallas-Fort Worth	Dallas TX	0165.33	Mod
Dallas-Fort Worth	Dallas TX	0165.34	Mod
Dallas-Fort Worth	Dallas TX	0165.35	Mod
Dallas-Fort Worth	Dallas TX	0165.36	Mod
Dallas-Fort Worth	Dallas TX	0166.07	Low
Dallas-Fort Worth	Dallas TX	0166.10	Middle
Dallas-Fort Worth	Dallas TX	0166.15	Middle
Dallas-Fort Worth	Dallas TX	0166.16	Middle
Dallas-Fort Worth	Dallas TX	0166.17	Upper*
Dallas-Fort Worth	Dallas TX	0166.18	Middle
Dallas-Fort Worth	Dallas TX	0166.19	Mod
Dallas-Fort Worth	Dallas TX	0166.20	Middle
Dallas-Fort Worth	Dallas TX	0166.21	Mod
Dallas-Fort Worth	Dallas TX	0166.22	Middle
Dallas-Fort Worth	Dallas TX	0166.23	Middle
Dallas-Fort Worth	Dallas TX	0166.24	Middle
Dallas-Fort Worth	Dallas TX	0166.26	Mod
Dallas-Fort Worth	Dallas TX	0166.27	Middle
Dallas-Fort Worth	Dallas TX	0166.28	Middle
Dallas-Fort Worth	Dallas TX	0170.05	Mod
Dallas-Fort Worth	Dallas TX	0170.06	Mod
Dallas-Fort Worth	Dallas TX	0170.07	Low
Dallas-Fort Worth	Dallas TX	0170.08	Middle
Dallas-Fort Worth	Dallas TX	0170.09	Low
Dallas-Fort Worth	Dallas TX	0170.10	Low
Dallas-Fort Worth	Dallas TX	0171.01	Mod
Dallas-Fort Worth	Dallas TX	0171.02	Mod
Dallas-Fort Worth	Dallas TX	0172.01	Low
Dallas-Fort Worth	Dallas TX	0172.03	Mod
Dallas-Fort Worth	Dallas TX	0172.04	Mod
Dallas-Fort Worth	Dallas TX	0173.07	Upper*
Dallas-Fort Worth	Dallas TX	0173.08	Middle
Dallas-Fort Worth	Dallas TX	0173.09	Middle
Dallas-Fort Worth	Dallas TX	0173.10	Middle
Dallas-Fort Worth	Dallas TX	0173.11	Middle
Dallas-Fort Worth	Dallas TX	0173.12	Middle
Dallas-Fort Worth	Dallas TX	0173.13	Middle

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0173.14	Middle
Dallas-Fort Worth	Dallas TX	0173.15	Mod
Dallas-Fort Worth	Dallas TX	0180.01	Mod
Dallas-Fort Worth	Dallas TX	0180.02	Mod
Dallas-Fort Worth	Dallas TX	0181.05	Mod
Dallas-Fort Worth	Dallas TX	0181.10	Middle
Dallas-Fort Worth	Dallas TX	0181.11	Middle
Dallas-Fort Worth	Dallas TX	0181.20	Middle
Dallas-Fort Worth	Dallas TX	0181.21	Mod
Dallas-Fort Worth	Dallas TX	0181.26	Middle
Dallas-Fort Worth	Dallas TX	0181.27	Mod
Dallas-Fort Worth	Dallas TX	0181.28	Mod
Dallas-Fort Worth	Dallas TX	0181.29	Mod
Dallas-Fort Worth	Dallas TX	0181.30	Mod
Dallas-Fort Worth	Dallas TX	0181.32	Middle
Dallas-Fort Worth	Dallas TX	0181.33	Middle
Dallas-Fort Worth	Dallas TX	0181.34	Middle
Dallas-Fort Worth	Dallas TX	0181.35	Middle
Dallas-Fort Worth	Dallas TX	0181.37	Middle
Dallas-Fort Worth	Dallas TX	0181.38	Mod
Dallas-Fort Worth	Dallas TX	0181.40	Upper*
Dallas-Fort Worth	Dallas TX	0181.41	Mod
Dallas-Fort Worth	Dallas TX	0181.42	Middle
Dallas-Fort Worth	Dallas TX	0184.01	Mod
Dallas-Fort Worth	Dallas TX	0184.02	Middle
Dallas-Fort Worth	Dallas TX	0184.03	Mod
Dallas-Fort Worth	Dallas TX	0185.01	Mod
Dallas-Fort Worth	Dallas TX	0185.05	Low
Dallas-Fort Worth	Dallas TX	0185.06	Low
Dallas-Fort Worth	Dallas TX	0185.07	Mod
Dallas-Fort Worth	Dallas TX	0185.08	Low
Dallas-Fort Worth	Dallas TX	0186.00	Mod
Dallas-Fort Worth	Dallas TX	0187.00	Mod
Dallas-Fort Worth	Dallas TX	0188.01	Mod
Dallas-Fort Worth	Dallas TX	0188.02	Mod
Dallas-Fort Worth	Dallas TX	0189.00	Mod
Dallas-Fort Worth	Dallas TX	0190.13	Low
Dallas-Fort Worth	Dallas TX	0190.16	Mod
Dallas-Fort Worth	Dallas TX	0190.18	Mod
Dallas-Fort Worth	Dallas TX	0190.19	Low
Dallas-Fort Worth	Dallas TX	0190.20	Mod
Dallas-Fort Worth	Dallas TX	0190.23	Middle
Dallas-Fort Worth	Dallas TX	0190.24	Middle
Dallas-Fort Worth	Dallas TX	0190.25	Middle
Dallas-Fort Worth	Dallas TX	0190.51	Upper*
Dallas-Fort Worth	Dallas TX	0190.52	Middle
Dallas-Fort Worth	Dallas TX	0190.53	Middle
Dallas-Fort Worth	Dallas TX	0191.01	Middle
Dallas-Fort Worth	Dallas TX	0191.02	Middle
Dallas-Fort Worth	Dallas TX	0192.02	Middle
Dallas-Fort Worth	Dallas TX	0192.03	Upper*
Dallas-Fort Worth	Dallas TX	0192.05	Upper*
Dallas-Fort Worth	Dallas TX	0192.08	Mod
Dallas-Fort Worth	Dallas TX	0192.10	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0192.11	Mod
Dallas-Fort Worth	Dallas TX	0192.12	Low
Dallas-Fort Worth	Dallas TX	0192.13	Low
Dallas-Fort Worth	Dallas TX	0192.14	Mod
Dallas-Fort Worth	Dallas TX	0192.15	Middle
Dallas-Fort Worth	Dallas TX	0192.16	Middle
Dallas-Fort Worth	Dallas TX	0193.01	Upper*
Dallas-Fort Worth	Dallas TX	0193.02	Upper*
Dallas-Fort Worth	Dallas TX	0194.00	Upper*
Dallas-Fort Worth	Dallas TX	0195.01	Upper*
Dallas-Fort Worth	Tarrant TX	1001.01	Mod
Dallas-Fort Worth	Tarrant TX	1001.02	Mod
Dallas-Fort Worth	Tarrant TX	1002.01	Low
Dallas-Fort Worth	Tarrant TX	1002.02	Mod
Dallas-Fort Worth	Tarrant TX	1003.00	Mod
Dallas-Fort Worth	Tarrant TX	1004.01	Mod
Dallas-Fort Worth	Tarrant TX	1004.02	Mod
Dallas-Fort Worth	Tarrant TX	1005.03	Mod
Dallas-Fort Worth	Tarrant TX	1005.04	Mod
Dallas-Fort Worth	Tarrant TX	1005.05	Mod
Dallas-Fort Worth	Tarrant TX	1005.06	Mod
Dallas-Fort Worth	Tarrant TX	1006.01	Middle
Dallas-Fort Worth	Tarrant TX	1006.02	Mod
Dallas-Fort Worth	Tarrant TX	1007.00	Mod
Dallas-Fort Worth	Tarrant TX	1008.00	Mod
Dallas-Fort Worth	Tarrant TX	1009.00	Mod
Dallas-Fort Worth	Tarrant TX	1012.01	Mod
Dallas-Fort Worth	Tarrant TX	1012.02	Mod
Dallas-Fort Worth	Tarrant TX	1013.01	Middle
Dallas-Fort Worth	Tarrant TX	1013.02	Mod
Dallas-Fort Worth	Tarrant TX	1037.02	Low
Dallas-Fort Worth	Tarrant TX	1038.00	Low
Dallas-Fort Worth	Tarrant TX	1041.00	Upper*
Dallas-Fort Worth	Tarrant TX	1042.02	Upper*
Dallas-Fort Worth	Tarrant TX	1042.03	Upper*
Dallas-Fort Worth	Tarrant TX	1042.04	Upper*
Dallas-Fort Worth	Tarrant TX	1043.01	Middle
Dallas-Fort Worth	Tarrant TX	1043.02	Upper*
Dallas-Fort Worth	Tarrant TX	1044.00	Middle
Dallas-Fort Worth	Tarrant TX	1045.02	Mod
Dallas-Fort Worth	Tarrant TX	1045.03	Mod
Dallas-Fort Worth	Tarrant TX	1045.04	Mod
Dallas-Fort Worth	Tarrant TX	1045.05	Low
Dallas-Fort Worth	Tarrant TX	1046.01	Mod
Dallas-Fort Worth	Tarrant TX	1046.02	Mod
Dallas-Fort Worth	Tarrant TX	1046.03	Mod
Dallas-Fort Worth	Tarrant TX	1046.04	Mod
Dallas-Fort Worth	Tarrant TX	1046.05	Low
Dallas-Fort Worth	Tarrant TX	1047.01	Mod
Dallas-Fort Worth	Tarrant TX	1047.02	Low
Dallas-Fort Worth	Tarrant TX	1048.02	Mod
Dallas-Fort Worth	Tarrant TX	1055.14	Mod
Dallas-Fort Worth	Tarrant TX	1055.15	Middle
Dallas-Fort Worth	Tarrant TX	1055.16	Middle

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1055.17	Mod
Dallas-Fort Worth	Tarrant TX	1055.18	Middle
Dallas-Fort Worth	Tarrant TX	1055.19	Upper*
Dallas-Fort Worth	Tarrant TX	1055.20	Upper*
Dallas-Fort Worth	Tarrant TX	1056.00	Middle
Dallas-Fort Worth	Tarrant TX	1057.01	Middle
Dallas-Fort Worth	Tarrant TX	1057.03	Middle
Dallas-Fort Worth	Tarrant TX	1057.05	Mod
Dallas-Fort Worth	Tarrant TX	1057.06	Mod
Dallas-Fort Worth	Tarrant TX	1058.00	Mod
Dallas-Fort Worth	Tarrant TX	1059.01	Mod
Dallas-Fort Worth	Tarrant TX	1059.02	Low
Dallas-Fort Worth	Tarrant TX	1060.02	Mod
Dallas-Fort Worth	Tarrant TX	1060.04	Mod
Dallas-Fort Worth	Tarrant TX	1060.05	Middle
Dallas-Fort Worth	Tarrant TX	1060.06	Mod
Dallas-Fort Worth	Tarrant TX	1061.01	Mod
Dallas-Fort Worth	Dallas TX	0093.01	Mod
Dallas-Fort Worth	Dallas TX	0093.03	Low
Dallas-Fort Worth	Dallas TX	0093.04	Low
Dallas-Fort Worth	Dallas TX	0094.01	Middle
Dallas-Fort Worth	Dallas TX	0094.02	Upper*
Dallas-Fort Worth	Dallas TX	0095.00	Upper*
Dallas-Fort Worth	Dallas TX	0096.03	Upper*
Dallas-Fort Worth	Dallas TX	0096.04	Middle
Dallas-Fort Worth	Dallas TX	0096.05	Mod
Dallas-Fort Worth	Dallas TX	0096.07	Upper*
Dallas-Fort Worth	Dallas TX	0096.08	Upper*
Dallas-Fort Worth	Dallas TX	0096.09	Upper*
Dallas-Fort Worth	Dallas TX	0108.07	Mod
Dallas-Fort Worth	Dallas TX	0108.08	Low
Dallas-Fort Worth	Dallas TX	0108.09	Low
Dallas-Fort Worth	Dallas TX	0109.03	Low
Dallas-Fort Worth	Dallas TX	0109.04	Low
Dallas-Fort Worth	Dallas TX	0109.05	Low
Dallas-Fort Worth	Dallas TX	0109.06	Mod
Dallas-Fort Worth	Dallas TX	0110.02	Mod
Dallas-Fort Worth	Dallas TX	0110.03	Mod
Dallas-Fort Worth	Dallas TX	0110.04	Mod
Dallas-Fort Worth	Dallas TX	0111.01	Mod
Dallas-Fort Worth	Dallas TX	0111.03	Low
Dallas-Fort Worth	Dallas TX	0111.04	Low
Dallas-Fort Worth	Dallas TX	0111.05	Low
Dallas-Fort Worth	Dallas TX	0112.01	Mod
Dallas-Fort Worth	Dallas TX	0112.02	Mod
Dallas-Fort Worth	Dallas TX	0113.00	Mod
Dallas-Fort Worth	Dallas TX	0114.01	Low
Dallas-Fort Worth	Dallas TX	0115.00	Low
Dallas-Fort Worth	Dallas TX	0116.01	Low
Dallas-Fort Worth	Dallas TX	0116.03	Mod
Dallas-Fort Worth	Dallas TX	0116.04	Mod
Dallas-Fort Worth	Dallas TX	0117.01	Low
Dallas-Fort Worth	Dallas TX	0126.01	Mod
Dallas-Fort Worth	Dallas TX	0126.03	Middle



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0126.04	Low
Dallas-Fort Worth	Dallas TX	0127.01	Mod
Dallas-Fort Worth	Dallas TX	0127.02	Mod
Dallas-Fort Worth	Dallas TX	0128.01	Mod
Dallas-Fort Worth	Dallas TX	0128.02	Middle
Dallas-Fort Worth	Dallas TX	0129.00	Upper*
Dallas-Fort Worth	Dallas TX	0130.05	Upper*
Dallas-Fort Worth	Dallas TX	0130.07	Middle
Dallas-Fort Worth	Dallas TX	0130.08	Upper*
Dallas-Fort Worth	Dallas TX	0130.09	Upper*
Dallas-Fort Worth	Dallas TX	0130.10	Low
Dallas-Fort Worth	Dallas TX	0130.11	Low
Dallas-Fort Worth	Dallas TX	0130.12	Upper*
Dallas-Fort Worth	Dallas TX	0130.13	Upper*
Dallas-Fort Worth	Dallas TX	0131.01	Upper*
Dallas-Fort Worth	Dallas TX	0131.02	Upper*
Dallas-Fort Worth	Dallas TX	0131.04	Upper*
Dallas-Fort Worth	Dallas TX	0131.06	Middle
Dallas-Fort Worth	Dallas TX	0131.07	Low
Dallas-Fort Worth	Dallas TX	0132.01	Upper*
Dallas-Fort Worth	Dallas TX	0136.26	Mod
Dallas-Fort Worth	Dallas TX	0136.27	Mod
Dallas-Fort Worth	Dallas TX	0136.28	Middle
Dallas-Fort Worth	Dallas TX	0136.29	Low
Dallas-Fort Worth	Dallas TX	0136.30	Mod
Dallas-Fort Worth	Dallas TX	0136.31	Mod
Dallas-Fort Worth	Dallas TX	0137.15	Middle
Dallas-Fort Worth	Dallas TX	0137.16	Middle
Dallas-Fort Worth	Dallas TX	0137.17	Mod
Dallas-Fort Worth	Dallas TX	0137.18	Mod
Dallas-Fort Worth	Dallas TX	0137.19	Middle
Dallas-Fort Worth	Dallas TX	0137.20	Middle
Dallas-Fort Worth	Dallas TX	0137.21	Upper*
Dallas-Fort Worth	Dallas TX	0137.22	Middle
Dallas-Fort Worth	Dallas TX	0137.25	Mod
Dallas-Fort Worth	Dallas TX	0137.26	Middle
Dallas-Fort Worth	Dallas TX	0137.27	Middle
Dallas-Fort Worth	Dallas TX	0137.28	Mod
Dallas-Fort Worth	Dallas TX	0137.29	Mod
Dallas-Fort Worth	Dallas TX	0138.04	Middle
Dallas-Fort Worth	Dallas TX	0138.05	Mod
Dallas-Fort Worth	Dallas TX	0138.06	Middle
Dallas-Fort Worth	Dallas TX	0138.07	Middle
Dallas-Fort Worth	Dallas TX	0141.42	N/A
Dallas-Fort Worth	Dallas TX	0141.43	Upper*
Dallas-Fort Worth	Dallas TX	0141.44	Middle
Dallas-Fort Worth	Dallas TX	0141.45	Mod
Dallas-Fort Worth	Dallas TX	0141.46	Mod
Dallas-Fort Worth	Dallas TX	0141.47	Low
Dallas-Fort Worth	Dallas TX	0141.48	Middle
Dallas-Fort Worth	Dallas TX	0141.49	Upper*
Dallas-Fort Worth	Dallas TX	0141.50	Upper*
Dallas-Fort Worth	Dallas TX	0141.51	Upper*
Dallas-Fort Worth	Dallas TX	0141.52	Middle

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0065.01	Mod
Dallas-Fort Worth	Dallas TX	0065.02	Mod
Dallas-Fort Worth	Dallas TX	0067.01	Mod
Dallas-Fort Worth	Dallas TX	0067.02	Mod
Dallas-Fort Worth	Dallas TX	0068.00	Mod
Dallas-Fort Worth	Dallas TX	0069.00	Mod
Dallas-Fort Worth	Dallas TX	0071.01	Upper*
Dallas-Fort Worth	Dallas TX	0071.02	Mod
Dallas-Fort Worth	Dallas TX	0072.03	Low
Dallas-Fort Worth	Dallas TX	0072.04	Low
Dallas-Fort Worth	Dallas TX	0072.05	Low
Dallas-Fort Worth	Dallas TX	0072.06	Low
Dallas-Fort Worth	Dallas TX	0073.01	Upper*
Dallas-Fort Worth	Dallas TX	0073.02	Upper*
Dallas-Fort Worth	Dallas TX	0076.01	Upper*
Dallas-Fort Worth	Dallas TX	0076.04	Upper*
Dallas-Fort Worth	Dallas TX	0076.05	Upper*
Dallas-Fort Worth	Dallas TX	0077.01	Upper*
Dallas-Fort Worth	Dallas TX	0077.02	Upper*
Dallas-Fort Worth	Dallas TX	0078.01	Upper*
Dallas-Fort Worth	Dallas TX	0079.06	Upper*
Dallas-Fort Worth	Dallas TX	0079.09	Middle
Dallas-Fort Worth	Dallas TX	0079.10	Upper*
Dallas-Fort Worth	Dallas TX	0079.12	Upper*
Dallas-Fort Worth	Dallas TX	0079.13	Upper*
Dallas-Fort Worth	Dallas TX	0079.14	Middle
Dallas-Fort Worth	Dallas TX	0079.15	N/A
Dallas-Fort Worth	Dallas TX	0079.16	Upper*
Dallas-Fort Worth	Dallas TX	0080.00	Upper*
Dallas-Fort Worth	Dallas TX	0081.01	Middle
Dallas-Fort Worth	Dallas TX	0081.02	Upper*
Dallas-Fort Worth	Dallas TX	0082.00	Middle
Dallas-Fort Worth	Dallas TX	0084.01	Mod
Dallas-Fort Worth	Dallas TX	0084.02	Mod
Dallas-Fort Worth	Dallas TX	0085.00	Mod
Dallas-Fort Worth	Dallas TX	0086.04	Low
Dallas-Fort Worth	Dallas TX	0087.01	Low
Dallas-Fort Worth	Dallas TX	0087.03	Low
Dallas-Fort Worth	Dallas TX	0087.04	Low
Dallas-Fort Worth	Dallas TX	0087.05	Mod
Dallas-Fort Worth	Dallas TX	0096.10	Mod
Dallas-Fort Worth	Dallas TX	0096.11	Middle
Dallas-Fort Worth	Dallas TX	0097.01	Middle
Dallas-Fort Worth	Dallas TX	0097.02	Upper*
Dallas-Fort Worth	Dallas TX	0098.02	Mod
Dallas-Fort Worth	Dallas TX	0098.03	Mod
Dallas-Fort Worth	Dallas TX	0098.04	Low
Dallas-Fort Worth	Dallas TX	0099.00	Middle
Dallas-Fort Worth	Dallas TX	0100.01	Low
Dallas-Fort Worth	Dallas TX	0100.02	N/A
Dallas-Fort Worth	Dallas TX	0100.03	Upper*
Dallas-Fort Worth	Dallas TX	0101.01	Low
Dallas-Fort Worth	Dallas TX	0101.02	Mod
Dallas-Fort Worth	Dallas TX	0105.00	Mod



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0106.01	Mod
Dallas-Fort Worth	Dallas TX	0106.02	Low
Dallas-Fort Worth	Dallas TX	0107.01	Low
Dallas-Fort Worth	Dallas TX	0107.04	Low
Dallas-Fort Worth	Dallas TX	0108.04	Low
Dallas-Fort Worth	Dallas TX	0108.05	Mod
Dallas-Fort Worth	Dallas TX	0108.06	Middle
Dallas-Fort Worth	Dallas TX	0117.02	Mod
Dallas-Fort Worth	Dallas TX	0118.01	Low
Dallas-Fort Worth	Dallas TX	0118.02	Mod
Dallas-Fort Worth	Dallas TX	0119.01	Mod
Dallas-Fort Worth	Dallas TX	0119.02	Mod
Dallas-Fort Worth	Dallas TX	0120.00	Low
Dallas-Fort Worth	Dallas TX	0121.01	Low
Dallas-Fort Worth	Dallas TX	0121.02	Mod
Dallas-Fort Worth	Dallas TX	0122.06	Middle
Dallas-Fort Worth	Dallas TX	0122.07	Mod
Dallas-Fort Worth	Dallas TX	0122.08	Low
Dallas-Fort Worth	Dallas TX	0122.09	Middle
Dallas-Fort Worth	Dallas TX	0122.10	Mod
Dallas-Fort Worth	Dallas TX	0122.11	Low
Dallas-Fort Worth	Dallas TX	0122.12	Mod
Dallas-Fort Worth	Dallas TX	0122.13	Middle
Dallas-Fort Worth	Dallas TX	0123.01	Mod
Dallas-Fort Worth	Dallas TX	0123.02	Low
Dallas-Fort Worth	Dallas TX	0124.00	Mod
Dallas-Fort Worth	Dallas TX	0125.01	Mod
Dallas-Fort Worth	Dallas TX	0125.02	Low
Dallas-Fort Worth	Dallas TX	0132.02	Middle
Dallas-Fort Worth	Dallas TX	0133.00	Upper*
Dallas-Fort Worth	Dallas TX	0134.00	Upper*
Dallas-Fort Worth	Dallas TX	0135.00	Upper*
Dallas-Fort Worth	Dallas TX	0136.05	Upper*
Dallas-Fort Worth	Dallas TX	0136.06	Middle
Dallas-Fort Worth	Dallas TX	0136.07	Upper*
Dallas-Fort Worth	Dallas TX	0136.08	Upper*
Dallas-Fort Worth	Dallas TX	0136.09	Middle
Dallas-Fort Worth	Dallas TX	0136.10	Upper*
Dallas-Fort Worth	Dallas TX	0136.11	Upper*
Dallas-Fort Worth	Dallas TX	0136.15	Low
Dallas-Fort Worth	Dallas TX	0136.17	Upper*
Dallas-Fort Worth	Dallas TX	0136.18	Upper*
Dallas-Fort Worth	Dallas TX	0136.19	Upper*
Dallas-Fort Worth	Dallas TX	0136.20	Middle
Dallas-Fort Worth	Dallas TX	0136.21	Mod
Dallas-Fort Worth	Dallas TX	0136.22	Upper*
Dallas-Fort Worth	Dallas TX	0136.24	Middle
Dallas-Fort Worth	Dallas TX	0136.25	Mod
Dallas-Fort Worth	Dallas TX	0138.08	Upper*
Dallas-Fort Worth	Dallas TX	0139.01	Mod
Dallas-Fort Worth	Dallas TX	0139.02	Middle
Dallas-Fort Worth	Dallas TX	0140.01	Middle
Dallas-Fort Worth	Dallas TX	0140.02	Upper*
Dallas-Fort Worth	Dallas TX	0141.19	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0141.20	Upper*
Dallas-Fort Worth	Dallas TX	0141.21	Middle
Dallas-Fort Worth	Dallas TX	0141.23	Upper*
Dallas-Fort Worth	Dallas TX	0141.24	Upper*
Dallas-Fort Worth	Dallas TX	0141.26	Upper*
Dallas-Fort Worth	Dallas TX	0141.28	Upper*
Dallas-Fort Worth	Dallas TX	0141.30	Middle
Dallas-Fort Worth	Dallas TX	0141.32	Middle
Dallas-Fort Worth	Dallas TX	0141.34	Upper*
Dallas-Fort Worth	Dallas TX	0141.35	Upper*
Dallas-Fort Worth	Dallas TX	0141.38	Upper*
Dallas-Fort Worth	Dallas TX	0141.39	Middle
Dallas-Fort Worth	Dallas TX	0141.40	Mod
Dallas-Fort Worth	Dallas TX	0141.41	Middle
Dallas-Fort Worth	Dallas TX	0142.07	Upper*
Dallas-Fort Worth	Dallas TX	0142.08	Middle
Dallas-Fort Worth	Dallas TX	0142.09	Upper*
Dallas-Fort Worth	Dallas TX	0143.06	Mod
Dallas-Fort Worth	Dallas TX	0143.08	Mod
Dallas-Fort Worth	Dallas TX	0143.09	Low
Dallas-Fort Worth	Dallas TX	0143.10	Middle
Dallas-Fort Worth	Dallas TX	0143.13	Middle
Dallas-Fort Worth	Dallas TX	0143.14	Upper*
Dallas-Fort Worth	Dallas TX	0143.15	Mod
Dallas-Fort Worth	Dallas TX	0143.16	Mod
Dallas-Fort Worth	Dallas TX	0143.17	Middle
Dallas-Fort Worth	Dallas TX	0143.18	Middle
Dallas-Fort Worth	Dallas TX	0143.19	Mod
Dallas-Fort Worth	Dallas TX	0143.20	Middle
Dallas-Fort Worth	Dallas TX	0144.05	Mod
Dallas-Fort Worth	Dallas TX	0144.06	Mod
Dallas-Fort Worth	Dallas TX	0144.07	Mod
Dallas-Fort Worth	Dallas TX	0144.08	Mod
Dallas-Fort Worth	Dallas TX	0144.09	Low
Dallas-Fort Worth	Dallas TX	0144.10	Mod
Dallas-Fort Worth	Dallas TX	0154.05	Middle
Dallas-Fort Worth	Dallas TX	0154.06	Middle
Dallas-Fort Worth	Dallas TX	0155.00	Middle
Dallas-Fort Worth	Dallas TX	0156.00	Mod
Dallas-Fort Worth	Dallas TX	0157.00	Mod
Dallas-Fort Worth	Dallas TX	0159.00	Mod
Dallas-Fort Worth	Dallas TX	0160.01	Low
Dallas-Fort Worth	Dallas TX	0160.02	Low
Dallas-Fort Worth	Dallas TX	0161.00	Mod
Dallas-Fort Worth	Dallas TX	0162.01	Mod
Dallas-Fort Worth	Dallas TX	0162.03	Low
Dallas-Fort Worth	Dallas TX	0162.04	Mod
Dallas-Fort Worth	Dallas TX	0163.01	Mod
Dallas-Fort Worth	Dallas TX	0163.02	Low
Dallas-Fort Worth	Dallas TX	0164.06	Middle
Dallas-Fort Worth	Dallas TX	0164.07	Mod
Dallas-Fort Worth	Dallas TX	0164.09	Upper*
Dallas-Fort Worth	Dallas TX	0164.10	Middle
Dallas-Fort Worth	Dallas TX	0164.12	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0164.14	Upper*
Dallas-Fort Worth	Dallas TX	0164.15	Upper*
Dallas-Fort Worth	Tarrant TX	1108.08	Upper*
Dallas-Fort Worth	Tarrant TX	1108.09	Upper*
Dallas-Fort Worth	Tarrant TX	1109.01	Upper*
Dallas-Fort Worth	Tarrant TX	1109.03	Upper*
Dallas-Fort Worth	Tarrant TX	1109.05	Upper*
Dallas-Fort Worth	Tarrant TX	1109.06	Middle
Dallas-Fort Worth	Tarrant TX	1109.07	Upper*
Dallas-Fort Worth	Tarrant TX	1110.03	Middle
Dallas-Fort Worth	Tarrant TX	1110.10	Middle
Dallas-Fort Worth	Tarrant TX	1110.15	Mod
Dallas-Fort Worth	Tarrant TX	1110.18	Upper*
Dallas-Fort Worth	Tarrant TX	1110.19	Mod
Dallas-Fort Worth	Tarrant TX	1110.20	Mod
Dallas-Fort Worth	Tarrant TX	1110.21	Middle
Dallas-Fort Worth	Tarrant TX	1110.22	Middle
Dallas-Fort Worth	Tarrant TX	1110.23	Middle
Dallas-Fort Worth	Tarrant TX	1110.24	Middle
Dallas-Fort Worth	Tarrant TX	1110.25	Middle
Dallas-Fort Worth	Tarrant TX	1110.26	Mod
Dallas-Fort Worth	Tarrant TX	1110.27	Middle
Dallas-Fort Worth	Tarrant TX	1110.28	Middle
Dallas-Fort Worth	Tarrant TX	1110.29	Middle
Dallas-Fort Worth	Dallas TX	0078.05	Middle
Dallas-Fort Worth	Dallas TX	0078.09	Middle
Dallas-Fort Worth	Dallas TX	0078.10	Upper*
Dallas-Fort Worth	Dallas TX	0078.12	Upper*
Dallas-Fort Worth	Dallas TX	0078.15	Low
Dallas-Fort Worth	Dallas TX	0078.19	Low
Dallas-Fort Worth	Dallas TX	0078.21	Low
Dallas-Fort Worth	Dallas TX	0078.22	Middle
Dallas-Fort Worth	Dallas TX	0078.23	Mod
Dallas-Fort Worth	Dallas TX	0078.24	Upper*
Dallas-Fort Worth	Dallas TX	0078.25	Middle
Dallas-Fort Worth	Dallas TX	0078.26	Middle
Dallas-Fort Worth	Dallas TX	0078.27	Low
Dallas-Fort Worth	Dallas TX	0078.28	Mod
Dallas-Fort Worth	Dallas TX	0078.29	Mod
Dallas-Fort Worth	Dallas TX	0078.30	Low
Dallas-Fort Worth	Dallas TX	0078.31	Mod
Dallas-Fort Worth	Dallas TX	0078.32	Low
Dallas-Fort Worth	Dallas TX	0078.33	Low
Dallas-Fort Worth	Dallas TX	0078.34	Low
Dallas-Fort Worth	Dallas TX	0078.35	Low
Dallas-Fort Worth	Dallas TX	0079.02	Upper*
Dallas-Fort Worth	Dallas TX	0079.03	Upper*
Dallas-Fort Worth	Dallas TX	0088.01	Low
Dallas-Fort Worth	Dallas TX	0088.02	Low
Dallas-Fort Worth	Dallas TX	0090.01	Mod
Dallas-Fort Worth	Dallas TX	0090.02	Low
Dallas-Fort Worth	Dallas TX	0091.01	Mod
Dallas-Fort Worth	Dallas TX	0091.03	Low
Dallas-Fort Worth	Dallas TX	0091.04	Mod

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0091.05	Mod
Dallas-Fort Worth	Dallas TX	0092.02	Low
Dallas-Fort Worth	Dallas TX	0092.03	Mod
Dallas-Fort Worth	Dallas TX	0092.04	Low
Dallas-Fort Worth	Collin TX	0302.04	Middle
Dallas-Fort Worth	Collin TX	0302.05	Middle
Dallas-Fort Worth	Collin TX	0302.06	Upper*
Dallas-Fort Worth	Collin TX	0302.07	Middle
Dallas-Fort Worth	Collin TX	0303.01	Upper*
Dallas-Fort Worth	Collin TX	0303.02	Upper*
Dallas-Fort Worth	Collin TX	0303.03	Upper*
Dallas-Fort Worth	Collin TX	0303.04	Upper*
Dallas-Fort Worth	Collin TX	0303.06	Upper*
Dallas-Fort Worth	Collin TX	0303.07	Upper*
Dallas-Fort Worth	Collin TX	0304.03	Upper*
Dallas-Fort Worth	Collin TX	0304.04	Upper*
Dallas-Fort Worth	Collin TX	0304.05	Middle
Dallas-Fort Worth	Collin TX	0304.06	Middle
Dallas-Fort Worth	Collin TX	0304.07	Upper*
Dallas-Fort Worth	Collin TX	0304.09	Mod
Dallas-Fort Worth	Collin TX	0304.10	Middle
Dallas-Fort Worth	Collin TX	0305.04	Upper*
Dallas-Fort Worth	Collin TX	0305.05	Middle
Dallas-Fort Worth	Collin TX	0305.06	Upper*
Dallas-Fort Worth	Collin TX	0305.07	Upper*
Dallas-Fort Worth	Collin TX	0305.39	Upper*
Dallas-Fort Worth	Collin TX	0305.40	Mod
Dallas-Fort Worth	Collin TX	0305.41	Upper*
Dallas-Fort Worth	Collin TX	0305.42	Upper*
Dallas-Fort Worth	Collin TX	0305.43	N/A
Dallas-Fort Worth	Collin TX	0305.44	Upper*
Dallas-Fort Worth	Collin TX	0305.45	Upper*
Dallas-Fort Worth	Collin TX	0305.46	Upper*
Dallas-Fort Worth	Collin TX	0305.47	Upper*
Dallas-Fort Worth	Collin TX	0305.48	Upper*
Dallas-Fort Worth	Collin TX	0305.49	Upper*
Dallas-Fort Worth	Collin TX	0305.50	Upper*
Dallas-Fort Worth	Collin TX	0306.04	Upper*
Dallas-Fort Worth	Collin TX	0306.05	Middle
Dallas-Fort Worth	Collin TX	0306.06	Middle
Dallas-Fort Worth	Collin TX	0306.07	Upper*
Dallas-Fort Worth	Collin TX	0306.08	Upper*
Dallas-Fort Worth	Collin TX	0306.09	Upper*
Dallas-Fort Worth	Collin TX	0307.01	Middle
Dallas-Fort Worth	Collin TX	0307.02	Middle
Dallas-Fort Worth	Collin TX	0313.25	Upper*
Dallas-Fort Worth	Collin TX	0313.26	Upper*
Dallas-Fort Worth	Collin TX	0313.27	Upper*
Dallas-Fort Worth	Collin TX	0313.28	Upper*
Dallas-Fort Worth	Collin TX	0313.29	Upper*
Dallas-Fort Worth	Collin TX	0313.30	Upper*
Dallas-Fort Worth	Collin TX	0313.31	Middle
Dallas-Fort Worth	Collin TX	0313.32	Middle
Dallas-Fort Worth	Collin TX	0313.33	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Collin TX	0313.34	Upper*
Dallas-Fort Worth	Collin TX	0313.35	Upper*
Dallas-Fort Worth	Collin TX	0313.36	Upper*
Dallas-Fort Worth	Collin TX	0314.08	Upper*
Dallas-Fort Worth	Collin TX	0314.11	Upper*
Dallas-Fort Worth	Collin TX	0314.12	Upper*
Dallas-Fort Worth	Collin TX	0314.13	Middle
Dallas-Fort Worth	Collin TX	0314.14	Upper*
Dallas-Fort Worth	Collin TX	0314.15	Upper*
Dallas-Fort Worth	Collin TX	0314.16	Upper*
Dallas-Fort Worth	Collin TX	0314.17	Upper*
Dallas-Fort Worth	Collin TX	0314.18	Upper*
Dallas-Fort Worth	Collin TX	0316.27	Middle
Dallas-Fort Worth	Collin TX	0316.28	Middle
Dallas-Fort Worth	Collin TX	0316.29	Middle
Dallas-Fort Worth	Collin TX	0316.30	Middle
Dallas-Fort Worth	Collin TX	0316.31	Middle
Dallas-Fort Worth	Collin TX	0316.32	Middle
Dallas-Fort Worth	Collin TX	0316.33	Upper*
Dallas-Fort Worth	Collin TX	0316.34	Middle
Dallas-Fort Worth	Collin TX	0316.35	Middle
Dallas-Fort Worth	Collin TX	0316.36	Upper*
Dallas-Fort Worth	Collin TX	0316.39	Upper*
Dallas-Fort Worth	Collin TX	0316.41	Upper*
Dallas-Fort Worth	Collin TX	0316.42	Upper*
Dallas-Fort Worth	Collin TX	0316.43	Upper*
Dallas-Fort Worth	Collin TX	0316.45	Upper*
Dallas-Fort Worth	Collin TX	0316.46	Upper*
Dallas-Fort Worth	Collin TX	0316.47	Upper*
Dallas-Fort Worth	Collin TX	0316.49	Upper*
Dallas-Fort Worth	Collin TX	0316.54	Upper*
Dallas-Fort Worth	Collin TX	0316.55	Upper*
Dallas-Fort Worth	Collin TX	0316.81	Upper*
Dallas-Fort Worth	Collin TX	0316.82	Upper*
Dallas-Fort Worth	Collin TX	0317.04	Upper*
Dallas-Fort Worth	Collin TX	0317.06	Upper*
Dallas-Fort Worth	Collin TX	0317.08	Middle
Dallas-Fort Worth	Collin TX	0317.09	Middle
Dallas-Fort Worth	Collin TX	0317.11	Upper*
Dallas-Fort Worth	Collin TX	0317.13	Middle
Dallas-Fort Worth	Collin TX	0317.15	Upper*
Dallas-Fort Worth	Collin TX	0317.16	Upper*
Dallas-Fort Worth	Collin TX	0317.17	Upper*
Dallas-Fort Worth	Collin TX	0317.18	Upper*
Dallas-Fort Worth	Collin TX	0317.19	Upper*
Dallas-Fort Worth	Collin TX	0317.20	Low
Dallas-Fort Worth	Collin TX	0317.21	Upper*
Dallas-Fort Worth	Collin TX	0317.22	Middle
Dallas-Fort Worth	Collin TX	0317.23	Low
Dallas-Fort Worth	Collin TX	0317.24	Mod
Dallas-Fort Worth	Collin TX	0318.06	Middle
Dallas-Fort Worth	Collin TX	0318.07	Middle
Dallas-Fort Worth	Collin TX	0320.19	Upper*
Dallas-Fort Worth	Dallas TX	0001.00	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0002.01	Upper*
Dallas-Fort Worth	Dallas TX	0002.02	Upper*
Dallas-Fort Worth	Dallas TX	0003.00	N/A
Dallas-Fort Worth	Dallas TX	0004.01	Mod
Dallas-Fort Worth	Dallas TX	0004.05	Low
Dallas-Fort Worth	Dallas TX	0004.07	Mod
Dallas-Fort Worth	Dallas TX	0004.08	Middle
Dallas-Fort Worth	Dallas TX	0004.09	Mod
Dallas-Fort Worth	Dallas TX	0004.10	Mod
Dallas-Fort Worth	Dallas TX	0005.01	N/A
Dallas-Fort Worth	Dallas TX	0005.02	Upper*
Dallas-Fort Worth	Dallas TX	0005.03	Upper*
Dallas-Fort Worth	Dallas TX	0006.05	Upper*
Dallas-Fort Worth	Dallas TX	0006.06	Upper*
Dallas-Fort Worth	Dallas TX	0006.07	Upper*
Dallas-Fort Worth	Dallas TX	0006.08	Upper*
Dallas-Fort Worth	Dallas TX	0006.09	Upper*
Dallas-Fort Worth	Dallas TX	0006.10	Mod
Dallas-Fort Worth	Dallas TX	0016.01	N/A
Dallas-Fort Worth	Dallas TX	0016.02	Upper*
Dallas-Fort Worth	Dallas TX	0017.03	Upper*
Dallas-Fort Worth	Dallas TX	0017.05	Upper*
Dallas-Fort Worth	Dallas TX	0018.01	N/A
Dallas-Fort Worth	Dallas TX	0018.02	Middle
Dallas-Fort Worth	Dallas TX	0019.01	Upper*
Dallas-Fort Worth	Dallas TX	0019.02	Upper*
Dallas-Fort Worth	Dallas TX	0020.01	Middle
Dallas-Fort Worth	Dallas TX	0020.02	Low
Dallas-Fort Worth	Dallas TX	0021.00	Upper*
Dallas-Fort Worth	Dallas TX	0022.00	Middle
Dallas-Fort Worth	Dallas TX	0024.00	Mod
Dallas-Fort Worth	Dallas TX	0025.00	Mod
Dallas-Fort Worth	Dallas TX	0027.03	Low
Dallas-Fort Worth	Dallas TX	0031.02	Upper*
Dallas-Fort Worth	Dallas TX	0031.03	Upper*
Dallas-Fort Worth	Dallas TX	0037.00	Low
Dallas-Fort Worth	Dallas TX	0042.01	Middle
Dallas-Fort Worth	Dallas TX	0042.02	Upper*
Dallas-Fort Worth	Dallas TX	0043.00	Mod
Dallas-Fort Worth	Collin TX	0319.03	Upper*
Dallas-Fort Worth	Collin TX	0319.04	Upper*
Dallas-Fort Worth	Collin TX	0320.03	Mod
Dallas-Fort Worth	Collin TX	0320.08	Middle
Dallas-Fort Worth	Collin TX	0320.10	Mod
Dallas-Fort Worth	Collin TX	0320.12	Mod
Dallas-Fort Worth	Collin TX	0320.13	Mod
Dallas-Fort Worth	Collin TX	0320.14	Mod
Dallas-Fort Worth	Collin TX	0320.15	Middle
Dallas-Fort Worth	Collin TX	0320.16	Upper*
Dallas-Fort Worth	Collin TX	0320.17	Middle
Dallas-Fort Worth	Collin TX	0320.18	Upper*
Dallas-Fort Worth	Dallas TX	0006.11	N/A
Dallas-Fort Worth	Dallas TX	0007.03	Upper*
Dallas-Fort Worth	Dallas TX	0007.04	Upper*



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0007.05	Upper*
Dallas-Fort Worth	Dallas TX	0007.06	Upper*
Dallas-Fort Worth	Dallas TX	0008.01	Mod
Dallas-Fort Worth	Dallas TX	0008.02	Mod
Dallas-Fort Worth	Dallas TX	0009.01	Upper*
Dallas-Fort Worth	Dallas TX	0009.02	N/A
Dallas-Fort Worth	Dallas TX	0010.01	Upper*
Dallas-Fort Worth	Dallas TX	0010.02	Upper*
Dallas-Fort Worth	Dallas TX	0011.01	Upper*
Dallas-Fort Worth	Dallas TX	0011.02	Upper*
Dallas-Fort Worth	Dallas TX	0012.02	Middle
Dallas-Fort Worth	Dallas TX	0012.03	Upper*
Dallas-Fort Worth	Dallas TX	0012.04	Mod
Dallas-Fort Worth	Dallas TX	0013.01	Upper*
Dallas-Fort Worth	Dallas TX	0013.02	Middle
Dallas-Fort Worth	Dallas TX	0014.00	Mod
Dallas-Fort Worth	Dallas TX	0015.02	Mod
Dallas-Fort Worth	Dallas TX	0015.03	Low
Dallas-Fort Worth	Dallas TX	0015.04	Mod
Dallas-Fort Worth	Dallas TX	0044.00	Upper*
Dallas-Fort Worth	Dallas TX	0045.00	Mod
Dallas-Fort Worth	Dallas TX	0046.00	Upper*
Dallas-Fort Worth	Dallas TX	0047.00	Mod
Dallas-Fort Worth	Dallas TX	0048.00	Mod
Dallas-Fort Worth	Dallas TX	0050.00	Mod
Dallas-Fort Worth	Dallas TX	0051.00	Mod
Dallas-Fort Worth	Dallas TX	0052.00	Middle
Dallas-Fort Worth	Dallas TX	0053.00	Mod
Dallas-Fort Worth	Dallas TX	0054.00	Low
Dallas-Fort Worth	Dallas TX	0055.00	Mod
Dallas-Fort Worth	Dallas TX	0056.00	Mod
Dallas-Fort Worth	Dallas TX	0057.00	Low
Dallas-Fort Worth	Dallas TX	0059.01	Low
Dallas-Fort Worth	Dallas TX	0059.02	Low
Dallas-Fort Worth	Dallas TX	0060.01	Mod
Dallas-Fort Worth	Dallas TX	0060.02	Low
Dallas-Fort Worth	Dallas TX	0061.00	Mod
Dallas-Fort Worth	Dallas TX	0062.00	Mod
Dallas-Fort Worth	Dallas TX	0063.01	Mod
Dallas-Fort Worth	Dallas TX	0063.02	Mod
Dallas-Fort Worth	Dallas TX	0064.01	Mod
Dallas-Fort Worth	Dallas TX	0064.02	Mod
Dallas-Fort Worth	Dallas TX	0195.02	Upper*
Dallas-Fort Worth	Dallas TX	0196.00	Upper*
Dallas-Fort Worth	Dallas TX	0197.00	Upper*
Dallas-Fort Worth	Dallas TX	0198.00	Upper*
Dallas-Fort Worth	Dallas TX	0199.00	Mod
Dallas-Fort Worth	Dallas TX	0200.00	Upper*
Dallas-Fort Worth	Dallas TX	0201.00	Mod
Dallas-Fort Worth	Dallas TX	0202.00	Low
Dallas-Fort Worth	Dallas TX	0203.00	Mod
Dallas-Fort Worth	Dallas TX	0204.01	Middle
Dallas-Fort Worth	Dallas TX	0204.02	Upper*
Dallas-Fort Worth	Dallas TX	0205.00	Mod

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0206.00	Upper*
Dallas-Fort Worth	Dallas TX	0207.00	Middle
Dallas-Fort Worth	Dallas TX	0208.00	Low
Dallas-Fort Worth	Dallas TX	0209.00	Middle
Dallas-Fort Worth	Dallas TX	0210.00	Low
Dallas-Fort Worth	Dallas TX	0211.00	Low
Dallas-Fort Worth	Dallas TX	0212.00	Mod
Dallas-Fort Worth	Dallas TX	9800.00	N/A
Dallas-Fort Worth	Dallas TX	9801.00	N/A
Dallas-Fort Worth	Dallas TX	9802.00	Low
Dallas-Fort Worth	Tarrant TX	1014.01	Middle
Dallas-Fort Worth	Tarrant TX	1014.02	Mod
Dallas-Fort Worth	Tarrant TX	1014.03	Low
Dallas-Fort Worth	Tarrant TX	1015.00	Mod
Dallas-Fort Worth	Tarrant TX	1017.00	Low
Dallas-Fort Worth	Tarrant TX	1020.00	Upper*
Dallas-Fort Worth	Tarrant TX	1021.01	Upper*
Dallas-Fort Worth	Tarrant TX	1021.02	Upper*
Dallas-Fort Worth	Tarrant TX	1022.01	Upper*
Dallas-Fort Worth	Tarrant TX	1022.02	Upper*
Dallas-Fort Worth	Tarrant TX	1023.01	Mod
Dallas-Fort Worth	Tarrant TX	1023.02	Mod
Dallas-Fort Worth	Tarrant TX	1024.01	Middle
Dallas-Fort Worth	Tarrant TX	1024.02	Upper*
Dallas-Fort Worth	Tarrant TX	1025.00	Mod
Dallas-Fort Worth	Tarrant TX	1026.01	Mod
Dallas-Fort Worth	Tarrant TX	1026.02	Middle
Dallas-Fort Worth	Tarrant TX	1027.00	Middle
Dallas-Fort Worth	Tarrant TX	1035.00	Mod
Dallas-Fort Worth	Tarrant TX	1036.01	Low
Dallas-Fort Worth	Tarrant TX	1036.02	Mod
Dallas-Fort Worth	Tarrant TX	1037.01	Mod
Dallas-Fort Worth	Tarrant TX	1048.03	Low
Dallas-Fort Worth	Tarrant TX	1048.04	Mod
Dallas-Fort Worth	Tarrant TX	1049.00	Mod
Dallas-Fort Worth	Tarrant TX	1050.07	Middle
Dallas-Fort Worth	Tarrant TX	1050.08	Mod
Dallas-Fort Worth	Tarrant TX	1050.09	Mod
Dallas-Fort Worth	Tarrant TX	1052.01	Low
Dallas-Fort Worth	Tarrant TX	1052.03	Mod
Dallas-Fort Worth	Tarrant TX	1052.04	Low
Dallas-Fort Worth	Tarrant TX	1052.06	Low
Dallas-Fort Worth	Tarrant TX	1052.07	Low
Dallas-Fort Worth	Tarrant TX	1054.03	Upper*
Dallas-Fort Worth	Tarrant TX	1054.04	Upper*
Dallas-Fort Worth	Tarrant TX	1054.05	Upper*
Dallas-Fort Worth	Tarrant TX	1054.07	Middle
Dallas-Fort Worth	Tarrant TX	1054.08	Upper*
Dallas-Fort Worth	Tarrant TX	1055.02	Middle
Dallas-Fort Worth	Tarrant TX	1055.03	Middle
Dallas-Fort Worth	Tarrant TX	1055.05	Middle
Dallas-Fort Worth	Tarrant TX	1055.11	Mod
Dallas-Fort Worth	Tarrant TX	1055.12	Middle
Dallas-Fort Worth	Tarrant TX	1055.13	Low



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1061.02	Low
Dallas-Fort Worth	Tarrant TX	1062.01	Mod
Dallas-Fort Worth	Tarrant TX	1062.02	Low
Dallas-Fort Worth	Tarrant TX	1063.00	Mod
Dallas-Fort Worth	Tarrant TX	1064.00	Mod
Dallas-Fort Worth	Tarrant TX	1065.02	Mod
Dallas-Fort Worth	Tarrant TX	1065.03	Mod
Dallas-Fort Worth	Tarrant TX	1065.07	Mod
Dallas-Fort Worth	Tarrant TX	1065.09	Upper*
Dallas-Fort Worth	Tarrant TX	1065.12	Middle
Dallas-Fort Worth	Tarrant TX	1065.13	Mod
Dallas-Fort Worth	Tarrant TX	1065.14	Middle
Dallas-Fort Worth	Tarrant TX	1065.15	Mod
Dallas-Fort Worth	Tarrant TX	1065.18	Mod
Dallas-Fort Worth	Tarrant TX	1065.19	N/A
Dallas-Fort Worth	Tarrant TX	1065.20	Mod
Dallas-Fort Worth	Tarrant TX	1065.21	Middle
Dallas-Fort Worth	Tarrant TX	1065.22	Mod
Dallas-Fort Worth	Tarrant TX	1065.23	Mod
Dallas-Fort Worth	Tarrant TX	1065.24	Middle
Dallas-Fort Worth	Tarrant TX	1065.25	Upper*
Dallas-Fort Worth	Tarrant TX	1065.26	Upper*
Dallas-Fort Worth	Tarrant TX	1066.00	Low
Dallas-Fort Worth	Collin TX	0305.24	Upper*
Dallas-Fort Worth	Collin TX	0305.25	Upper*
Dallas-Fort Worth	Collin TX	0305.29	Upper*
Dallas-Fort Worth	Collin TX	0305.31	Upper*
Dallas-Fort Worth	Collin TX	0305.32	Upper*
Dallas-Fort Worth	Collin TX	0305.33	Upper*
Dallas-Fort Worth	Collin TX	0305.34	Upper*
Dallas-Fort Worth	Collin TX	0305.35	Upper*
Dallas-Fort Worth	Collin TX	0305.36	Upper*
Dallas-Fort Worth	Collin TX	0305.37	Upper*
Dallas-Fort Worth	Collin TX	0305.38	Upper*
Dallas-Fort Worth	Collin TX	0308.01	Mod
Dallas-Fort Worth	Collin TX	0308.02	Mod
Dallas-Fort Worth	Collin TX	0309.01	N/A
Dallas-Fort Worth	Collin TX	0309.02	N/A
Dallas-Fort Worth	Collin TX	0309.03	Mod
Dallas-Fort Worth	Collin TX	0310.03	Middle
Dallas-Fort Worth	Collin TX	0310.05	Middle
Dallas-Fort Worth	Collin TX	0310.06	Middle
Dallas-Fort Worth	Collin TX	0310.07	Middle
Dallas-Fort Worth	Collin TX	0310.08	Mod
Dallas-Fort Worth	Collin TX	0311.01	Middle
Dallas-Fort Worth	Collin TX	0311.02	Middle
Dallas-Fort Worth	Collin TX	0312.01	Middle
Dallas-Fort Worth	Collin TX	0312.02	Upper*
Dallas-Fort Worth	Collin TX	0313.08	Upper*
Dallas-Fort Worth	Collin TX	0313.14	Upper*
Dallas-Fort Worth	Collin TX	0313.18	Upper*
Dallas-Fort Worth	Collin TX	0313.19	Mod
Dallas-Fort Worth	Collin TX	0313.20	Upper*
Dallas-Fort Worth	Collin TX	0313.21	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Collin TX	0313.22	Upper*
Dallas-Fort Worth	Collin TX	0313.23	Middle
Dallas-Fort Worth	Collin TX	0313.24	Upper*
Dallas-Fort Worth	Collin TX	0314.19	Upper*
Dallas-Fort Worth	Collin TX	0314.20	Middle
Dallas-Fort Worth	Collin TX	0314.21	Upper*
Dallas-Fort Worth	Collin TX	0314.22	Middle
Dallas-Fort Worth	Collin TX	0314.23	Middle
Dallas-Fort Worth	Collin TX	0314.24	Middle
Dallas-Fort Worth	Collin TX	0314.25	Upper*
Dallas-Fort Worth	Collin TX	0315.04	Middle
Dallas-Fort Worth	Collin TX	0315.07	Middle
Dallas-Fort Worth	Collin TX	0315.08	Middle
Dallas-Fort Worth	Collin TX	0315.09	Upper*
Dallas-Fort Worth	Collin TX	0315.10	Upper*
Dallas-Fort Worth	Collin TX	0315.11	Mod
Dallas-Fort Worth	Collin TX	0315.12	Middle
Dallas-Fort Worth	Collin TX	0316.11	Middle
Dallas-Fort Worth	Collin TX	0316.13	Upper*
Dallas-Fort Worth	Collin TX	0316.21	Middle
Dallas-Fort Worth	Collin TX	0316.22	Upper*
Dallas-Fort Worth	Collin TX	0316.23	Middle
Dallas-Fort Worth	Collin TX	0316.24	Mod
Dallas-Fort Worth	Collin TX	0316.25	Upper*
Dallas-Fort Worth	Collin TX	0316.26	Upper*
Dallas-Fort Worth	Collin TX	0316.57	Middle
Dallas-Fort Worth	Collin TX	0316.59	Middle
Dallas-Fort Worth	Collin TX	0316.60	Upper*
Dallas-Fort Worth	Collin TX	0316.61	Upper*
Dallas-Fort Worth	Collin TX	0316.62	Upper*
Dallas-Fort Worth	Collin TX	0316.63	Upper*
Dallas-Fort Worth	Collin TX	0316.64	Upper*
Dallas-Fort Worth	Collin TX	0316.65	Middle
Dallas-Fort Worth	Collin TX	0316.66	Upper*
Dallas-Fort Worth	Collin TX	0316.67	Upper*
Dallas-Fort Worth	Collin TX	0316.68	Upper*
Dallas-Fort Worth	Collin TX	0316.69	Upper*
Dallas-Fort Worth	Collin TX	0316.70	N/A
Dallas-Fort Worth	Collin TX	0316.71	Middle
Dallas-Fort Worth	Collin TX	0316.72	Middle
Dallas-Fort Worth	Collin TX	0316.73	Middle
Dallas-Fort Worth	Collin TX	0316.74	Upper*
Dallas-Fort Worth	Collin TX	0316.75	Upper*
Dallas-Fort Worth	Collin TX	0316.76	Upper*
Dallas-Fort Worth	Collin TX	0316.77	Upper*
Dallas-Fort Worth	Collin TX	0316.78	Upper*
Dallas-Fort Worth	Collin TX	0316.79	Upper*
Dallas-Fort Worth	Collin TX	0316.80	Upper*
Dallas-Fort Worth	Collin TX	0318.08	Middle
Dallas-Fort Worth	Collin TX	0318.09	Mod
Dallas-Fort Worth	Collin TX	0318.10	Upper*
Dallas-Fort Worth	Collin TX	0318.11	Middle
Dallas-Fort Worth	Collin TX	0318.12	Middle
Dallas-Fort Worth	Collin TX	0318.13	N/A

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Collin TX	0318.14	Upper*
Dallas-Fort Worth	Collin TX	0318.15	Upper*
Dallas-Fort Worth	Collin TX	0318.16	Middle
Dallas-Fort Worth	Collin TX	0319.01	Mod
Dallas-Fort Worth	Collin TX	0319.02	Mod
Dallas-Fort Worth	Dallas TX	0166.29	Middle
Dallas-Fort Worth	Dallas TX	0166.30	Middle
Dallas-Fort Worth	Dallas TX	0166.31	Upper*
Dallas-Fort Worth	Dallas TX	0166.32	Middle
Dallas-Fort Worth	Dallas TX	0166.33	Middle
Dallas-Fort Worth	Dallas TX	0166.34	Mod
Dallas-Fort Worth	Dallas TX	0166.35	Low
Dallas-Fort Worth	Dallas TX	0166.36	Middle
Dallas-Fort Worth	Dallas TX	0166.37	Middle
Dallas-Fort Worth	Dallas TX	0166.38	Mod
Dallas-Fort Worth	Dallas TX	0167.04	Mod
Dallas-Fort Worth	Dallas TX	0167.06	Low
Dallas-Fort Worth	Dallas TX	0167.07	Mod
Dallas-Fort Worth	Dallas TX	0167.08	Middle
Dallas-Fort Worth	Dallas TX	0167.09	Low
Dallas-Fort Worth	Dallas TX	0167.10	Low
Dallas-Fort Worth	Dallas TX	0167.11	Low
Dallas-Fort Worth	Dallas TX	0168.02	Middle
Dallas-Fort Worth	Dallas TX	0168.03	Low
Dallas-Fort Worth	Dallas TX	0168.05	Middle
Dallas-Fort Worth	Dallas TX	0168.06	Middle
Dallas-Fort Worth	Dallas TX	0169.02	Low
Dallas-Fort Worth	Dallas TX	0169.03	Mod
Dallas-Fort Worth	Dallas TX	0174.00	Mod
Dallas-Fort Worth	Dallas TX	0175.00	Middle
Dallas-Fort Worth	Dallas TX	0176.02	Mod
Dallas-Fort Worth	Dallas TX	0176.04	Mod
Dallas-Fort Worth	Dallas TX	0176.05	Mod
Dallas-Fort Worth	Dallas TX	0176.06	Mod
Dallas-Fort Worth	Dallas TX	0177.03	Low
Dallas-Fort Worth	Dallas TX	0177.04	Mod
Dallas-Fort Worth	Dallas TX	0177.05	Low
Dallas-Fort Worth	Dallas TX	0177.06	Middle
Dallas-Fort Worth	Dallas TX	0178.05	Mod
Dallas-Fort Worth	Dallas TX	0178.06	Mod
Dallas-Fort Worth	Dallas TX	0178.08	Middle
Dallas-Fort Worth	Dallas TX	0178.11	Middle
Dallas-Fort Worth	Dallas TX	0178.12	Middle
Dallas-Fort Worth	Dallas TX	0178.14	Middle
Dallas-Fort Worth	Dallas TX	0178.15	Low
Dallas-Fort Worth	Dallas TX	0178.16	Mod
Dallas-Fort Worth	Dallas TX	0178.17	Mod
Dallas-Fort Worth	Dallas TX	0178.18	Mod
Dallas-Fort Worth	Dallas TX	0178.19	Mod
Dallas-Fort Worth	Dallas TX	0178.20	Middle
Dallas-Fort Worth	Dallas TX	0179.00	Mod
Dallas-Fort Worth	Dallas TX	0181.43	Upper*
Dallas-Fort Worth	Dallas TX	0181.44	Upper*
Dallas-Fort Worth	Dallas TX	0181.45	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0181.46	Upper*
Dallas-Fort Worth	Dallas TX	0181.47	Upper*
Dallas-Fort Worth	Dallas TX	0181.48	Middle
Dallas-Fort Worth	Dallas TX	0181.49	Upper*
Dallas-Fort Worth	Dallas TX	0181.50	Middle
Dallas-Fort Worth	Dallas TX	0181.51	Middle
Dallas-Fort Worth	Dallas TX	0181.52	Middle
Dallas-Fort Worth	Dallas TX	0181.53	Upper*
Dallas-Fort Worth	Dallas TX	0181.54	Middle
Dallas-Fort Worth	Dallas TX	0181.55	Upper*
Dallas-Fort Worth	Dallas TX	0181.56	Middle
Dallas-Fort Worth	Dallas TX	0181.57	Middle
Dallas-Fort Worth	Dallas TX	0181.58	Upper*
Dallas-Fort Worth	Dallas TX	0181.59	Upper*
Dallas-Fort Worth	Dallas TX	0182.03	Mod
Dallas-Fort Worth	Dallas TX	0182.04	Mod
Dallas-Fort Worth	Dallas TX	0182.05	Mod
Dallas-Fort Worth	Dallas TX	0182.06	Mod
Dallas-Fort Worth	Dallas TX	0183.00	Mod
Dallas-Fort Worth	Dallas TX	0190.26	Middle
Dallas-Fort Worth	Dallas TX	0190.27	Mod
Dallas-Fort Worth	Dallas TX	0190.28	Mod
Dallas-Fort Worth	Dallas TX	0190.29	Mod
Dallas-Fort Worth	Dallas TX	0190.31	Middle
Dallas-Fort Worth	Dallas TX	0190.32	Mod
Dallas-Fort Worth	Dallas TX	0190.33	Mod
Dallas-Fort Worth	Dallas TX	0190.34	Mod
Dallas-Fort Worth	Dallas TX	0190.35	Low
Dallas-Fort Worth	Dallas TX	0190.36	Upper*
Dallas-Fort Worth	Dallas TX	0190.37	Middle
Dallas-Fort Worth	Dallas TX	0190.39	Middle
Dallas-Fort Worth	Dallas TX	0190.40	Middle
Dallas-Fort Worth	Dallas TX	0190.41	Middle
Dallas-Fort Worth	Dallas TX	0190.42	Middle
Dallas-Fort Worth	Dallas TX	0190.44	Middle
Dallas-Fort Worth	Dallas TX	0190.45	Mod
Dallas-Fort Worth	Dallas TX	0190.46	Middle
Dallas-Fort Worth	Dallas TX	0190.47	Mod
Dallas-Fort Worth	Dallas TX	0190.48	Middle
Dallas-Fort Worth	Dallas TX	0190.49	Mod
Dallas-Fort Worth	Dallas TX	0190.50	Upper*
Dallas-Fort Worth	Collin TX	0301.01	Middle
Dallas-Fort Worth	Collin TX	0301.02	Mod
Dallas-Fort Worth	Collin TX	0302.01	Middle
Dallas-Fort Worth	Collin TX	0302.02	Upper*
Dallas-Fort Worth	Collin TX	0305.09	Upper*
Dallas-Fort Worth	Collin TX	0305.10	Upper*
Dallas-Fort Worth	Collin TX	0305.11	Upper*
Dallas-Fort Worth	Collin TX	0305.12	Upper*
Dallas-Fort Worth	Collin TX	0305.15	Upper*
Dallas-Fort Worth	Collin TX	0305.16	Upper*
Dallas-Fort Worth	Collin TX	0305.17	Upper*
Dallas-Fort Worth	Collin TX	0305.18	Upper*
Dallas-Fort Worth	Collin TX	0305.19	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Collin TX	0305.20	Upper*
Dallas-Fort Worth	Collin TX	0305.21	Upper*
Dallas-Fort Worth	Tarrant TX	1139.40	Upper*
Dallas-Fort Worth	Tarrant TX	1139.41	Middle
Dallas-Fort Worth	Tarrant TX	1139.42	Middle
Dallas-Fort Worth	Tarrant TX	1139.43	Upper*
Dallas-Fort Worth	Tarrant TX	1139.44	Upper*
Dallas-Fort Worth	Tarrant TX	1139.45	Upper*
Dallas-Fort Worth	Tarrant TX	1139.46	Upper*
Dallas-Fort Worth	Tarrant TX	1139.47	Middle
Dallas-Fort Worth	Tarrant TX	1139.48	Middle
Dallas-Fort Worth	Tarrant TX	1139.49	Upper*
Dallas-Fort Worth	Tarrant TX	1139.50	Upper*
Dallas-Fort Worth	Tarrant TX	1139.51	Middle
Dallas-Fort Worth	Tarrant TX	1139.52	Middle
Dallas-Fort Worth	Tarrant TX	1139.53	Upper*
Dallas-Fort Worth	Tarrant TX	1139.54	Upper*
Dallas-Fort Worth	Tarrant TX	1139.55	Upper*
Dallas-Fort Worth	Tarrant TX	1139.56	Upper*
Dallas-Fort Worth	Tarrant TX	1139.57	Upper*
Dallas-Fort Worth	Tarrant TX	1139.58	Upper*
Dallas-Fort Worth	Tarrant TX	1140.03	Middle
Dallas-Fort Worth	Tarrant TX	1140.06	Middle
Dallas-Fort Worth	Tarrant TX	1140.09	Middle
Dallas-Fort Worth	Tarrant TX	1216.05	Upper*
Dallas-Fort Worth	Tarrant TX	1216.06	Upper*
Dallas-Fort Worth	Tarrant TX	1216.08	Middle
Dallas-Fort Worth	Tarrant TX	1216.09	Upper*
Dallas-Fort Worth	Tarrant TX	1216.10	Middle
Dallas-Fort Worth	Tarrant TX	1216.11	Middle
Dallas-Fort Worth	Tarrant TX	1216.12	Middle
Dallas-Fort Worth	Tarrant TX	1216.13	Middle
Dallas-Fort Worth	Tarrant TX	1216.14	Low
Dallas-Fort Worth	Tarrant TX	1216.15	Upper*
Dallas-Fort Worth	Tarrant TX	1217.02	Middle
Dallas-Fort Worth	Tarrant TX	1217.03	Low
Dallas-Fort Worth	Tarrant TX	1217.04	Low
Dallas-Fort Worth	Tarrant TX	1219.04	Mod
Dallas-Fort Worth	Tarrant TX	1219.05	Low
Dallas-Fort Worth	Tarrant TX	1219.06	Mod
Dallas-Fort Worth	Tarrant TX	1219.07	Low
Dallas-Fort Worth	Tarrant TX	1219.08	Low
Dallas-Fort Worth	Tarrant TX	1220.01	Mod
Dallas-Fort Worth	Tarrant TX	1220.02	Mod
Dallas-Fort Worth	Tarrant TX	1221.00	Mod
Dallas-Fort Worth	Tarrant TX	1222.00	Low
Dallas-Fort Worth	Tarrant TX	1223.00	Mod
Dallas-Fort Worth	Dallas TX	0141.53	Mod
Dallas-Fort Worth	Dallas TX	0141.54	Middle
Dallas-Fort Worth	Dallas TX	0141.55	Upper*
Dallas-Fort Worth	Dallas TX	0141.56	Upper*
Dallas-Fort Worth	Dallas TX	0141.57	Middle
Dallas-Fort Worth	Dallas TX	0141.58	Mod
Dallas-Fort Worth	Dallas TX	0141.59	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Dallas TX	0141.60	Mod
Dallas-Fort Worth	Dallas TX	0141.61	Mod
Dallas-Fort Worth	Dallas TX	0142.03	Middle
Dallas-Fort Worth	Dallas TX	0142.04	Mod
Dallas-Fort Worth	Dallas TX	0142.05	Upper*
Dallas-Fort Worth	Dallas TX	0145.01	Middle
Dallas-Fort Worth	Dallas TX	0145.02	Mod
Dallas-Fort Worth	Dallas TX	0146.01	Mod
Dallas-Fort Worth	Dallas TX	0146.02	Mod
Dallas-Fort Worth	Dallas TX	0146.03	Mod
Dallas-Fort Worth	Dallas TX	0147.01	Mod
Dallas-Fort Worth	Dallas TX	0147.04	Mod
Dallas-Fort Worth	Dallas TX	0149.03	Mod
Dallas-Fort Worth	Dallas TX	0150.01	Mod
Dallas-Fort Worth	Dallas TX	0150.02	Mod
Dallas-Fort Worth	Dallas TX	0151.01	Middle
Dallas-Fort Worth	Dallas TX	0151.02	Low
Dallas-Fort Worth	Dallas TX	0152.02	Mod
Dallas-Fort Worth	Dallas TX	0152.05	Low
Dallas-Fort Worth	Dallas TX	0152.06	Mod
Dallas-Fort Worth	Dallas TX	0152.07	Middle
Dallas-Fort Worth	Dallas TX	0152.08	Low
Dallas-Fort Worth	Dallas TX	0153.03	Mod
Dallas-Fort Worth	Dallas TX	0153.04	Mod
Dallas-Fort Worth	Dallas TX	0153.05	Mod
Dallas-Fort Worth	Dallas TX	0153.06	Middle
Dallas-Fort Worth	Dallas TX	0154.03	Mod
Dallas-Fort Worth	Dallas TX	0154.04	Low
Dallas-Fort Worth	Dallas TX	0164.16	Mod
Dallas-Fort Worth	Dallas TX	0164.17	Middle
Dallas-Fort Worth	Dallas TX	0164.18	Middle
Dallas-Fort Worth	Dallas TX	0164.19	Middle
Dallas-Fort Worth	Dallas TX	0164.20	Middle
Dallas-Fort Worth	Dallas TX	0164.21	Mod
Dallas-Fort Worth	Dallas TX	0165.11	Mod
Dallas-Fort Worth	Dallas TX	0165.13	Upper*
Dallas-Fort Worth	Dallas TX	0165.16	Mod
Dallas-Fort Worth	Dallas TX	0165.17	Mod
Dallas-Fort Worth	Dallas TX	0165.18	Low
Dallas-Fort Worth	Dallas TX	0165.19	Middle
Dallas-Fort Worth	Dallas TX	0165.21	Middle
Dallas-Fort Worth	Dallas TX	0165.22	Mod
Dallas-Fort Worth	Dallas TX	0165.24	Upper*
Dallas-Fort Worth	Dallas TX	0165.25	Upper*
Dallas-Fort Worth	Dallas TX	0165.26	Mod
Dallas-Fort Worth	Dallas TX	0165.27	Mod
Dallas-Fort Worth	Dallas TX	0165.28	Mod
Dallas-Fort Worth	Dallas TX	0165.29	Middle
Dallas-Fort Worth	Dallas TX	0165.30	Middle
Dallas-Fort Worth	Dallas TX	0165.31	Middle
Dallas-Fort Worth	Tarrant TX	1113.18	Middle
Dallas-Fort Worth	Tarrant TX	1113.19	Upper*
Dallas-Fort Worth	Tarrant TX	1113.20	Upper*
Dallas-Fort Worth	Tarrant TX	1114.02	Middle



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1114.05	Mod
Dallas-Fort Worth	Tarrant TX	1114.06	Upper*
Dallas-Fort Worth	Tarrant TX	1114.07	Upper*
Dallas-Fort Worth	Tarrant TX	1114.08	Upper*
Dallas-Fort Worth	Tarrant TX	1114.09	Upper*
Dallas-Fort Worth	Tarrant TX	1114.10	Mod
Dallas-Fort Worth	Tarrant TX	1114.11	Upper*
Dallas-Fort Worth	Tarrant TX	1115.05	Middle
Dallas-Fort Worth	Tarrant TX	1115.06	Middle
Dallas-Fort Worth	Tarrant TX	1115.13	Middle
Dallas-Fort Worth	Tarrant TX	1115.14	Middle
Dallas-Fort Worth	Tarrant TX	1115.16	Middle
Dallas-Fort Worth	Tarrant TX	1115.22	Mod
Dallas-Fort Worth	Tarrant TX	1115.25	Middle
Dallas-Fort Worth	Tarrant TX	1115.26	Middle
Dallas-Fort Worth	Tarrant TX	1115.29	Upper*
Dallas-Fort Worth	Tarrant TX	1115.30	Upper*
Dallas-Fort Worth	Tarrant TX	1115.31	Middle
Dallas-Fort Worth	Tarrant TX	1115.59	Low
Dallas-Fort Worth	Tarrant TX	1115.60	Middle
Dallas-Fort Worth	Tarrant TX	1115.61	Middle
Dallas-Fort Worth	Tarrant TX	1115.62	Upper*
Dallas-Fort Worth	Tarrant TX	1115.63	Upper*
Dallas-Fort Worth	Tarrant TX	1115.64	Middle
Dallas-Fort Worth	Tarrant TX	1115.65	Upper*
Dallas-Fort Worth	Tarrant TX	1115.66	Upper*
Dallas-Fort Worth	Tarrant TX	1115.67	Middle
Dallas-Fort Worth	Tarrant TX	1115.68	Middle
Dallas-Fort Worth	Tarrant TX	1115.69	Mod
Dallas-Fort Worth	Tarrant TX	1115.70	Mod
Dallas-Fort Worth	Tarrant TX	1115.71	Mod
Dallas-Fort Worth	Tarrant TX	1115.72	Upper*
Dallas-Fort Worth	Tarrant TX	1130.03	Upper*
Dallas-Fort Worth	Tarrant TX	1130.04	Upper*
Dallas-Fort Worth	Tarrant TX	1130.05	Mod
Dallas-Fort Worth	Tarrant TX	1130.06	Mod
Dallas-Fort Worth	Tarrant TX	1130.07	Mod
Dallas-Fort Worth	Tarrant TX	1131.02	Upper*
Dallas-Fort Worth	Tarrant TX	1131.04	Mod
Dallas-Fort Worth	Tarrant TX	1131.07	Upper*
Dallas-Fort Worth	Tarrant TX	1131.08	Upper*
Dallas-Fort Worth	Tarrant TX	1132.21	Middle
Dallas-Fort Worth	Tarrant TX	1132.22	Mod
Dallas-Fort Worth	Tarrant TX	1132.23	Mod
Dallas-Fort Worth	Tarrant TX	1133.01	Middle
Dallas-Fort Worth	Tarrant TX	1133.02	Mod
Dallas-Fort Worth	Tarrant TX	1134.03	Middle
Dallas-Fort Worth	Tarrant TX	1134.04	Mod
Dallas-Fort Worth	Tarrant TX	1134.07	Mod
Dallas-Fort Worth	Tarrant TX	1134.08	Middle
Dallas-Fort Worth	Tarrant TX	1134.09	Middle
Dallas-Fort Worth	Tarrant TX	1134.10	Mod
Dallas-Fort Worth	Tarrant TX	1135.09	Mod
Dallas-Fort Worth	Tarrant TX	1135.10	Middle

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1135.11	Middle
Dallas-Fort Worth	Tarrant TX	1135.12	Middle
Dallas-Fort Worth	Tarrant TX	1135.13	Middle
Dallas-Fort Worth	Tarrant TX	1135.14	Mod
Dallas-Fort Worth	Tarrant TX	1135.16	Middle
Dallas-Fort Worth	Tarrant TX	1135.17	Middle
Dallas-Fort Worth	Tarrant TX	1135.19	Middle
Dallas-Fort Worth	Tarrant TX	1135.20	Upper*
Dallas-Fort Worth	Tarrant TX	1135.21	Mod
Dallas-Fort Worth	Tarrant TX	1136.38	Middle
Dallas-Fort Worth	Tarrant TX	1136.39	Upper*
Dallas-Fort Worth	Tarrant TX	1136.40	Upper*
Dallas-Fort Worth	Tarrant TX	1137.07	Upper*
Dallas-Fort Worth	Tarrant TX	1137.09	Upper*
Dallas-Fort Worth	Tarrant TX	1137.10	Middle
Dallas-Fort Worth	Tarrant TX	1137.11	Upper*
Dallas-Fort Worth	Tarrant TX	1137.12	Upper*
Dallas-Fort Worth	Tarrant TX	1137.13	Mod
Dallas-Fort Worth	Tarrant TX	1137.14	Upper*
Dallas-Fort Worth	Tarrant TX	1137.15	Upper*
Dallas-Fort Worth	Tarrant TX	1137.16	Upper*
Dallas-Fort Worth	Tarrant TX	1138.03	Middle
Dallas-Fort Worth	Tarrant TX	1138.08	Middle
Dallas-Fort Worth	Tarrant TX	1138.09	Middle
Dallas-Fort Worth	Tarrant TX	1138.10	Middle
Dallas-Fort Worth	Tarrant TX	1138.11	Middle
Dallas-Fort Worth	Tarrant TX	1138.12	Upper*
Dallas-Fort Worth	Tarrant TX	1138.13	Upper*
Dallas-Fort Worth	Tarrant TX	1138.14	Upper*
Dallas-Fort Worth	Tarrant TX	1138.15	Upper*
Dallas-Fort Worth	Tarrant TX	1138.16	Upper*
Dallas-Fort Worth	Tarrant TX	1067.00	Middle
Dallas-Fort Worth	Tarrant TX	1101.02	Mod
Dallas-Fort Worth	Tarrant TX	1101.03	Mod
Dallas-Fort Worth	Tarrant TX	1101.04	Middle
Dallas-Fort Worth	Tarrant TX	1102.02	Mod
Dallas-Fort Worth	Tarrant TX	1102.04	Mod
Dallas-Fort Worth	Tarrant TX	1102.05	Middle
Dallas-Fort Worth	Tarrant TX	1102.06	Mod
Dallas-Fort Worth	Tarrant TX	1103.01	Mod
Dallas-Fort Worth	Tarrant TX	1103.02	Mod
Dallas-Fort Worth	Tarrant TX	1104.01	Middle
Dallas-Fort Worth	Tarrant TX	1104.02	Mod
Dallas-Fort Worth	Tarrant TX	1105.00	Mod
Dallas-Fort Worth	Tarrant TX	1106.00	Mod
Dallas-Fort Worth	Tarrant TX	1107.03	Mod
Dallas-Fort Worth	Tarrant TX	1107.04	Middle
Dallas-Fort Worth	Tarrant TX	1107.05	Middle
Dallas-Fort Worth	Tarrant TX	1107.06	Mod
Dallas-Fort Worth	Tarrant TX	1108.05	Middle
Dallas-Fort Worth	Tarrant TX	1108.06	Upper*
Dallas-Fort Worth	Tarrant TX	1108.07	Middle
Dallas-Fort Worth	Tarrant TX	1110.30	Middle
Dallas-Fort Worth	Tarrant TX	1110.31	Upper*



Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1110.32	Upper*
Dallas-Fort Worth	Tarrant TX	1110.33	Upper*
Dallas-Fort Worth	Tarrant TX	1111.02	Mod
Dallas-Fort Worth	Tarrant TX	1111.03	Mod
Dallas-Fort Worth	Tarrant TX	1111.04	Mod
Dallas-Fort Worth	Tarrant TX	1112.02	Mod
Dallas-Fort Worth	Tarrant TX	1112.03	Middle
Dallas-Fort Worth	Tarrant TX	1112.04	Middle
Dallas-Fort Worth	Tarrant TX	1113.04	Upper*
Dallas-Fort Worth	Tarrant TX	1113.06	Middle
Dallas-Fort Worth	Tarrant TX	1113.07	Mod
Dallas-Fort Worth	Tarrant TX	1113.08	Middle
Dallas-Fort Worth	Tarrant TX	1113.09	Middle
Dallas-Fort Worth	Tarrant TX	1113.11	Upper*
Dallas-Fort Worth	Tarrant TX	1113.12	Upper*
Dallas-Fort Worth	Tarrant TX	1113.14	Upper*
Dallas-Fort Worth	Tarrant TX	1113.15	Middle
Dallas-Fort Worth	Tarrant TX	1113.16	Middle
Dallas-Fort Worth	Tarrant TX	1113.17	Upper*
Dallas-Fort Worth	Tarrant TX	1115.32	Middle
Dallas-Fort Worth	Tarrant TX	1115.33	Upper*
Dallas-Fort Worth	Tarrant TX	1115.34	Middle
Dallas-Fort Worth	Tarrant TX	1115.36	Mod
Dallas-Fort Worth	Tarrant TX	1115.38	Middle
Dallas-Fort Worth	Tarrant TX	1115.40	Middle
Dallas-Fort Worth	Tarrant TX	1115.41	Middle
Dallas-Fort Worth	Tarrant TX	1115.42	Upper*
Dallas-Fort Worth	Tarrant TX	1115.43	Middle
Dallas-Fort Worth	Tarrant TX	1115.44	Middle
Dallas-Fort Worth	Tarrant TX	1115.45	Upper*
Dallas-Fort Worth	Tarrant TX	1115.46	Upper*
Dallas-Fort Worth	Tarrant TX	1115.51	Upper*
Dallas-Fort Worth	Tarrant TX	1115.52	Middle
Dallas-Fort Worth	Tarrant TX	1115.53	Mod
Dallas-Fort Worth	Tarrant TX	1115.54	Upper*
Dallas-Fort Worth	Tarrant TX	1115.55	Upper*
Dallas-Fort Worth	Tarrant TX	1115.56	Mod
Dallas-Fort Worth	Tarrant TX	1115.57	Mod
Dallas-Fort Worth	Tarrant TX	1115.58	Mod
Dallas-Fort Worth	Tarrant TX	1131.09	Middle
Dallas-Fort Worth	Tarrant TX	1131.10	Mod
Dallas-Fort Worth	Tarrant TX	1131.12	Upper*
Dallas-Fort Worth	Tarrant TX	1131.15	Mod
Dallas-Fort Worth	Tarrant TX	1131.16	Mod
Dallas-Fort Worth	Tarrant TX	1131.17	Low
Dallas-Fort Worth	Tarrant TX	1131.18	Mod
Dallas-Fort Worth	Tarrant TX	1131.19	Middle
Dallas-Fort Worth	Tarrant TX	1131.20	Upper*
Dallas-Fort Worth	Tarrant TX	1131.21	N/A
Dallas-Fort Worth	Tarrant TX	1131.22	Middle
Dallas-Fort Worth	Tarrant TX	1132.06	Mod
Dallas-Fort Worth	Tarrant TX	1132.07	Upper*
Dallas-Fort Worth	Tarrant TX	1132.10	Upper*
Dallas-Fort Worth	Tarrant TX	1132.12	Upper*

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1132.13	Mod
Dallas-Fort Worth	Tarrant TX	1132.14	Middle
Dallas-Fort Worth	Tarrant TX	1132.15	Middle
Dallas-Fort Worth	Tarrant TX	1132.16	Middle
Dallas-Fort Worth	Tarrant TX	1132.17	Middle
Dallas-Fort Worth	Tarrant TX	1132.18	Upper*
Dallas-Fort Worth	Tarrant TX	1135.22	Mod
Dallas-Fort Worth	Tarrant TX	1136.07	Middle
Dallas-Fort Worth	Tarrant TX	1136.11	Upper*
Dallas-Fort Worth	Tarrant TX	1136.12	Upper*
Dallas-Fort Worth	Tarrant TX	1136.13	Upper*
Dallas-Fort Worth	Tarrant TX	1136.18	Middle
Dallas-Fort Worth	Tarrant TX	1136.19	Mod
Dallas-Fort Worth	Tarrant TX	1136.22	Upper*
Dallas-Fort Worth	Tarrant TX	1136.23	Upper*
Dallas-Fort Worth	Tarrant TX	1136.24	Upper*
Dallas-Fort Worth	Tarrant TX	1136.25	Upper*
Dallas-Fort Worth	Tarrant TX	1136.26	Upper*
Dallas-Fort Worth	Tarrant TX	1136.28	Middle
Dallas-Fort Worth	Tarrant TX	1136.29	Upper*
Dallas-Fort Worth	Tarrant TX	1136.30	Mod
Dallas-Fort Worth	Tarrant TX	1136.32	Upper*
Dallas-Fort Worth	Tarrant TX	1136.33	Upper*
Dallas-Fort Worth	Tarrant TX	1136.34	Upper*
Dallas-Fort Worth	Tarrant TX	1136.35	Middle
Dallas-Fort Worth	Tarrant TX	1136.36	Mod
Dallas-Fort Worth	Tarrant TX	1136.37	Middle
Dallas-Fort Worth	Tarrant TX	1139.06	Upper*
Dallas-Fort Worth	Tarrant TX	1139.08	Upper*
Dallas-Fort Worth	Tarrant TX	1139.12	Upper*
Dallas-Fort Worth	Tarrant TX	1139.16	Middle
Dallas-Fort Worth	Tarrant TX	1139.17	Middle
Dallas-Fort Worth	Tarrant TX	1139.18	Mod
Dallas-Fort Worth	Tarrant TX	1139.19	Upper*
Dallas-Fort Worth	Tarrant TX	1139.20	Upper*
Dallas-Fort Worth	Tarrant TX	1139.23	Middle
Dallas-Fort Worth	Tarrant TX	1139.24	Middle
Dallas-Fort Worth	Tarrant TX	1139.25	Middle
Dallas-Fort Worth	Tarrant TX	1139.30	Middle
Dallas-Fort Worth	Tarrant TX	1139.31	Upper*
Dallas-Fort Worth	Tarrant TX	1139.32	Upper*
Dallas-Fort Worth	Tarrant TX	1139.33	Upper*
Dallas-Fort Worth	Tarrant TX	1139.34	N/A
Dallas-Fort Worth	Tarrant TX	1139.35	Upper*
Dallas-Fort Worth	Tarrant TX	1139.36	Upper*
Dallas-Fort Worth	Tarrant TX	1139.37	N/A
Dallas-Fort Worth	Tarrant TX	1139.38	Upper*
Dallas-Fort Worth	Tarrant TX	1139.39	Upper*
Dallas-Fort Worth	Tarrant TX	1140.10	Upper*
Dallas-Fort Worth	Tarrant TX	1140.11	Upper*
Dallas-Fort Worth	Tarrant TX	1140.12	Upper*
Dallas-Fort Worth	Tarrant TX	1140.13	Mod
Dallas-Fort Worth	Tarrant TX	1140.14	Middle
Dallas-Fort Worth	Tarrant TX	1140.15	Middle

Assessment Area	County	Census Tract	Tract Income
Dallas-Fort Worth	Tarrant TX	1141.05	Upper*
Dallas-Fort Worth	Tarrant TX	1141.06	Middle
Dallas-Fort Worth	Tarrant TX	1141.07	Upper*
Dallas-Fort Worth	Tarrant TX	1141.08	Upper*
Dallas-Fort Worth	Tarrant TX	1141.09	Upper*
Dallas-Fort Worth	Tarrant TX	1141.10	Upper*
Dallas-Fort Worth	Tarrant TX	1141.11	Upper*
Dallas-Fort Worth	Tarrant TX	1141.12	Upper*
Dallas-Fort Worth	Tarrant TX	1141.13	Middle
Dallas-Fort Worth	Tarrant TX	1142.03	Mod
Dallas-Fort Worth	Tarrant TX	1142.04	Middle
Dallas-Fort Worth	Tarrant TX	1142.05	Middle
Dallas-Fort Worth	Tarrant TX	1142.06	Middle
Dallas-Fort Worth	Tarrant TX	1142.07	Upper*
Dallas-Fort Worth	Tarrant TX	1224.01	Low
Dallas-Fort Worth	Tarrant TX	1224.02	Middle
Dallas-Fort Worth	Tarrant TX	1225.00	Middle
Dallas-Fort Worth	Tarrant TX	1226.00	Middle
Dallas-Fort Worth	Tarrant TX	1227.01	Middle
Dallas-Fort Worth	Tarrant TX	1227.02	Middle
Dallas-Fort Worth	Tarrant TX	1228.01	Low
Dallas-Fort Worth	Tarrant TX	1228.02	Low
Dallas-Fort Worth	Tarrant TX	1229.01	Mod
Dallas-Fort Worth	Tarrant TX	1229.02	Mod
Dallas-Fort Worth	Tarrant TX	1230.01	Middle
Dallas-Fort Worth	Tarrant TX	1230.02	Upper*
Dallas-Fort Worth	Tarrant TX	1231.00	Low
Dallas-Fort Worth	Tarrant TX	1232.00	Low
Dallas-Fort Worth	Tarrant TX	1233.01	Upper*
Dallas-Fort Worth	Tarrant TX	1233.02	Upper*
Dallas-Fort Worth	Tarrant TX	1235.00	Low
Dallas-Fort Worth	Tarrant TX	1236.00	Low
Dallas-Fort Worth	Tarrant TX	1237.00	Upper*
Dallas-Fort Worth	Tarrant TX	9800.00	N/A
Denver	Arapahoe CO	0068.59	Middle
Denver	Arapahoe CO	0068.60	Upper*
Denver	Arapahoe CO	0068.61	Upper*
Denver	Arapahoe CO	0068.62	Upper*
Denver	Arapahoe CO	0068.63	Mod
Denver	Arapahoe CO	0068.64	Upper*
Denver	Arapahoe CO	0071.01	Middle
Denver	Arapahoe CO	0071.03	Upper*
Denver	Arapahoe CO	0071.06	Upper*
Denver	Arapahoe CO	0071.08	Mod
Denver	Arapahoe CO	0071.09	Upper*
Denver	Arapahoe CO	0071.10	Upper*
Denver	Arapahoe CO	0071.11	Mod
Denver	Arapahoe CO	0071.12	Upper*
Denver	Arapahoe CO	0071.13	Upper*
Denver	Arapahoe CO	0072.01	Mod
Denver	Arapahoe CO	0072.02	Low
Denver	Arapahoe CO	0073.01	Mod
Denver	Arapahoe CO	0073.02	Mod
Denver	Arapahoe CO	0074.00	Mod

Assessment Area	County	Census Tract	Tract Income
Denver	Arapahoe CO	0075.00	Mod
Denver	Arapahoe CO	0076.00	Mod
Denver	Arapahoe CO	0077.02	Mod
Denver	Arapahoe CO	0077.03	Mod
Denver	Arapahoe CO	0818.00	Mod
Denver	Arapahoe CO	0819.00	Mod
Denver	Arapahoe CO	0820.00	Mod
Denver	Arapahoe CO	0821.00	Mod
Denver	Arapahoe CO	0822.00	Mod
Denver	Arapahoe CO	0823.00	Mod
Denver	Arapahoe CO	0824.00	Mod
Denver	Arapahoe CO	0825.00	Middle
Denver	Arapahoe CO	0826.00	Mod
Denver	Arapahoe CO	0827.00	Middle
Denver	Arapahoe CO	0828.00	Mod
Denver	Arapahoe CO	0829.00	Middle
Denver	Arapahoe CO	0830.00	Middle
Denver	Arapahoe CO	0831.00	Mod
Denver	Arapahoe CO	0832.01	Middle
Denver	Arapahoe CO	0832.02	Middle
Denver	Arapahoe CO	0833.00	Middle
Denver	Arapahoe CO	0834.00	Middle
Denver	Arapahoe CO	0835.00	Mod
Denver	Arapahoe CO	0836.00	Mod
Denver	Arapahoe CO	0837.00	Upper*
Denver	Arapahoe CO	0838.00	Middle
Denver	Arapahoe CO	0839.00	Middle
Denver	Arapahoe CO	0840.00	Middle
Denver	Arapahoe CO	0861.00	Middle
Denver	Arapahoe CO	0862.00	Upper*
Denver	Arapahoe CO	0863.00	Middle
Denver	Arapahoe CO	0864.00	Upper*
Denver	Arapahoe CO	0865.00	Middle
Denver	Arapahoe CO	0866.00	Middle
Denver	Arapahoe CO	0867.00	Upper*
Denver	Arapahoe CO	0868.01	Mod
Denver	Arapahoe CO	0868.02	Middle
Denver	Arapahoe CO	0869.00	Low
Denver	Arapahoe CO	0870.00	Low
Denver	Arapahoe CO	0871.00	Mod
Denver	Arapahoe CO	0872.00	Mod
Denver	Arapahoe CO	0873.01	Mod
Denver	Arapahoe CO	0873.02	Middle
Denver	Arapahoe CO	9800.00	N/A
Denver	Denver CO	0001.02	Upper*
Denver	Denver CO	0002.01	Mod
Denver	Denver CO	0002.02	Mod
Denver	Denver CO	0003.01	Upper*
Denver	Denver CO	0003.02	Upper*
Denver	Denver CO	0003.03	Middle
Denver	Denver CO	0004.01	Middle
Denver	Denver CO	0014.03	Mod
Denver	Denver CO	0015.00	Mod
Denver	Denver CO	0016.01	Middle

Assessment Area	County	Census Tract	Tract Income
Denver	Denver CO	0016.02	Upper*
Denver	Denver CO	0016.03	N/A
Denver	Denver CO	0017.03	Upper*
Denver	Denver CO	0017.04	Upper*
Denver	Denver CO	0017.05	Upper*
Denver	Denver CO	0017.06	N/A
Denver	Denver CO	0017.07	Upper*
Denver	Denver CO	0018.00	Mod
Denver	Denver CO	0019.01	Mod
Denver	Denver CO	0020.00	Upper*
Denver	Denver CO	0021.01	Upper*
Denver	Denver CO	0021.02	Middle
Denver	Denver CO	0023.00	Middle
Denver	Denver CO	0024.02	Middle
Denver	Denver CO	0024.04	Upper*
Denver	Denver CO	0024.05	Middle
Denver	Denver CO	0026.02	Upper*
Denver	Denver CO	0026.03	Upper*
Denver	Denver CO	0026.04	Upper*
Denver	Denver CO	0027.04	Middle
Denver	Denver CO	0027.05	Mod
Denver	Arapahoe CO	0056.20	Middle
Denver	Arapahoe CO	0056.21	Upper*
Denver	Arapahoe CO	0056.22	Upper*
Denver	Arapahoe CO	0056.23	Middle
Denver	Arapahoe CO	0056.24	Upper*
Denver	Arapahoe CO	0056.25	Middle
Denver	Arapahoe CO	0056.26	Middle
Denver	Arapahoe CO	0056.27	Upper*
Denver	Arapahoe CO	0056.28	Upper*
Denver	Arapahoe CO	0056.29	Upper*
Denver	Arapahoe CO	0056.30	Middle
Denver	Arapahoe CO	0056.31	Middle
Denver	Arapahoe CO	0056.32	Middle
Denver	Arapahoe CO	0056.33	Upper*
Denver	Arapahoe CO	0056.34	Middle
Denver	Arapahoe CO	0056.35	Upper*
Denver	Arapahoe CO	0056.36	Upper*
Denver	Arapahoe CO	0057.01	Mod
Denver	Arapahoe CO	0057.02	Mod
Denver	Arapahoe CO	0058.00	Upper*
Denver	Arapahoe CO	0059.51	Middle
Denver	Arapahoe CO	0059.52	Middle
Denver	Arapahoe CO	0060.00	Middle
Denver	Arapahoe CO	0061.00	Mod
Denver	Denver CO	0055.02	Mod
Denver	Denver CO	0055.03	Middle
Denver	Denver CO	0067.01	Middle
Denver	Denver CO	0068.04	Upper*
Denver	Denver CO	0068.10	Mod
Denver	Denver CO	0068.12	Middle
Denver	Denver CO	0068.13	Mod
Denver	Denver CO	0068.14	Mod
Denver	Denver CO	0068.15	Upper*

Assessment Area	County	Census Tract	Tract Income
Denver	Denver CO	0068.16	Middle
Denver	Denver CO	0068.17	Middle
Denver	Denver CO	0068.18	Middle
Denver	Denver CO	0120.15	Mod
Denver	Denver CO	0120.16	Mod
Denver	Denver CO	0153.00	Mod
Denver	Denver CO	0154.00	Middle
Denver	Denver CO	0155.00	Mod
Denver	Denver CO	0156.00	Mod
Denver	Denver CO	0157.00	Mod
Denver	Denver CO	0158.00	Mod
Denver	Denver CO	9800.01	N/A
Denver	Denver CO	9801.00	N/A
Denver	Denver CO	9802.00	N/A
Denver	Douglas CO	0139.04	Mod
Denver	Douglas CO	0139.05	Middle
Denver	Douglas CO	0139.07	Upper*
Denver	Douglas CO	0139.09	Middle
Denver	Douglas CO	0139.10	Upper*
Denver	Douglas CO	0139.11	Upper*
Denver	Douglas CO	0139.12	Upper*
Denver	Douglas CO	0139.13	Upper*
Denver	Douglas CO	0139.14	Upper*
Denver	Douglas CO	0139.15	Upper*
Denver	Douglas CO	0140.05	Upper*
Denver	Douglas CO	0140.06	Upper*
Denver	Douglas CO	0141.26	Middle
Denver	Douglas CO	0141.27	Upper*
Denver	Douglas CO	0141.28	Upper*
Denver	Douglas CO	0141.29	Upper*
Denver	Douglas CO	0141.30	Upper*
Denver	Douglas CO	0141.31	Middle
Denver	Douglas CO	0141.32	Upper*
Denver	Douglas CO	0141.33	Upper*
Denver	Douglas CO	0141.34	Upper*
Denver	Douglas CO	0141.35	Upper*
Denver	Douglas CO	0141.38	Middle
Denver	Douglas CO	0141.39	Upper*
Denver	Douglas CO	0141.40	Upper*
Denver	Douglas CO	0141.41	Upper*
Denver	Douglas CO	0141.42	Upper*
Denver	Douglas CO	0141.43	Upper*
Denver	Douglas CO	0141.44	Upper*
Denver	Douglas CO	0141.45	Middle
Denver	Douglas CO	0141.46	Upper*
Denver	Douglas CO	0142.03	Upper*
Denver	Douglas CO	0142.05	Upper*
Denver	Douglas CO	0142.06	Middle
Denver	Douglas CO	0142.07	Upper*
Denver	Elbert CO	9612.09	Middle
Denver	Denver CO	0034.01	Upper*
Denver	Denver CO	0034.02	Upper*
Denver	Denver CO	0035.01	Mod
Denver	Denver CO	0035.02	Mod

Assessment Area	County	Census Tract	Tract Income
Denver	Denver CO	0036.01	Low
Denver	Denver CO	0036.02	Mod
Denver	Denver CO	0036.03	Mod
Denver	Denver CO	0037.01	Upper*
Denver	Denver CO	0037.02	Middle
Denver	Denver CO	0037.03	N/A
Denver	Denver CO	0038.01	N/A
Denver	Denver CO	0038.02	Upper*
Denver	Denver CO	0039.01	Upper*
Denver	Denver CO	0039.02	Upper*
Denver	Denver CO	0040.02	Upper*
Denver	Denver CO	0040.03	Middle
Denver	Denver CO	0040.04	Middle
Denver	Denver CO	0040.05	Middle
Denver	Denver CO	0040.06	Upper*
Denver	Denver CO	0041.01	Mod
Denver	Denver CO	0041.02	Mod
Denver	Denver CO	0041.03	Upper*
Denver	Denver CO	0041.04	Upper*
Denver	Denver CO	0041.08	Upper*
Denver	Denver CO	0046.01	Mod
Denver	Denver CO	0046.02	Mod
Denver	Denver CO	0046.03	Mod
Denver	Denver CO	0047.00	Middle
Denver	Denver CO	0048.01	Middle
Denver	Denver CO	0050.01	Middle
Denver	Denver CO	0050.03	Middle
Denver	Denver CO	0050.04	Mod
Denver	Denver CO	0051.02	Middle
Denver	Denver CO	0051.04	Mod
Denver	Denver CO	0052.00	Middle
Denver	Denver CO	0053.00	Middle
Denver	Denver CO	0027.06	Upper*
Denver	Denver CO	0027.07	Middle
Denver	Denver CO	0027.08	Mod
Denver	Denver CO	0027.09	Mod
Denver	Denver CO	0028.01	Middle
Denver	Denver CO	0028.02	Middle
Denver	Denver CO	0028.04	Upper*
Denver	Denver CO	0028.05	Middle
Denver	Denver CO	0029.01	Middle
Denver	Denver CO	0029.02	Upper*
Denver	Denver CO	0030.02	Upper*
Denver	Denver CO	0030.03	Mod
Denver	Denver CO	0030.04	Upper*
Denver	Denver CO	0030.05	Upper*
Denver	Denver CO	0030.06	Upper*
Denver	Denver CO	0031.01	Middle
Denver	Denver CO	0031.02	Upper*
Denver	Denver CO	0032.02	Middle
Denver	Denver CO	0032.03	Upper*
Denver	Denver CO	0032.04	Middle
Denver	Denver CO	0032.05	Upper*
Denver	Denver CO	0033.00	Upper*



Assessment Area	County	Census Tract	Tract Income
Denver	Denver CO	0041.09	Upper*
Denver	Denver CO	0041.10	Upper*
Denver	Denver CO	0041.11	Upper*
Denver	Denver CO	0041.12	Upper*
Denver	Denver CO	0041.13	Upper*
Denver	Denver CO	0042.01	Upper*
Denver	Denver CO	0042.02	Upper*
Denver	Denver CO	0043.02	Middle
Denver	Denver CO	0043.03	Upper*
Denver	Denver CO	0043.06	Upper*
Denver	Denver CO	0043.07	Middle
Denver	Denver CO	0043.08	Middle
Denver	Denver CO	0043.09	Upper*
Denver	Denver CO	0043.10	Upper*
Denver	Denver CO	0044.03	Mod
Denver	Denver CO	0044.04	Low
Denver	Denver CO	0044.06	Upper*
Denver	Denver CO	0044.07	Upper*
Denver	Denver CO	0045.03	Low
Denver	Denver CO	0045.04	Low
Denver	Denver CO	0045.05	Low
Denver	Denver CO	0045.06	Low
Denver	Denver CO	0069.02	Middle
Denver	Denver CO	0069.03	Middle
Denver	Denver CO	0070.06	Low
Denver	Denver CO	0070.13	Middle
Denver	Denver CO	0070.37	Low
Denver	Denver CO	0070.88	Mod
Denver	Denver CO	0070.90	Low
Denver	Denver CO	0070.91	Mod
Denver	Denver CO	0083.04	Mod
Denver	Denver CO	0083.05	Mod
Denver	Denver CO	0083.06	Mod
Denver	Denver CO	0083.12	Mod
Denver	Denver CO	0083.86	Mod
Denver	Denver CO	0083.87	Middle
Denver	Denver CO	0083.88	Mod
Denver	Denver CO	0083.89	Middle
Denver	Denver CO	0083.90	Middle
Denver	Denver CO	0083.91	Mod
Denver	Denver CO	0119.02	Mod
Denver	Denver CO	0119.03	Middle
Denver	Denver CO	0120.01	Middle
Denver	Denver CO	0120.10	Middle
Denver	Douglas CO	0140.07	Middle
Denver	Douglas CO	0140.08	Upper*
Denver	Douglas CO	0140.09	Upper*
Denver	Douglas CO	0140.10	Middle
Denver	Douglas CO	0140.11	Upper*
Denver	Douglas CO	0140.13	Upper*
Denver	Douglas CO	0140.14	Upper*
Denver	Douglas CO	0140.15	Mod
Denver	Douglas CO	0140.16	Upper*
Denver	Douglas CO	0140.17	Upper*



Assessment Area	County	Census Tract	Tract Income
Denver	Douglas CO	0141.07	Upper*
Denver	Douglas CO	0141.08	Upper*
Denver	Douglas CO	0141.09	Upper*
Denver	Douglas CO	0141.10	Middle
Denver	Douglas CO	0141.12	Upper*
Denver	Douglas CO	0141.13	Upper*
Denver	Douglas CO	0141.14	Middle
Denver	Douglas CO	0141.15	Upper*
Denver	Douglas CO	0141.16	Upper*
Denver	Douglas CO	0141.23	Upper*
Denver	Douglas CO	0141.24	Upper*
Denver	Douglas CO	0141.25	Upper*
Denver	Douglas CO	0142.08	Middle
Denver	Douglas CO	0143.00	Mod
Denver	Douglas CO	0144.04	Upper*
Denver	Douglas CO	0144.05	Upper*
Denver	Douglas CO	0144.07	Middle
Denver	Douglas CO	0144.08	Upper*
Denver	Douglas CO	0144.09	Upper*
Denver	Douglas CO	0144.10	Upper*
Denver	Douglas CO	0145.03	Middle
Denver	Douglas CO	0145.04	Middle
Denver	Douglas CO	0145.05	Upper*
Denver	Douglas CO	0145.06	Upper*
Denver	Douglas CO	0146.02	Upper*
Denver	Douglas CO	0146.03	Middle
Denver	Douglas CO	0146.04	Upper*
Denver	Elbert CO	9611.00	Mod
Denver	Elbert CO	9612.04	Upper*
Denver	Elbert CO	9612.05	Mod
Denver	Elbert CO	9612.06	Middle
Denver	Elbert CO	9612.07	Middle
Denver	Elbert CO	9612.08	Middle
Denver	Arapahoe CO	0049.51	Low
Denver	Arapahoe CO	0049.52	Middle
Denver	Arapahoe CO	0055.51	Low
Denver	Arapahoe CO	0055.52	Low
Denver	Arapahoe CO	0055.53	Middle
Denver	Arapahoe CO	0056.11	Middle
Denver	Arapahoe CO	0056.12	Upper*
Denver	Arapahoe CO	0056.14	Middle
Denver	Arapahoe CO	0056.19	Middle
Denver	Arapahoe CO	0062.00	Middle
Denver	Arapahoe CO	0063.00	Middle
Denver	Arapahoe CO	0064.00	Mod
Denver	Arapahoe CO	0065.01	Mod
Denver	Arapahoe CO	0065.02	Middle
Denver	Arapahoe CO	0066.01	Low
Denver	Arapahoe CO	0066.03	Middle
Denver	Arapahoe CO	0066.04	Mod
Denver	Arapahoe CO	0067.04	Upper*
Denver	Arapahoe CO	0067.05	Upper*
Denver	Arapahoe CO	0067.06	Upper*
Denver	Arapahoe CO	0067.07	Upper*

Assessment Area	County	Census Tract	Tract Income
Denver	Arapahoe CO	0067.08	Upper*
Denver	Arapahoe CO	0067.09	Upper*
Denver	Arapahoe CO	0067.11	Upper*
Denver	Arapahoe CO	0067.12	Upper*
Denver	Arapahoe CO	0067.13	Middle
Denver	Arapahoe CO	0068.08	Upper*
Denver	Arapahoe CO	0068.15	Middle
Denver	Arapahoe CO	0068.54	Middle
Denver	Arapahoe CO	0068.57	Upper*
Denver	Arapahoe CO	0077.04	Mod
Denver	Arapahoe CO	0151.00	Upper*
Denver	Arapahoe CO	0800.00	Mod
Denver	Arapahoe CO	0801.00	Mod
Denver	Arapahoe CO	0802.00	Middle
Denver	Arapahoe CO	0803.00	Middle
Denver	Arapahoe CO	0804.00	Middle
Denver	Arapahoe CO	0805.00	Mod
Denver	Arapahoe CO	0806.00	Mod
Denver	Arapahoe CO	0807.00	Mod
Denver	Arapahoe CO	0808.00	Mod
Denver	Arapahoe CO	0809.00	Mod
Denver	Arapahoe CO	0810.01	Low
Denver	Arapahoe CO	0810.02	Low
Denver	Arapahoe CO	0811.01	Mod
Denver	Arapahoe CO	0811.02	Mod
Denver	Arapahoe CO	0812.00	Mod
Denver	Arapahoe CO	0813.00	Middle
Denver	Arapahoe CO	0814.00	Mod
Denver	Arapahoe CO	0815.00	Mod
Denver	Arapahoe CO	0816.00	Mod
Denver	Arapahoe CO	0817.00	Upper*
Denver	Arapahoe CO	0841.00	Mod
Denver	Arapahoe CO	0842.00	Middle
Denver	Arapahoe CO	0843.00	Middle
Denver	Arapahoe CO	0844.00	Middle
Denver	Arapahoe CO	0845.00	Mod
Denver	Arapahoe CO	0846.00	Middle
Denver	Arapahoe CO	0847.00	Middle
Denver	Arapahoe CO	0848.00	Middle
Denver	Arapahoe CO	0849.00	Upper*
Denver	Arapahoe CO	0850.00	Upper*
Denver	Arapahoe CO	0851.00	Upper*
Denver	Arapahoe CO	0852.00	Upper*
Denver	Arapahoe CO	0853.00	Upper*
Denver	Arapahoe CO	0854.00	Upper*
Denver	Arapahoe CO	0855.00	Middle
Denver	Arapahoe CO	0856.00	Upper*
Denver	Arapahoe CO	0857.00	Middle
Denver	Arapahoe CO	0858.00	Middle
Denver	Arapahoe CO	0859.00	Middle
Denver	Arapahoe CO	0860.01	Middle
Denver	Arapahoe CO	0860.02	Mod
Denver	Denver CO	0004.03	Upper*
Denver	Denver CO	0004.04	N/A

Assessment Area	County	Census Tract	Tract Income
Denver	Denver CO	0005.01	Upper*
Denver	Denver CO	0005.03	N/A
Denver	Denver CO	0005.04	Middle
Denver	Denver CO	0006.00	Upper*
Denver	Denver CO	0007.03	Middle
Denver	Denver CO	0007.04	Middle
Denver	Denver CO	0007.05	Middle
Denver	Denver CO	0007.06	Middle
Denver	Denver CO	0008.00	Low
Denver	Denver CO	0009.02	Mod
Denver	Denver CO	0009.03	Low
Denver	Denver CO	0009.04	Mod
Denver	Denver CO	0009.05	Mod
Denver	Denver CO	0010.00	N/A
Denver	Denver CO	0011.01	Middle
Denver	Denver CO	0011.02	Upper*
Denver	Denver CO	0013.01	Mod
Denver	Denver CO	0013.02	Low
Denver	Denver CO	0014.01	Mod
Denver	Denver CO	0014.02	Mod
Kansas City	Wyandotte KS	0441.03	Middle
Kansas City	Wyandotte KS	0441.04	Mod
Kansas City	Wyandotte KS	0442.01	Middle
Kansas City	Wyandotte KS	0442.02	Middle
Kansas City	Wyandotte KS	0443.01	Mod
Kansas City	Wyandotte KS	0443.02	Mod
Kansas City	Wyandotte KS	0443.03	Mod
Kansas City	Wyandotte KS	0444.00	Mod
Kansas City	Wyandotte KS	0445.00	Mod
Kansas City	Wyandotte KS	0446.01	Mod
Kansas City	Wyandotte KS	0446.02	N/A
Kansas City	Wyandotte KS	0446.03	N/A
Kansas City	Wyandotte KS	0447.02	Middle
Kansas City	Wyandotte KS	0447.03	Upper*
Kansas City	Wyandotte KS	0447.04	Middle
Kansas City	Wyandotte KS	0448.03	Upper*
Kansas City	Wyandotte KS	0448.04	Upper*
Kansas City	Wyandotte KS	0448.07	Upper*
Kansas City	Wyandotte KS	0449.00	Mod
Kansas City	Wyandotte KS	0451.00	Mod
Kansas City	Wyandotte KS	0452.00	Mod
Kansas City	Wyandotte KS	9800.00	N/A
Kansas City	Wyandotte KS	9805.00	N/A
Kansas City	Jackson MO	0046.00	Upper*
Kansas City	Jackson MO	0051.00	Upper*
Kansas City	Jackson MO	0052.00	Mod
Kansas City	Jackson MO	0053.00	Middle
Kansas City	Jackson MO	0054.00	Low
Kansas City	Jackson MO	0055.00	Low
Kansas City	Jackson MO	0056.01	Low
Kansas City	Jackson MO	0056.02	Low
Kansas City	Jackson MO	0057.00	N/A
Kansas City	Jackson MO	0058.01	Mod
Kansas City	Jackson MO	0060.00	Low

Assessment Area	County	Census Tract	Tract Income
Kansas City	Jackson MO	0061.00	Mod
Kansas City	Jackson MO	0063.00	Low
Kansas City	Jackson MO	0065.00	Middle
Kansas City	Jackson MO	0066.00	Upper*
Kansas City	Jackson MO	0067.00	Middle
Kansas City	Jackson MO	0069.00	Upper*
Kansas City	Jackson MO	0071.00	Middle
Kansas City	Jackson MO	0072.00	Upper*
Kansas City	Jackson MO	0073.01	Mod
Kansas City	Jackson MO	0073.02	N/A
Kansas City	Jackson MO	0074.00	Upper*
Kansas City	Jackson MO	0075.00	Mod
Kansas City	Jackson MO	0098.00	Middle
Kansas City	Jackson MO	0099.00	Middle
Kansas City	Jackson MO	0100.01	Middle
Kansas City	Jackson MO	0100.02	Middle
Kansas City	Jackson MO	0101.03	Middle
Kansas City	Jackson MO	0101.05	Middle
Kansas City	Jackson MO	0102.01	Low
Kansas City	Jackson MO	0102.03	Middle
Kansas City	Jackson MO	0102.04	Mod
Kansas City	Jackson MO	0105.00	Mod
Kansas City	Jackson MO	0106.00	Middle
Kansas City	Wyandotte KS	0423.00	Low
Kansas City	Wyandotte KS	0424.00	Low
Kansas City	Wyandotte KS	0426.00	Low
Kansas City	Wyandotte KS	0427.00	Low
Kansas City	Wyandotte KS	0428.00	Mod
Kansas City	Wyandotte KS	0429.00	Low
Kansas City	Wyandotte KS	0430.00	Mod
Kansas City	Wyandotte KS	0433.01	Mod
Kansas City	Wyandotte KS	0434.00	Mod
Kansas City	Wyandotte KS	0435.00	Middle
Kansas City	Wyandotte KS	0436.00	Mod
Kansas City	Wyandotte KS	0437.00	Mod
Kansas City	Wyandotte KS	0438.02	Middle
Kansas City	Wyandotte KS	0438.03	Middle
Kansas City	Wyandotte KS	0439.03	Low
Kansas City	Wyandotte KS	0439.04	Low
Kansas City	Wyandotte KS	0439.05	Mod
Kansas City	Wyandotte KS	0440.01	Middle
Kansas City	Wyandotte KS	0440.02	Low
Kansas City	Wyandotte KS	0441.01	N/A
Kansas City	Wyandotte KS	0441.02	Mod
Kansas City	Wyandotte KS	9809.00	N/A
Kansas City	Wyandotte KS	9812.00	N/A
Kansas City	Wyandotte KS	9815.00	N/A
Kansas City	Jackson MO	0003.00	Low
Kansas City	Jackson MO	0006.00	Mod
Kansas City	Jackson MO	0007.00	Low
Kansas City	Jackson MO	0008.00	Mod
Kansas City	Jackson MO	0009.00	Mod
Kansas City	Jackson MO	0010.00	Low
Kansas City	Jackson MO	0011.00	N/A

Assessment Area	County	Census Tract	Tract Income
Kansas City	Jackson MO	0018.00	Low
Kansas City	Jackson MO	0019.00	Low
Kansas City	Jackson MO	0020.00	Mod
Kansas City	Jackson MO	0021.00	Low
Kansas City	Jackson MO	0022.00	Low
Kansas City	Jackson MO	0023.00	Low
Kansas City	Jackson MO	0034.00	Mod
Kansas City	Jackson MO	0037.00	Low
Kansas City	Jackson MO	0038.00	Mod
Kansas City	Jackson MO	0043.00	Middle
Kansas City	Jackson MO	0044.00	Upper*
Kansas City	Jackson MO	0076.00	Mod
Kansas City	Jackson MO	0077.00	Low
Kansas City	Jackson MO	0078.02	Mod
Kansas City	Jackson MO	0079.00	Low
Kansas City	Jackson MO	0080.00	Mod
Kansas City	Jackson MO	0081.00	Mod
Kansas City	Jackson MO	0082.00	Middle
Kansas City	Jackson MO	0083.00	Upper*
Kansas City	Jackson MO	0084.00	Upper*
Kansas City	Jackson MO	0085.00	Upper*
Kansas City	Jackson MO	0086.00	Upper*
Kansas City	Jackson MO	0087.00	Mod
Kansas City	Jackson MO	0088.00	Mod
Kansas City	Jackson MO	0089.00	Mod
Kansas City	Jackson MO	0090.00	Mod
Kansas City	Jackson MO	0091.00	Middle
Kansas City	Jackson MO	0092.00	Middle
Kansas City	Jackson MO	0093.00	Middle
Kansas City	Jackson MO	0094.00	Middle
Kansas City	Jackson MO	0095.00	Low
Kansas City	Jackson MO	0096.00	Low
Kansas City	Jackson MO	0097.00	Low
Kansas City	Jackson MO	0115.01	Low
Kansas City	Jackson MO	0115.02	Mod
Kansas City	Jackson MO	0116.01	Low
Kansas City	Jackson MO	0116.02	Mod
Kansas City	Jackson MO	0117.01	Low
Kansas City	Jackson MO	0117.02	Low
Kansas City	Jackson MO	0118.00	Mod
Kansas City	Jackson MO	0119.00	Mod
Kansas City	Jackson MO	0120.00	Mod
Kansas City	Jackson MO	0121.00	Mod
Kansas City	Jackson MO	0122.00	Mod
Kansas City	Jackson MO	0123.00	Mod
Kansas City	Jackson MO	0124.00	Mod
Kansas City	Jackson MO	0125.01	Mod
Kansas City	Jackson MO	0125.02	Mod
Kansas City	Jackson MO	0126.00	Middle
Kansas City	Jackson MO	0127.02	Middle
Kansas City	Jackson MO	0127.03	Middle
Kansas City	Jackson MO	0128.02	Middle
Kansas City	Jackson MO	0128.03	Mod
Kansas City	Jackson MO	0128.04	Mod

Assessment Area	County	Census Tract	Tract Income
Kansas City	Jackson MO	0129.03	Mod
Kansas City	Jackson MO	0136.14	Upper*
Kansas City	Jackson MO	0136.15	Middle
Kansas City	Jackson MO	0137.05	Middle
Kansas City	Jackson MO	0137.06	Mod
Kansas City	Jackson MO	0137.07	Middle
Kansas City	Jackson MO	0137.08	Middle
Kansas City	Jackson MO	0138.01	Middle
Kansas City	Jackson MO	0138.03	Middle
Kansas City	Jackson MO	0138.04	Upper*
Kansas City	Jackson MO	0139.02	Middle
Kansas City	Jackson MO	0139.04	Upper*
Kansas City	Jackson MO	0139.16	Upper*
Kansas City	Jackson MO	0139.17	Upper*
Kansas City	Jackson MO	0139.18	Upper*
Kansas City	Jackson MO	0140.02	Middle
Kansas City	Jackson MO	0140.04	Middle
Kansas City	Jackson MO	0140.05	Middle
Kansas City	Jackson MO	0140.06	Middle
Kansas City	Jackson MO	0140.08	Mod
Kansas City	Jackson MO	0140.09	Middle
Kansas City	Jackson MO	0141.11	Middle
Kansas City	Jackson MO	0148.04	Upper*
Kansas City	Jackson MO	0148.06	Middle
Kansas City	Jackson MO	0149.02	Mod
Kansas City	Jackson MO	0149.03	Middle
Kansas City	Jackson MO	0149.04	Middle
Kansas City	Jackson MO	0149.05	Middle
Kansas City	Jackson MO	0150.00	Middle
Kansas City	Jackson MO	0151.00	Mod
Kansas City	Jackson MO	0152.00	Upper*
Kansas City	Jackson MO	0153.00	Mod
Kansas City	Jackson MO	0154.01	Low
Kansas City	Jackson MO	0154.02	N/A
Kansas City	Jackson MO	0155.00	Low
Kansas City	Jackson MO	0156.00	Mod
Kansas City	Jackson MO	0157.01	Upper*
Kansas City	Jackson MO	0157.02	Upper*
Kansas City	Jackson MO	0158.00	Upper*
Kansas City	Jackson MO	0159.00	N/A
Kansas City	Jackson MO	0160.00	Low
Kansas City	Jackson MO	0161.00	Middle
Kansas City	Jackson MO	0162.00	Mod
Kansas City	Jackson MO	0163.00	Low
Kansas City	Jackson MO	0193.01	Middle
Kansas City	Jackson MO	0193.02	Upper*
Kansas City	Jackson MO	9801.01	N/A
Kansas City	Jackson MO	9808.02	N/A
Kansas City	Jackson MO	9883.00	Upper*
Kansas City	Jackson MO	9891.00	N/A
Kansas City	Jackson MO	9892.00	N/A
Kansas City	Johnson KS	0500.00	Upper*
Kansas City	Johnson KS	0501.00	Middle
Kansas City	Johnson KS	0502.00	Middle



Assessment Area	County	Census Tract	Tract Income
Kansas City	Johnson KS	0503.01	Middle
Kansas City	Johnson KS	0503.02	Middle
Kansas City	Johnson KS	0504.00	Middle
Kansas City	Johnson KS	0505.00	Middle
Kansas City	Johnson KS	0506.00	Upper*
Kansas City	Johnson KS	0507.00	Upper*
Kansas City	Johnson KS	0508.00	Upper*
Kansas City	Johnson KS	0509.00	Upper*
Kansas City	Johnson KS	0510.00	Upper*
Kansas City	Johnson KS	0511.00	Middle
Kansas City	Johnson KS	0512.00	Middle
Kansas City	Johnson KS	0513.00	Middle
Kansas City	Johnson KS	0514.00	Upper*
Kansas City	Johnson KS	0515.00	Upper*
Kansas City	Johnson KS	0522.01	Middle
Kansas City	Johnson KS	0522.02	Middle
Kansas City	Johnson KS	0523.04	Middle
Kansas City	Johnson KS	0523.05	Middle
Kansas City	Johnson KS	0523.06	Upper*
Kansas City	Johnson KS	0523.07	Middle
Kansas City	Johnson KS	0523.08	Mod
Kansas City	Johnson KS	0524.10	Upper*
Kansas City	Johnson KS	0524.11	Upper*
Kansas City	Johnson KS	0524.14	Upper*
Kansas City	Johnson KS	0524.15	Middle
Kansas City	Johnson KS	0524.16	Middle
Kansas City	Johnson KS	0524.17	Middle
Kansas City	Johnson KS	0524.18	Low
Kansas City	Johnson KS	0524.19	Middle
Kansas City	Johnson KS	0524.21	Upper*
Kansas City	Johnson KS	0524.22	Middle
Kansas City	Johnson KS	0524.23	Mod
Kansas City	Johnson KS	0525.02	Upper*
Kansas City	Johnson KS	0525.05	Upper*
Kansas City	Johnson KS	0525.06	Upper*
Kansas City	Johnson KS	0530.04	Middle
Kansas City	Johnson KS	0530.05	Upper*
Kansas City	Johnson KS	0530.06	Upper*
Kansas City	Johnson KS	0530.07	Middle
Kansas City	Johnson KS	0530.08	Upper*
Kansas City	Johnson KS	0530.09	Upper*
Kansas City	Johnson KS	0530.10	Upper*
Kansas City	Johnson KS	0530.11	Upper*
Kansas City	Johnson KS	0530.12	Upper*
Kansas City	Johnson KS	0530.13	Upper*
Kansas City	Johnson KS	0531.01	Upper*
Kansas City	Johnson KS	0531.02	Upper*
Kansas City	Johnson KS	0531.05	Middle
Kansas City	Johnson KS	0531.08	Upper*
Kansas City	Johnson KS	0531.09	Upper*
Kansas City	Johnson KS	0531.10	Upper*
Kansas City	Johnson KS	0532.01	Upper*
Kansas City	Johnson KS	0532.02	Upper*
Kansas City	Johnson KS	0532.03	Upper*

Assessment Area	County	Census Tract	Tract Income
Kansas City	Johnson KS	0533.01	Upper*
Kansas City	Johnson KS	0533.02	Upper*
Kansas City	Johnson KS	0535.09	Upper*
Kansas City	Johnson KS	0535.10	Upper*
Kansas City	Johnson KS	0535.55	Mod
Kansas City	Johnson KS	0535.56	Mod
Kansas City	Johnson KS	0535.57	Mod
Kansas City	Johnson KS	0535.58	Upper*
Kansas City	Johnson KS	0535.59	Upper*
Kansas City	Johnson KS	0535.60	Upper*
Kansas City	Johnson KS	0536.01	Middle
Kansas City	Johnson KS	0536.03	Upper*
Kansas City	Johnson KS	0536.04	Middle
Kansas City	Johnson KS	0537.01	Middle
Kansas City	Johnson KS	0537.03	Middle
Kansas City	Johnson KS	0537.05	Mod
Kansas City	Johnson KS	0537.07	Middle
Kansas City	Johnson KS	0537.09	Middle
Kansas City	Johnson KS	0537.11	Upper*
Kansas City	Johnson KS	0537.12	Middle
Kansas City	Johnson KS	0538.01	Middle
Kansas City	Johnson KS	0538.03	Upper*
Kansas City	Johnson KS	0538.04	Upper*
Kansas City	Johnson KS	9800.01	N/A
Kansas City	Johnson KS	9800.03	N/A
Kansas City	Johnson KS	9800.04	N/A
Kansas City	Johnson KS	9800.05	N/A
Kansas City	Johnson KS	9801.00	N/A
Kansas City	Wyandotte KS	0401.00	Mod
Kansas City	Wyandotte KS	0402.00	Mod
Kansas City	Wyandotte KS	0405.00	Mod
Kansas City	Wyandotte KS	0406.00	Mod
Kansas City	Wyandotte KS	0407.00	Low
Kansas City	Wyandotte KS	0409.00	Middle
Kansas City	Wyandotte KS	0411.00	Low
Kansas City	Wyandotte KS	0412.00	Mod
Kansas City	Wyandotte KS	0413.00	Low
Kansas City	Wyandotte KS	0414.00	Low
Kansas City	Wyandotte KS	0415.00	Low
Kansas City	Wyandotte KS	0416.00	Mod
Kansas City	Wyandotte KS	0419.00	Mod
Kansas City	Wyandotte KS	0420.01	Low
Kansas City	Wyandotte KS	0420.02	Mod
Kansas City	Wyandotte KS	0421.00	Mod
Kansas City	Wyandotte KS	0422.00	Low
Kansas City	Johnson KS	0516.00	Upper*
Kansas City	Johnson KS	0517.00	Upper*
Kansas City	Johnson KS	0518.01	Upper*
Kansas City	Johnson KS	0518.03	Middle
Kansas City	Johnson KS	0518.04	Middle
Kansas City	Johnson KS	0518.05	Middle
Kansas City	Johnson KS	0518.06	Upper*
Kansas City	Johnson KS	0518.07	Middle
Kansas City	Johnson KS	0518.08	Low



Assessment Area	County	Census Tract	Tract Income
Kansas City	Johnson KS	0519.02	Middle
Kansas City	Johnson KS	0519.04	Middle
Kansas City	Johnson KS	0519.07	Middle
Kansas City	Johnson KS	0519.08	Middle
Kansas City	Johnson KS	0519.09	Middle
Kansas City	Johnson KS	0519.10	Middle
Kansas City	Johnson KS	0519.11	Mod
Kansas City	Johnson KS	0519.12	Middle
Kansas City	Johnson KS	0520.01	Middle
Kansas City	Johnson KS	0520.04	Mod
Kansas City	Johnson KS	0520.05	Mod
Kansas City	Johnson KS	0520.06	Mod
Kansas City	Johnson KS	0521.01	Middle
Kansas City	Johnson KS	0521.02	Middle
Kansas City	Johnson KS	0525.07	Middle
Kansas City	Johnson KS	0526.04	Upper*
Kansas City	Johnson KS	0526.06	Middle
Kansas City	Johnson KS	0526.07	Upper*
Kansas City	Johnson KS	0526.08	Upper*
Kansas City	Johnson KS	0526.09	Upper*
Kansas City	Johnson KS	0526.10	Upper*
Kansas City	Johnson KS	0526.11	Middle
Kansas City	Johnson KS	0526.12	Upper*
Kansas City	Johnson KS	0526.13	Upper*
Kansas City	Johnson KS	0527.01	Middle
Kansas City	Johnson KS	0527.02	Upper*
Kansas City	Johnson KS	0528.03	Middle
Kansas City	Johnson KS	0528.04	Upper*
Kansas City	Johnson KS	0528.05	Upper*
Kansas City	Johnson KS	0528.06	Upper*
Kansas City	Johnson KS	0528.07	Upper*
Kansas City	Johnson KS	0529.04	Middle
Kansas City	Johnson KS	0529.05	Mod
Kansas City	Johnson KS	0529.06	Mod
Kansas City	Johnson KS	0529.07	Middle
Kansas City	Johnson KS	0529.08	Middle
Kansas City	Johnson KS	0529.10	Upper*
Kansas City	Johnson KS	0534.03	Upper*
Kansas City	Johnson KS	0534.09	Upper*
Kansas City	Johnson KS	0534.11	Upper*
Kansas City	Johnson KS	0534.13	Upper*
Kansas City	Johnson KS	0534.14	Middle
Kansas City	Johnson KS	0534.15	Upper*
Kansas City	Johnson KS	0534.17	Upper*
Kansas City	Johnson KS	0534.18	Upper*
Kansas City	Johnson KS	0534.19	Upper*
Kansas City	Johnson KS	0534.21	Upper*
Kansas City	Johnson KS	0534.22	Upper*
Kansas City	Johnson KS	0534.23	Upper*
Kansas City	Johnson KS	0534.25	Upper*
Kansas City	Johnson KS	0534.26	Upper*
Kansas City	Johnson KS	0534.27	Upper*
Kansas City	Johnson KS	0534.28	Upper*
Kansas City	Johnson KS	0534.29	Upper*

Assessment Area	County	Census Tract	Tract Income
Kansas City	Johnson KS	0534.30	Upper*
Kansas City	Johnson KS	0534.31	Upper*
Kansas City	Johnson KS	0535.02	Mod
Kansas City	Johnson KS	0535.06	Upper*
Kansas City	Johnson KS	0535.07	Middle
Kansas City	Johnson KS	0535.08	Upper*
Kansas City	Jackson MO	0107.02	Low
Kansas City	Jackson MO	0110.01	Mod
Kansas City	Jackson MO	0110.02	Low
Kansas City	Jackson MO	0111.00	Mod
Kansas City	Jackson MO	0112.00	Mod
Kansas City	Jackson MO	0113.00	Middle
Kansas City	Jackson MO	0114.05	Low
Kansas City	Jackson MO	0114.06	Mod
Kansas City	Jackson MO	0114.07	Middle
Kansas City	Jackson MO	0114.08	Mod
Kansas City	Jackson MO	0114.09	Middle
Kansas City	Jackson MO	0114.10	Mod
Kansas City	Jackson MO	0129.04	Mod
Kansas City	Jackson MO	0129.06	Mod
Kansas City	Jackson MO	0130.03	Mod
Kansas City	Jackson MO	0131.00	Mod
Kansas City	Jackson MO	0132.03	Low
Kansas City	Jackson MO	0132.08	Mod
Kansas City	Jackson MO	0132.10	Low
Kansas City	Jackson MO	0133.01	Mod
Kansas City	Jackson MO	0133.07	N/A
Kansas City	Jackson MO	0133.09	Mod
Kansas City	Jackson MO	0133.13	Middle
Kansas City	Jackson MO	0134.01	Mod
Kansas City	Jackson MO	0134.05	Mod
Kansas City	Jackson MO	0134.07	Middle
Kansas City	Jackson MO	0134.10	Mod
Kansas City	Jackson MO	0134.16	Middle
Kansas City	Jackson MO	0134.17	Mod
Kansas City	Jackson MO	0134.18	Middle
Kansas City	Jackson MO	0135.02	Middle
Kansas City	Jackson MO	0135.04	Upper*
Kansas City	Jackson MO	0136.06	Upper*
Kansas City	Jackson MO	0136.12	Upper*
Kansas City	Jackson MO	0136.13	Middle
Kansas City	Jackson MO	0141.12	Upper*
Kansas City	Jackson MO	0141.20	Middle
Kansas City	Jackson MO	0141.21	Mod
Kansas City	Jackson MO	0141.22	Upper*
Kansas City	Jackson MO	0141.23	Mod
Kansas City	Jackson MO	0141.24	Middle
Kansas City	Jackson MO	0141.25	Upper*
Kansas City	Jackson MO	0141.26	Middle
Kansas City	Jackson MO	0141.27	Middle
Kansas City	Jackson MO	0141.28	Mod
Kansas City	Jackson MO	0142.03	Upper*
Kansas City	Jackson MO	0142.05	Middle
Kansas City	Jackson MO	0142.06	Upper*

Assessment Area	County	Census Tract	Tract Income
Kansas City	Jackson MO	0143.00	Middle
Kansas City	Jackson MO	0144.00	Middle
Kansas City	Jackson MO	0145.01	Middle
Kansas City	Jackson MO	0145.03	Mod
Kansas City	Jackson MO	0145.04	Middle
Kansas City	Jackson MO	0146.01	Mod
Kansas City	Jackson MO	0146.03	Middle
Kansas City	Jackson MO	0146.04	Mod
Kansas City	Jackson MO	0147.01	Middle
Kansas City	Jackson MO	0147.02	Middle
Kansas City	Jackson MO	0164.00	Low
Kansas City	Jackson MO	0165.00	Low
Kansas City	Jackson MO	0166.00	Mod
Kansas City	Jackson MO	0167.00	Mod
Kansas City	Jackson MO	0168.01	Middle
Kansas City	Jackson MO	0168.02	Middle
Kansas City	Jackson MO	0169.00	Mod
Kansas City	Jackson MO	0170.00	Low
Kansas City	Jackson MO	0171.00	Mod
Kansas City	Jackson MO	0172.00	Mod
Kansas City	Jackson MO	0173.00	Upper*
Kansas City	Jackson MO	0174.00	Low
Kansas City	Jackson MO	0175.00	Middle
Kansas City	Jackson MO	0176.00	Middle
Kansas City	Jackson MO	0177.00	Middle
Kansas City	Jackson MO	0178.00	Mod
Kansas City	Jackson MO	0179.00	Middle
Kansas City	Jackson MO	0180.00	Mod
Kansas City	Jackson MO	0181.01	Upper*
Kansas City	Jackson MO	0181.02	Upper*
Kansas City	Jackson MO	0182.00	Upper*
Kansas City	Jackson MO	0185.00	Upper*
Kansas City	Jackson MO	0186.00	Middle
Northeast NM	Harding NM	0001.00	Middle
Northeast NM	Union NM	9502.00	Mod
Oklahoma City	Oklahoma OK	1083.07	Middle
Oklahoma City	Oklahoma OK	1083.09	Low
Oklahoma City	Oklahoma OK	1083.10	Mod
Oklahoma City	Oklahoma OK	1083.14	Mod
Oklahoma City	Oklahoma OK	1083.17	Upper*
Oklahoma City	Oklahoma OK	1083.18	Upper*
Oklahoma City	Oklahoma OK	1083.19	Middle
Oklahoma City	Oklahoma OK	1083.20	Middle
Oklahoma City	Oklahoma OK	1083.21	Mod
Oklahoma City	Oklahoma OK	1083.22	Mod
Oklahoma City	Oklahoma OK	1083.23	Upper*
Oklahoma City	Oklahoma OK	1083.24	Upper*
Oklahoma City	Oklahoma OK	1083.25	Upper*
Oklahoma City	Oklahoma OK	1083.26	Mod
Oklahoma City	Oklahoma OK	1084.02	Middle
Oklahoma City	Oklahoma OK	1084.03	Middle
Oklahoma City	Oklahoma OK	1084.04	Middle
Oklahoma City	Oklahoma OK	1085.06	Middle
Oklahoma City	Oklahoma OK	1085.07	Upper*

Assessment Area	County	Census Tract	Tract Income
Oklahoma City	Oklahoma OK	1085.08	Middle
Oklahoma City	Oklahoma OK	1085.13	Upper*
Oklahoma City	Oklahoma OK	1085.14	Middle
Oklahoma City	Oklahoma OK	1085.15	Middle
Oklahoma City	Oklahoma OK	1087.01	Upper*
Oklahoma City	Oklahoma OK	1087.06	Middle
Oklahoma City	Oklahoma OK	1087.07	Middle
Oklahoma City	Oklahoma OK	1087.08	Middle
Oklahoma City	Oklahoma OK	1087.09	Upper*
Oklahoma City	Oklahoma OK	1087.10	Upper*
Oklahoma City	Oklahoma OK	1087.11	Upper*
Oklahoma City	Oklahoma OK	1087.12	Upper*
Oklahoma City	Oklahoma OK	1087.13	Upper*
Oklahoma City	Oklahoma OK	1088.02	Middle
Oklahoma City	Oklahoma OK	1088.03	Low
Oklahoma City	Oklahoma OK	1088.04	Middle
Oklahoma City	Oklahoma OK	1088.05	Mod
Oklahoma City	Oklahoma OK	1088.06	Upper*
Oklahoma City	Oklahoma OK	1088.07	Upper*
Oklahoma City	Oklahoma OK	1089.00	Mod
Oklahoma City	Oklahoma OK	1090.01	Middle
Oklahoma City	Oklahoma OK	1090.03	Middle
Oklahoma City	Oklahoma OK	1090.04	Upper*
Oklahoma City	Oklahoma OK	1092.02	Middle
Oklahoma City	Oklahoma OK	1092.03	Upper*
Oklahoma City	Oklahoma OK	1092.04	Upper*
Oklahoma City	Oklahoma OK	1092.05	Upper*
Oklahoma City	Oklahoma OK	1068.01	Mod
Oklahoma City	Oklahoma OK	1068.02	Middle
Oklahoma City	Oklahoma OK	1068.03	Mod
Oklahoma City	Oklahoma OK	1068.04	Mod
Oklahoma City	Oklahoma OK	1069.02	Mod
Oklahoma City	Oklahoma OK	1069.03	Middle
Oklahoma City	Oklahoma OK	1069.06	Middle
Oklahoma City	Oklahoma OK	1069.07	Middle
Oklahoma City	Oklahoma OK	1069.09	Middle
Oklahoma City	Oklahoma OK	1069.10	Mod
Oklahoma City	Oklahoma OK	1069.11	Middle
Oklahoma City	Oklahoma OK	1069.12	Low
Oklahoma City	Oklahoma OK	1069.13	Mod
Oklahoma City	Oklahoma OK	1069.14	Middle
Oklahoma City	Oklahoma OK	1069.16	Mod
Oklahoma City	Oklahoma OK	1069.17	Low
Oklahoma City	Oklahoma OK	1070.01	Mod
Oklahoma City	Oklahoma OK	1070.02	Mod
Oklahoma City	Oklahoma OK	1071.01	N/A
Oklahoma City	Oklahoma OK	1071.03	Mod
Oklahoma City	Oklahoma OK	1071.04	Low
Oklahoma City	Oklahoma OK	1074.05	Mod
Oklahoma City	Oklahoma OK	1074.06	Middle
Oklahoma City	Oklahoma OK	1074.07	Middle
Oklahoma City	Oklahoma OK	1076.01	Mod
Oklahoma City	Oklahoma OK	1076.04	Mod
Oklahoma City	Oklahoma OK	1076.05	Mod

Assessment Area	County	Census Tract	Tract Income
Oklahoma City	Oklahoma OK	1076.08	Middle
Oklahoma City	Oklahoma OK	1077.03	Middle
Oklahoma City	Oklahoma OK	1077.04	Mod
Oklahoma City	Oklahoma OK	1077.05	Mod
Oklahoma City	Oklahoma OK	1077.06	Mod
Oklahoma City	Oklahoma OK	1077.07	Mod
Oklahoma City	Oklahoma OK	1078.01	Middle
Oklahoma City	Oklahoma OK	1078.04	Mod
Oklahoma City	Oklahoma OK	1078.05	Mod
Oklahoma City	Oklahoma OK	1078.06	Mod
Oklahoma City	Oklahoma OK	1078.07	Mod
Oklahoma City	Oklahoma OK	1078.08	Middle
Oklahoma City	Oklahoma OK	1078.09	Middle
Oklahoma City	Oklahoma OK	1078.10	Mod
Oklahoma City	Oklahoma OK	1079.00	Mod
Oklahoma City	Oklahoma OK	1082.22	Upper*
Oklahoma City	Oklahoma OK	1082.23	Upper*
Oklahoma City	Oklahoma OK	1082.24	Upper*
Oklahoma City	Oklahoma OK	1082.25	Upper*
Oklahoma City	Oklahoma OK	1082.26	Middle
Oklahoma City	Oklahoma OK	1082.27	Upper*
Oklahoma City	Oklahoma OK	1082.28	Upper*
Oklahoma City	Oklahoma OK	1082.29	Upper*
Oklahoma City	Oklahoma OK	1082.30	Middle
Oklahoma City	Oklahoma OK	1082.31	Upper*
Oklahoma City	Oklahoma OK	1082.32	Upper*
Oklahoma City	Oklahoma OK	1082.33	Upper*
Oklahoma City	Oklahoma OK	1082.34	Upper*
Oklahoma City	Oklahoma OK	1082.35	Upper*
Oklahoma City	Oklahoma OK	1082.36	Middle
Oklahoma City	Oklahoma OK	1082.37	Upper*
Oklahoma City	Oklahoma OK	1082.38	Middle
Oklahoma City	Oklahoma OK	1083.01	Mod
Oklahoma City	Oklahoma OK	1083.02	Middle
Oklahoma City	Oklahoma OK	1083.04	Middle
Oklahoma City	Oklahoma OK	1085.20	Upper*
Oklahoma City	Oklahoma OK	1085.21	Middle
Oklahoma City	Oklahoma OK	1085.23	Upper*
Oklahoma City	Oklahoma OK	1085.24	Middle
Oklahoma City	Oklahoma OK	1085.25	Middle
Oklahoma City	Oklahoma OK	1085.26	Middle
Oklahoma City	Oklahoma OK	1085.27	Middle
Oklahoma City	Oklahoma OK	1085.28	Upper*
Oklahoma City	Oklahoma OK	1085.29	Upper*
Oklahoma City	Oklahoma OK	1085.30	Upper*
Oklahoma City	Oklahoma OK	1085.31	Upper*
Oklahoma City	Oklahoma OK	1085.32	Upper*
Oklahoma City	Oklahoma OK	1085.33	Upper*
Oklahoma City	Oklahoma OK	1085.34	Upper*
Oklahoma City	Oklahoma OK	1085.35	Upper*
Oklahoma City	Oklahoma OK	1085.36	Upper*
Oklahoma City	Oklahoma OK	1085.37	Upper*
Oklahoma City	Oklahoma OK	1085.38	Upper*
Oklahoma City	Oklahoma OK	1086.03	Upper*

Assessment Area	County	Census Tract	Tract Income
Oklahoma City	Oklahoma OK	1086.04	Middle
Oklahoma City	Oklahoma OK	1093.00	Middle
Oklahoma City	Oklahoma OK	1094.00	Upper*
Oklahoma City	Oklahoma OK	1095.00	Low
Oklahoma City	Oklahoma OK	1096.00	N/A
Oklahoma City	Oklahoma OK	1097.00	Upper*
Oklahoma City	Oklahoma OK	1098.00	Mod
Oklahoma City	Oklahoma OK	1099.00	Middle
Oklahoma City	Oklahoma OK	1100.00	Low
Oklahoma City	Oklahoma OK	9800.01	N/A
Oklahoma City	Oklahoma OK	9800.02	N/A
Oklahoma City	Oklahoma OK	9800.03	N/A
Oklahoma City	Oklahoma OK	9800.04	N/A
Oklahoma City	Oklahoma OK	9800.05	N/A
Oklahoma City	Oklahoma OK	9800.06	N/A
Oklahoma City	Oklahoma OK	9800.07	Upper*
Oklahoma City	Oklahoma OK	9800.08	N/A
Oklahoma City	Oklahoma OK	9800.09	N/A
Oklahoma City	Oklahoma OK	1072.06	Mod
Oklahoma City	Oklahoma OK	1072.07	Middle
Oklahoma City	Oklahoma OK	1072.12	Mod
Oklahoma City	Oklahoma OK	1072.13	Mod
Oklahoma City	Oklahoma OK	1072.14	Middle
Oklahoma City	Oklahoma OK	1072.15	Low
Oklahoma City	Oklahoma OK	1072.16	Mod
Oklahoma City	Oklahoma OK	1072.17	Mod
Oklahoma City	Oklahoma OK	1072.18	Mod
Oklahoma City	Oklahoma OK	1072.19	Mod
Oklahoma City	Oklahoma OK	1072.20	Mod
Oklahoma City	Oklahoma OK	1072.21	Mod
Oklahoma City	Oklahoma OK	1072.22	Mod
Oklahoma City	Oklahoma OK	1072.23	Mod
Oklahoma City	Oklahoma OK	1072.24	Middle
Oklahoma City	Oklahoma OK	1072.25	Mod
Oklahoma City	Oklahoma OK	1072.26	Mod
Oklahoma City	Oklahoma OK	1073.02	Low
Oklahoma City	Oklahoma OK	1073.03	Mod
Oklahoma City	Oklahoma OK	1073.05	N/A
Oklahoma City	Oklahoma OK	1073.06	Low
Oklahoma City	Oklahoma OK	1074.01	Middle
Oklahoma City	Oklahoma OK	1074.04	Middle
Oklahoma City	Oklahoma OK	1080.03	Low
Oklahoma City	Oklahoma OK	1080.05	Middle
Oklahoma City	Oklahoma OK	1080.06	Middle
Oklahoma City	Oklahoma OK	1080.07	Middle
Oklahoma City	Oklahoma OK	1080.08	Mod
Oklahoma City	Oklahoma OK	1080.09	Mod
Oklahoma City	Oklahoma OK	1080.10	Mod
Oklahoma City	Oklahoma OK	1080.11	Mod
Oklahoma City	Oklahoma OK	1081.01	Upper*
Oklahoma City	Oklahoma OK	1081.06	Upper*
Oklahoma City	Oklahoma OK	1081.07	Upper*
Oklahoma City	Oklahoma OK	1081.09	Upper*
Oklahoma City	Oklahoma OK	1081.10	Upper*



Assessment Area	County	Census Tract	Tract Income
Oklahoma City	Oklahoma OK	1081.13	Upper*
Oklahoma City	Oklahoma OK	1081.14	Upper*
Oklahoma City	Oklahoma OK	1082.01	Middle
Oklahoma City	Oklahoma OK	1082.03	Mod
Oklahoma City	Oklahoma OK	1082.04	Middle
Oklahoma City	Oklahoma OK	1082.07	Low
Oklahoma City	Oklahoma OK	1082.08	Mod
Oklahoma City	Oklahoma OK	1082.15	Middle
Oklahoma City	Oklahoma OK	1082.16	Middle
Oklahoma City	Oklahoma OK	1082.17	Middle
Oklahoma City	Oklahoma OK	1001.00	Mod
Oklahoma City	Oklahoma OK	1002.01	Middle
Oklahoma City	Oklahoma OK	1002.02	Middle
Oklahoma City	Oklahoma OK	1002.03	Middle
Oklahoma City	Oklahoma OK	1003.00	Upper*
Oklahoma City	Oklahoma OK	1004.00	Low
Oklahoma City	Oklahoma OK	1005.00	Low
Oklahoma City	Oklahoma OK	1008.00	Mod
Oklahoma City	Oklahoma OK	1046.00	Low
Oklahoma City	Oklahoma OK	1047.00	Mod
Oklahoma City	Oklahoma OK	1048.00	Mod
Oklahoma City	Oklahoma OK	1049.00	Low
Oklahoma City	Oklahoma OK	1050.00	N/A
Oklahoma City	Oklahoma OK	1051.01	Middle
Oklahoma City	Oklahoma OK	1052.01	Low
Oklahoma City	Oklahoma OK	1052.02	Low
Oklahoma City	Oklahoma OK	1053.00	Mod
Oklahoma City	Oklahoma OK	1054.00	Low
Oklahoma City	Oklahoma OK	1055.00	Mod
Oklahoma City	Oklahoma OK	1056.00	Low
Oklahoma City	Oklahoma OK	1059.03	Mod
Oklahoma City	Oklahoma OK	1059.04	Mod
Oklahoma City	Oklahoma OK	1059.05	Mod
Oklahoma City	Oklahoma OK	1059.06	Mod
Oklahoma City	Oklahoma OK	1059.07	Low
Oklahoma City	Oklahoma OK	1060.00	Middle
Oklahoma City	Oklahoma OK	1061.00	Middle
Oklahoma City	Oklahoma OK	1062.00	Mod
Oklahoma City	Oklahoma OK	1063.01	Low
Oklahoma City	Oklahoma OK	1063.02	Mod
Oklahoma City	Oklahoma OK	1063.03	Middle
Oklahoma City	Oklahoma OK	1064.01	Upper*
Oklahoma City	Oklahoma OK	1064.02	Upper*
Oklahoma City	Oklahoma OK	1064.03	Mod
Oklahoma City	Oklahoma OK	1065.01	Upper*
Oklahoma City	Oklahoma OK	1065.02	Mod
Oklahoma City	Oklahoma OK	1065.03	Upper*
Oklahoma City	Oklahoma OK	1066.01	Mod
Oklahoma City	Oklahoma OK	1066.02	Mod
Oklahoma City	Oklahoma OK	1066.06	Middle
Oklahoma City	Oklahoma OK	1066.07	Mod
Oklahoma City	Oklahoma OK	1066.08	Middle
Oklahoma City	Oklahoma OK	1066.09	Middle
Oklahoma City	Oklahoma OK	1066.10	N/A

Assessment Area	County	Census Tract	Tract Income
Oklahoma City	Oklahoma OK	1066.11	Mod
Oklahoma City	Oklahoma OK	1067.02	Mod
Oklahoma City	Oklahoma OK	1067.04	Middle
Oklahoma City	Oklahoma OK	1067.05	Middle
Oklahoma City	Oklahoma OK	1067.06	N/A
Oklahoma City	Oklahoma OK	1067.08	Upper*
Oklahoma City	Oklahoma OK	1067.09	Mod
Oklahoma City	Oklahoma OK	1067.10	Mod
Oklahoma City	Oklahoma OK	1009.00	Upper*
Oklahoma City	Oklahoma OK	1010.00	Low
Oklahoma City	Oklahoma OK	1011.00	Mod
Oklahoma City	Oklahoma OK	1012.00	Middle
Oklahoma City	Oklahoma OK	1013.00	Low
Oklahoma City	Oklahoma OK	1014.00	N/A
Oklahoma City	Oklahoma OK	1015.00	Mod
Oklahoma City	Oklahoma OK	1018.00	Upper*
Oklahoma City	Oklahoma OK	1019.00	Upper*
Oklahoma City	Oklahoma OK	1020.00	Middle
Oklahoma City	Oklahoma OK	1021.00	Mod
Oklahoma City	Oklahoma OK	1022.00	Mod
Oklahoma City	Oklahoma OK	1023.00	Mod
Oklahoma City	Oklahoma OK	1024.00	Mod
Oklahoma City	Oklahoma OK	1025.00	Upper*
Oklahoma City	Oklahoma OK	1032.00	Upper*
Oklahoma City	Oklahoma OK	1033.00	Mod
Oklahoma City	Oklahoma OK	1039.00	Mod
Oklahoma City	Oklahoma OK	1041.00	Low
Oklahoma City	Oklahoma OK	1042.00	Mod
Oklahoma City	Oklahoma OK	1043.00	Low
Oklahoma City	Oklahoma OK	1044.00	Mod
Oklahoma City	Oklahoma OK	1045.00	Mod
Phoenix	Maricopa AZ	4226.58	Upper*
Phoenix	Maricopa AZ	4226.59	Middle
Phoenix	Maricopa AZ	4226.60	Middle
Phoenix	Maricopa AZ	5228.01	N/A
Phoenix	Maricopa AZ	5228.02	Mod
Phoenix	Maricopa AZ	5229.01	Middle
Phoenix	Maricopa AZ	5229.03	Low
Phoenix	Maricopa AZ	5229.04	Middle
Phoenix	Maricopa AZ	5230.02	Mod
Phoenix	Maricopa AZ	5230.05	Upper*
Phoenix	Maricopa AZ	5230.06	Middle
Phoenix	Maricopa AZ	5230.07	Mod
Phoenix	Maricopa AZ	5230.08	Middle
Phoenix	Maricopa AZ	5231.02	Mod
Phoenix	Maricopa AZ	5231.03	Middle
Phoenix	Maricopa AZ	5231.04	Middle
Phoenix	Maricopa AZ	6100.01	Middle
Phoenix	Maricopa AZ	6100.02	Upper*
Phoenix	Maricopa AZ	6101.00	Upper*
Phoenix	Maricopa AZ	6102.01	Upper*
Phoenix	Maricopa AZ	6102.02	Upper*
Phoenix	Maricopa AZ	6103.01	Upper*
Phoenix	Maricopa AZ	6124.01	Upper*



Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	6124.02	Upper*
Phoenix	Maricopa AZ	6125.00	Upper*
Phoenix	Maricopa AZ	6126.00	Upper*
Phoenix	Maricopa AZ	6127.00	Upper*
Phoenix	Maricopa AZ	6128.00	Upper*
Phoenix	Maricopa AZ	6129.00	Upper*
Phoenix	Maricopa AZ	6130.00	Upper*
Phoenix	Maricopa AZ	6131.00	Upper*
Phoenix	Maricopa AZ	6132.00	Upper*
Phoenix	Maricopa AZ	6133.00	Upper*
Phoenix	Maricopa AZ	6134.00	Middle
Phoenix	Maricopa AZ	6135.00	Middle
Phoenix	Maricopa AZ	6136.01	Upper*
Phoenix	Maricopa AZ	6136.02	Upper*
Phoenix	Maricopa AZ	6137.00	Upper*
Phoenix	Maricopa AZ	6138.00	Upper*
Phoenix	Maricopa AZ	6139.00	Upper*
Phoenix	Maricopa AZ	6140.00	Upper*
Phoenix	Maricopa AZ	6141.00	Upper*
Phoenix	Maricopa AZ	6142.00	Upper*
Phoenix	Maricopa AZ	6164.00	Upper*
Phoenix	Maricopa AZ	6165.00	Mod
Phoenix	Maricopa AZ	6166.00	Middle
Phoenix	Maricopa AZ	6167.00	Middle
Phoenix	Maricopa AZ	6168.00	Middle
Phoenix	Maricopa AZ	6169.00	Middle
Phoenix	Maricopa AZ	6170.01	N/A
Phoenix	Maricopa AZ	6170.02	Middle
Phoenix	Maricopa AZ	6171.00	Upper*
Phoenix	Maricopa AZ	6172.00	Upper*
Phoenix	Maricopa AZ	6173.00	Upper*
Phoenix	Maricopa AZ	6174.00	Mod
Phoenix	Maricopa AZ	6175.00	Middle
Phoenix	Maricopa AZ	6176.00	Middle
Phoenix	Maricopa AZ	6177.00	Middle
Phoenix	Maricopa AZ	6178.00	Upper*
Phoenix	Maricopa AZ	6179.00	Middle
Phoenix	Maricopa AZ	6180.00	Middle
Phoenix	Maricopa AZ	6181.00	Middle
Phoenix	Maricopa AZ	6182.00	Middle
Phoenix	Maricopa AZ	6183.00	Middle
Phoenix	Maricopa AZ	8100.00	Upper*
Phoenix	Maricopa AZ	8101.00	Upper*
Phoenix	Maricopa AZ	8102.00	Upper*
Phoenix	Maricopa AZ	8103.00	Upper*
Phoenix	Maricopa AZ	8104.00	Upper*
Phoenix	Maricopa AZ	8105.00	Upper*
Phoenix	Maricopa AZ	8106.00	Upper*
Phoenix	Maricopa AZ	8107.00	Middle
Phoenix	Maricopa AZ	8108.00	Upper*
Phoenix	Maricopa AZ	8109.00	Upper*
Phoenix	Maricopa AZ	8110.00	Upper*
Phoenix	Maricopa AZ	8111.00	Middle
Phoenix	Maricopa AZ	8112.00	Middle

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	8113.00	Upper*
Phoenix	Maricopa AZ	8114.00	Upper*
Phoenix	Maricopa AZ	8115.00	Upper*
Phoenix	Maricopa AZ	8116.00	Upper*
Phoenix	Maricopa AZ	8117.00	Upper*
Phoenix	Maricopa AZ	8118.00	Upper*
Phoenix	Maricopa AZ	8119.00	Upper*
Phoenix	Maricopa AZ	8120.00	Mod
Phoenix	Maricopa AZ	8121.00	Middle
Phoenix	Maricopa AZ	8144.00	Upper*
Phoenix	Maricopa AZ	8145.00	Upper*
Phoenix	Maricopa AZ	8146.00	Middle
Phoenix	Maricopa AZ	8147.00	Upper*
Phoenix	Maricopa AZ	8148.01	Upper*
Phoenix	Maricopa AZ	8148.02	Middle
Phoenix	Maricopa AZ	8149.00	Upper*
Phoenix	Maricopa AZ	8150.00	Upper*
Phoenix	Maricopa AZ	8151.00	Upper*
Phoenix	Maricopa AZ	8152.01	Upper*
Phoenix	Maricopa AZ	8152.02	Upper*
Phoenix	Maricopa AZ	8152.03	Upper*
Phoenix	Maricopa AZ	8153.00	Upper*
Phoenix	Maricopa AZ	8154.01	Upper*
Phoenix	Maricopa AZ	8154.02	Upper*
Phoenix	Maricopa AZ	8155.01	Upper*
Phoenix	Maricopa AZ	8155.02	Upper*
Phoenix	Maricopa AZ	8156.01	Upper*
Phoenix	Maricopa AZ	8156.02	Upper*
Phoenix	Maricopa AZ	8157.00	Upper*
Phoenix	Maricopa AZ	8158.00	Upper*
Phoenix	Maricopa AZ	8159.01	Upper*
Phoenix	Maricopa AZ	8171.02	Middle
Phoenix	Maricopa AZ	8171.03	Middle
Phoenix	Maricopa AZ	8172.00	Upper*
Phoenix	Maricopa AZ	8173.00	Middle
Phoenix	Maricopa AZ	8174.00	Middle
Phoenix	Maricopa AZ	8175.00	Middle
Phoenix	Maricopa AZ	8176.00	Upper*
Phoenix	Maricopa AZ	9407.00	Mod
Phoenix	Maricopa AZ	9410.00	Low
Phoenix	Maricopa AZ	9411.00	N/A
Phoenix	Maricopa AZ	9412.00	Mod
Phoenix	Maricopa AZ	9413.00	Low
Phoenix	Maricopa AZ	9801.00	N/A
Phoenix	Maricopa AZ	9804.00	N/A
Phoenix	Maricopa AZ	9805.00	N/A
Phoenix	Maricopa AZ	9807.00	N/A
Phoenix	Maricopa AZ	9809.00	Upper*
Phoenix	Maricopa AZ	9810.00	N/A
Phoenix	Maricopa AZ	1125.19	Mod
Phoenix	Maricopa AZ	1125.20	Mod
Phoenix	Maricopa AZ	1125.21	Mod
Phoenix	Maricopa AZ	1125.22	Mod
Phoenix	Maricopa AZ	1125.23	Mod

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1125.24	Mod
Phoenix	Maricopa AZ	1126.01	Low
Phoenix	Maricopa AZ	1126.02	Mod
Phoenix	Maricopa AZ	1127.00	Mod
Phoenix	Maricopa AZ	1129.00	Low
Phoenix	Maricopa AZ	1130.00	Upper*
Phoenix	Maricopa AZ	1131.00	Middle
Phoenix	Maricopa AZ	1132.01	Low
Phoenix	Maricopa AZ	1132.02	Low
Phoenix	Maricopa AZ	1132.04	Mod
Phoenix	Maricopa AZ	1133.01	Low
Phoenix	Maricopa AZ	1135.02	Low
Phoenix	Maricopa AZ	1135.03	Mod
Phoenix	Maricopa AZ	1136.01	Mod
Phoenix	Maricopa AZ	1136.02	Mod
Phoenix	Maricopa AZ	1137.01	Mod
Phoenix	Maricopa AZ	1137.02	Middle
Phoenix	Maricopa AZ	1160.00	Mod
Phoenix	Maricopa AZ	1161.00	Mod
Phoenix	Maricopa AZ	1162.02	Middle
Phoenix	Maricopa AZ	1162.03	Middle
Phoenix	Maricopa AZ	1162.04	Mod
Phoenix	Maricopa AZ	1162.05	Mod
Phoenix	Maricopa AZ	1163.00	Mod
Phoenix	Maricopa AZ	1164.00	Middle
Phoenix	Maricopa AZ	1165.00	Low
Phoenix	Maricopa AZ	1166.05	Middle
Phoenix	Maricopa AZ	1166.06	Middle
Phoenix	Maricopa AZ	1166.07	Middle
Phoenix	Maricopa AZ	1166.10	Upper*
Phoenix	Maricopa AZ	1166.11	Upper*
Phoenix	Maricopa AZ	1166.12	Middle
Phoenix	Maricopa AZ	1166.14	Mod
Phoenix	Maricopa AZ	1166.15	Mod
Phoenix	Maricopa AZ	1166.16	Middle
Phoenix	Maricopa AZ	1166.17	Middle
Phoenix	Maricopa AZ	1166.18	Middle
Phoenix	Maricopa AZ	1166.19	Upper*
Phoenix	Maricopa AZ	1166.20	Middle
Phoenix	Maricopa AZ	1167.33	N/A
Phoenix	Maricopa AZ	1167.34	Middle
Phoenix	Maricopa AZ	1167.35	Mod
Phoenix	Maricopa AZ	1167.36	Mod
Phoenix	Maricopa AZ	1167.37	Upper*
Phoenix	Maricopa AZ	1167.38	Middle
Phoenix	Maricopa AZ	1168.00	Low
Phoenix	Maricopa AZ	1169.00	Mod
Phoenix	Maricopa AZ	1170.00	Mod
Phoenix	Maricopa AZ	1171.00	Middle
Phoenix	Maricopa AZ	1172.00	Mod
Phoenix	Maricopa AZ	1173.00	Low
Phoenix	Maricopa AZ	2168.06	Upper*
Phoenix	Maricopa AZ	2168.07	Upper*
Phoenix	Maricopa AZ	2168.09	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	2168.10	Middle
Phoenix	Maricopa AZ	2168.13	Upper*
Phoenix	Maricopa AZ	2168.16	Upper*
Phoenix	Maricopa AZ	2168.19	Upper*
Phoenix	Maricopa AZ	2168.20	Upper*
Phoenix	Maricopa AZ	2168.21	Upper*
Phoenix	Maricopa AZ	2168.22	Upper*
Phoenix	Maricopa AZ	2168.54	Upper*
Phoenix	Maricopa AZ	2168.55	Upper*
Phoenix	Maricopa AZ	2168.56	Upper*
Phoenix	Maricopa AZ	2168.57	Middle
Phoenix	Maricopa AZ	2168.58	N/A
Phoenix	Maricopa AZ	2168.59	Upper*
Phoenix	Maricopa AZ	2168.60	Upper*
Phoenix	Maricopa AZ	2168.61	Upper*
Phoenix	Maricopa AZ	2169.01	Upper*
Phoenix	Maricopa AZ	2169.02	Upper*
Phoenix	Maricopa AZ	2170.01	Upper*
Phoenix	Maricopa AZ	2170.02	Middle
Phoenix	Maricopa AZ	2171.01	Middle
Phoenix	Maricopa AZ	2171.02	Upper*
Phoenix	Maricopa AZ	2172.01	Upper*
Phoenix	Maricopa AZ	2172.03	Middle
Phoenix	Maricopa AZ	2172.04	Mod
Phoenix	Maricopa AZ	2173.00	Upper*
Phoenix	Maricopa AZ	2174.00	Upper*
Phoenix	Maricopa AZ	2175.01	Middle
Phoenix	Maricopa AZ	2175.02	Middle
Phoenix	Maricopa AZ	3194.04	Middle
Phoenix	Maricopa AZ	3195.00	Upper*
Phoenix	Maricopa AZ	3196.00	Middle
Phoenix	Maricopa AZ	3197.05	Mod
Phoenix	Maricopa AZ	3197.06	Mod
Phoenix	Maricopa AZ	3197.07	N/A
Phoenix	Maricopa AZ	3197.08	Middle
Phoenix	Maricopa AZ	3197.09	N/A
Phoenix	Maricopa AZ	3197.10	Middle
Phoenix	Maricopa AZ	3198.01	Middle
Phoenix	Maricopa AZ	3198.02	Middle
Phoenix	Maricopa AZ	3199.02	Upper*
Phoenix	Maricopa AZ	3199.03	Upper*
Phoenix	Maricopa AZ	3199.04	Upper*
Phoenix	Maricopa AZ	3199.05	Middle
Phoenix	Maricopa AZ	3199.06	Upper*
Phoenix	Maricopa AZ	3199.07	Upper*
Phoenix	Maricopa AZ	3199.08	Mod
Phoenix	Maricopa AZ	3199.09	Upper*
Phoenix	Maricopa AZ	3199.10	Upper*
Phoenix	Maricopa AZ	3200.01	Middle
Phoenix	Maricopa AZ	4202.14	Mod
Phoenix	Maricopa AZ	4202.15	Middle
Phoenix	Maricopa AZ	4202.16	Middle
Phoenix	Maricopa AZ	4203.01	Upper*
Phoenix	Maricopa AZ	4203.02	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	4203.03	Middle
Phoenix	Maricopa AZ	4203.04	Upper*
Phoenix	Maricopa AZ	4204.01	Mod
Phoenix	Maricopa AZ	4204.02	Upper*
Phoenix	Maricopa AZ	4205.03	Mod
Phoenix	Maricopa AZ	4205.04	Middle
Phoenix	Maricopa AZ	4205.05	Middle
Phoenix	Maricopa AZ	4205.06	Mod
Phoenix	Maricopa AZ	4206.02	Upper*
Phoenix	Maricopa AZ	4206.03	Upper*
Phoenix	Maricopa AZ	4206.04	Upper*
Phoenix	Maricopa AZ	4207.04	Middle
Phoenix	Maricopa AZ	4207.05	Upper*
Phoenix	Maricopa AZ	4207.06	Upper*
Phoenix	Maricopa AZ	4207.07	Mod
Phoenix	Maricopa AZ	4207.08	Mod
Phoenix	Maricopa AZ	4219.02	Low
Phoenix	Maricopa AZ	4220.01	Mod
Phoenix	Maricopa AZ	4220.02	Mod
Phoenix	Maricopa AZ	4221.02	Low
Phoenix	Maricopa AZ	4221.03	Mod
Phoenix	Maricopa AZ	4221.04	Mod
Phoenix	Maricopa AZ	4221.05	Mod
Phoenix	Maricopa AZ	4221.06	Mod
Phoenix	Maricopa AZ	4221.07	Low
Phoenix	Maricopa AZ	4222.03	Mod
Phoenix	Maricopa AZ	4222.09	Middle
Phoenix	Maricopa AZ	4222.10	Middle
Phoenix	Maricopa AZ	4222.11	Middle
Phoenix	Maricopa AZ	4222.12	Upper*
Phoenix	Maricopa AZ	4222.13	Middle
Phoenix	Maricopa AZ	4222.15	Middle
Phoenix	Maricopa AZ	4222.16	Upper*
Phoenix	Maricopa AZ	4222.17	Middle
Phoenix	Maricopa AZ	4222.18	Mod
Phoenix	Maricopa AZ	4222.19	Middle
Phoenix	Maricopa AZ	4222.20	Upper*
Phoenix	Maricopa AZ	4222.21	Middle
Phoenix	Maricopa AZ	4225.08	Middle
Phoenix	Maricopa AZ	4225.09	Middle
Phoenix	Maricopa AZ	4225.10	Upper*
Phoenix	Maricopa AZ	4225.11	Upper*
Phoenix	Maricopa AZ	4225.12	Upper*
Phoenix	Maricopa AZ	4225.13	Middle
Phoenix	Maricopa AZ	4225.14	Middle
Phoenix	Maricopa AZ	4226.07	Middle
Phoenix	Maricopa AZ	4226.09	Middle
Phoenix	Maricopa AZ	4226.10	Mod
Phoenix	Maricopa AZ	4226.15	Middle
Phoenix	Maricopa AZ	4226.17	Upper*
Phoenix	Maricopa AZ	4226.18	Mod
Phoenix	Maricopa AZ	4226.20	Upper*
Phoenix	Maricopa AZ	4226.21	Upper*
Phoenix	Maricopa AZ	4226.22	Middle

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	4226.23	Upper*
Phoenix	Maricopa AZ	4226.24	Mod
Phoenix	Maricopa AZ	4226.25	Mod
Phoenix	Maricopa AZ	4226.26	Mod
Phoenix	Maricopa AZ	4226.27	Mod
Phoenix	Maricopa AZ	4226.28	Low
Phoenix	Maricopa AZ	0405.30	Middle
Phoenix	Maricopa AZ	0405.31	Mod
Phoenix	Maricopa AZ	0405.32	Middle
Phoenix	Maricopa AZ	0405.33	Upper*
Phoenix	Maricopa AZ	0405.34	Upper*
Phoenix	Maricopa AZ	0405.35	Upper*
Phoenix	Maricopa AZ	0405.36	Upper*
Phoenix	Maricopa AZ	0405.37	Upper*
Phoenix	Maricopa AZ	0405.38	Middle
Phoenix	Maricopa AZ	0405.39	Middle
Phoenix	Maricopa AZ	0405.40	Middle
Phoenix	Maricopa AZ	0405.41	Mod
Phoenix	Maricopa AZ	0506.03	Middle
Phoenix	Maricopa AZ	0506.04	Middle
Phoenix	Maricopa AZ	0506.09	Middle
Phoenix	Maricopa AZ	0506.11	Middle
Phoenix	Maricopa AZ	0506.12	Middle
Phoenix	Maricopa AZ	0506.13	Middle
Phoenix	Maricopa AZ	0506.14	Middle
Phoenix	Maricopa AZ	0506.15	Mod
Phoenix	Maricopa AZ	0506.16	Middle
Phoenix	Maricopa AZ	0506.17	Middle
Phoenix	Maricopa AZ	0506.18	Upper*
Phoenix	Maricopa AZ	4207.09	Mod
Phoenix	Maricopa AZ	4207.10	Mod
Phoenix	Maricopa AZ	4208.00	Middle
Phoenix	Maricopa AZ	4209.01	Middle
Phoenix	Maricopa AZ	4209.02	Middle
Phoenix	Maricopa AZ	4210.01	Mod
Phoenix	Maricopa AZ	4210.02	Low
Phoenix	Maricopa AZ	4211.01	Mod
Phoenix	Maricopa AZ	4211.02	Mod
Phoenix	Maricopa AZ	4212.01	Mod
Phoenix	Maricopa AZ	4212.02	Middle
Phoenix	Maricopa AZ	4213.02	Low
Phoenix	Maricopa AZ	4213.03	Mod
Phoenix	Maricopa AZ	4213.04	Mod
Phoenix	Maricopa AZ	4214.00	Mod
Phoenix	Maricopa AZ	4215.01	Mod
Phoenix	Maricopa AZ	4215.02	Mod
Phoenix	Maricopa AZ	4216.01	Mod
Phoenix	Maricopa AZ	4216.02	Low
Phoenix	Maricopa AZ	4217.01	Mod
Phoenix	Maricopa AZ	4217.02	Low
Phoenix	Maricopa AZ	4218.01	Middle
Phoenix	Maricopa AZ	4218.02	Mod
Phoenix	Maricopa AZ	4219.01	Mod
Phoenix	Maricopa AZ	4222.22	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	4222.23	Middle
Phoenix	Maricopa AZ	4222.24	N/A
Phoenix	Maricopa AZ	4222.25	N/A
Phoenix	Maricopa AZ	4222.26	N/A
Phoenix	Maricopa AZ	4222.27	Middle
Phoenix	Maricopa AZ	4223.01	Mod
Phoenix	Maricopa AZ	4223.02	Middle
Phoenix	Maricopa AZ	4223.04	Middle
Phoenix	Maricopa AZ	4223.05	Upper*
Phoenix	Maricopa AZ	4223.07	Middle
Phoenix	Maricopa AZ	4223.08	Upper*
Phoenix	Maricopa AZ	4223.09	Upper*
Phoenix	Maricopa AZ	4224.01	Middle
Phoenix	Maricopa AZ	4224.02	Middle
Phoenix	Maricopa AZ	4224.03	Middle
Phoenix	Maricopa AZ	4224.04	Upper*
Phoenix	Maricopa AZ	4225.01	Mod
Phoenix	Maricopa AZ	4225.02	Middle
Phoenix	Maricopa AZ	4225.03	Middle
Phoenix	Maricopa AZ	4225.04	Upper*
Phoenix	Maricopa AZ	4225.06	Upper*
Phoenix	Maricopa AZ	4225.07	Upper*
Phoenix	Maricopa AZ	4226.29	Middle
Phoenix	Maricopa AZ	4226.30	Mod
Phoenix	Maricopa AZ	4226.32	Middle
Phoenix	Maricopa AZ	4226.33	Mod
Phoenix	Maricopa AZ	4226.34	Mod
Phoenix	Maricopa AZ	4226.36	Middle
Phoenix	Maricopa AZ	4226.37	Middle
Phoenix	Maricopa AZ	4226.38	Mod
Phoenix	Maricopa AZ	4226.39	Middle
Phoenix	Maricopa AZ	4226.40	Middle
Phoenix	Maricopa AZ	4226.42	Upper*
Phoenix	Maricopa AZ	4226.43	Upper*
Phoenix	Maricopa AZ	4226.47	Upper*
Phoenix	Maricopa AZ	4226.48	Upper*
Phoenix	Maricopa AZ	4226.49	Upper*
Phoenix	Maricopa AZ	4226.50	Middle
Phoenix	Maricopa AZ	4226.51	Upper*
Phoenix	Maricopa AZ	4226.52	Middle
Phoenix	Maricopa AZ	4226.53	Middle
Phoenix	Maricopa AZ	4226.54	Upper*
Phoenix	Maricopa AZ	4226.55	Middle
Phoenix	Maricopa AZ	4226.56	Upper*
Phoenix	Maricopa AZ	4226.57	Upper*
Phoenix	Maricopa AZ	0506.19	Upper*
Phoenix	Maricopa AZ	0506.20	Upper*
Phoenix	Maricopa AZ	0506.21	Middle
Phoenix	Maricopa AZ	0507.01	Mod
Phoenix	Maricopa AZ	0507.02	Mod
Phoenix	Maricopa AZ	0608.01	N/A
Phoenix	Maricopa AZ	0608.02	Mod
Phoenix	Maricopa AZ	0609.01	Mod
Phoenix	Maricopa AZ	0609.02	Mod



Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	0609.03	Mod
Phoenix	Maricopa AZ	0609.04	Mod
Phoenix	Maricopa AZ	0610.10	Upper*
Phoenix	Maricopa AZ	0610.11	Upper*
Phoenix	Maricopa AZ	0610.13	Middle
Phoenix	Maricopa AZ	0610.14	Middle
Phoenix	Maricopa AZ	0610.15	Middle
Phoenix	Maricopa AZ	0610.17	N/A
Phoenix	Maricopa AZ	0610.18	Middle
Phoenix	Maricopa AZ	0610.20	Upper*
Phoenix	Maricopa AZ	0610.21	Upper*
Phoenix	Maricopa AZ	0610.24	Middle
Phoenix	Maricopa AZ	0610.26	Mod
Phoenix	Maricopa AZ	0610.51	Middle
Phoenix	Maricopa AZ	0610.52	Middle
Phoenix	Maricopa AZ	0610.53	Middle
Phoenix	Maricopa AZ	0610.54	Upper*
Phoenix	Maricopa AZ	0610.55	Upper*
Phoenix	Maricopa AZ	0610.56	Upper*
Phoenix	Maricopa AZ	0610.57	Middle
Phoenix	Maricopa AZ	0610.58	Middle
Phoenix	Maricopa AZ	0610.59	Upper*
Phoenix	Maricopa AZ	0610.60	Middle
Phoenix	Maricopa AZ	0610.61	Middle
Phoenix	Maricopa AZ	0610.62	Middle
Phoenix	Maricopa AZ	0610.63	N/A
Phoenix	Maricopa AZ	0610.64	Upper*
Phoenix	Maricopa AZ	0611.00	Mod
Phoenix	Maricopa AZ	0612.00	Mod
Phoenix	Maricopa AZ	0613.00	Mod
Phoenix	Maricopa AZ	0614.01	Low
Phoenix	Maricopa AZ	0614.02	Mod
Phoenix	Maricopa AZ	0715.03	Middle
Phoenix	Maricopa AZ	0715.04	Middle
Phoenix	Maricopa AZ	0719.15	Middle
Phoenix	Maricopa AZ	0820.02	Middle
Phoenix	Maricopa AZ	0820.07	Mod
Phoenix	Maricopa AZ	0820.08	Mod
Phoenix	Maricopa AZ	0820.09	Mod
Phoenix	Maricopa AZ	0820.10	Middle
Phoenix	Maricopa AZ	0820.12	Middle
Phoenix	Maricopa AZ	0820.16	Middle
Phoenix	Maricopa AZ	0820.17	Mod
Phoenix	Maricopa AZ	0820.18	Middle
Phoenix	Maricopa AZ	0820.19	Upper*
Phoenix	Maricopa AZ	0820.20	Middle
Phoenix	Maricopa AZ	0820.21	Upper*
Phoenix	Maricopa AZ	0820.22	Mod
Phoenix	Maricopa AZ	0820.23	Middle
Phoenix	Maricopa AZ	0820.24	Mod
Phoenix	Maricopa AZ	0820.25	Middle
Phoenix	Maricopa AZ	0820.26	Middle
Phoenix	Maricopa AZ	0820.27	Middle
Phoenix	Maricopa AZ	0820.28	Mod



Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	0822.04	Middle
Phoenix	Maricopa AZ	0927.10	Middle
Phoenix	Maricopa AZ	0927.11	Middle
Phoenix	Maricopa AZ	0927.12	Middle
Phoenix	Maricopa AZ	0927.13	Middle
Phoenix	Maricopa AZ	0927.15	Mod
Phoenix	Maricopa AZ	0927.16	Mod
Phoenix	Maricopa AZ	0927.17	Mod
Phoenix	Maricopa AZ	0927.18	Low
Phoenix	Maricopa AZ	0927.19	Mod
Phoenix	Maricopa AZ	0927.20	Middle
Phoenix	Maricopa AZ	0927.21	Upper*
Phoenix	Maricopa AZ	0927.23	Middle
Phoenix	Maricopa AZ	0927.24	Mod
Phoenix	Maricopa AZ	0928.01	Low
Phoenix	Maricopa AZ	0928.02	Low
Phoenix	Maricopa AZ	0929.00	Low
Phoenix	Maricopa AZ	0930.01	Low
Phoenix	Maricopa AZ	0930.02	Mod
Phoenix	Maricopa AZ	0931.01	Mod
Phoenix	Maricopa AZ	0931.04	Low
Phoenix	Maricopa AZ	0931.05	Low
Phoenix	Maricopa AZ	0931.06	Mod
Phoenix	Maricopa AZ	1036.04	Middle
Phoenix	Maricopa AZ	1036.05	Upper*
Phoenix	Maricopa AZ	1036.06	Middle
Phoenix	Maricopa AZ	1036.07	Upper*
Phoenix	Maricopa AZ	1036.08	Middle
Phoenix	Maricopa AZ	1036.09	Mod
Phoenix	Maricopa AZ	1036.11	Upper*
Phoenix	Maricopa AZ	1036.12	Middle
Phoenix	Maricopa AZ	1036.14	Upper*
Phoenix	Maricopa AZ	1036.15	Low
Phoenix	Maricopa AZ	1037.01	Mod
Phoenix	Maricopa AZ	1037.02	Middle
Phoenix	Maricopa AZ	1039.00	Mod
Phoenix	Maricopa AZ	1040.00	Mod
Phoenix	Maricopa AZ	1041.00	Mod
Phoenix	Maricopa AZ	1042.02	Middle
Phoenix	Maricopa AZ	1042.03	Middle
Phoenix	Maricopa AZ	1042.04	Middle
Phoenix	Maricopa AZ	1042.05	Mod
Phoenix	Maricopa AZ	1042.06	Mod
Phoenix	Maricopa AZ	1042.07	Middle
Phoenix	Maricopa AZ	1048.02	Upper*
Phoenix	Maricopa AZ	1049.00	Upper*
Phoenix	Maricopa AZ	1050.02	Upper*
Phoenix	Maricopa AZ	1050.03	Upper*
Phoenix	Maricopa AZ	1050.04	Upper*
Phoenix	Maricopa AZ	1051.01	Upper*
Phoenix	Maricopa AZ	1051.02	Upper*
Phoenix	Maricopa AZ	1051.03	Upper*
Phoenix	Maricopa AZ	1052.00	Middle
Phoenix	Maricopa AZ	1053.00	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1054.00	Upper*
Phoenix	Maricopa AZ	1055.01	Low
Phoenix	Maricopa AZ	1055.02	Low
Phoenix	Maricopa AZ	1055.03	Mod
Phoenix	Maricopa AZ	1056.01	Mod
Phoenix	Maricopa AZ	1056.02	Low
Phoenix	Maricopa AZ	1057.01	Mod
Phoenix	Maricopa AZ	1057.02	Mod
Phoenix	Maricopa AZ	1058.00	Middle
Phoenix	Maricopa AZ	1059.00	Mod
Phoenix	Maricopa AZ	1060.01	Mod
Phoenix	Maricopa AZ	1074.03	Low
Phoenix	Maricopa AZ	1074.04	N/A
Phoenix	Maricopa AZ	1075.00	Upper*
Phoenix	Maricopa AZ	1076.01	Middle
Phoenix	Maricopa AZ	1076.02	Upper*
Phoenix	Maricopa AZ	1077.00	Upper*
Phoenix	Maricopa AZ	1078.00	Upper*
Phoenix	Maricopa AZ	1079.00	Upper*
Phoenix	Maricopa AZ	1080.00	Upper*
Phoenix	Maricopa AZ	1081.00	Upper*
Phoenix	Maricopa AZ	1082.00	Upper*
Phoenix	Maricopa AZ	1083.01	Upper*
Phoenix	Maricopa AZ	1083.02	Upper*
Phoenix	Maricopa AZ	1084.00	Upper*
Phoenix	Maricopa AZ	1085.01	Middle
Phoenix	Maricopa AZ	1085.02	Middle
Phoenix	Maricopa AZ	1086.01	Mod
Phoenix	Maricopa AZ	1086.02	Mod
Phoenix	Maricopa AZ	1088.02	Mod
Phoenix	Maricopa AZ	1089.01	Upper*
Phoenix	Maricopa AZ	1089.02	Mod
Phoenix	Maricopa AZ	1100.02	Mod
Phoenix	Maricopa AZ	1101.00	Mod
Phoenix	Maricopa AZ	1104.00	Middle
Phoenix	Maricopa AZ	1105.01	Mod
Phoenix	Maricopa AZ	1105.02	Middle
Phoenix	Maricopa AZ	1106.00	Middle
Phoenix	Maricopa AZ	1107.01	Mod
Phoenix	Maricopa AZ	1107.02	Middle
Phoenix	Maricopa AZ	1108.01	Mod
Phoenix	Maricopa AZ	1108.02	Middle
Phoenix	Maricopa AZ	1109.01	Mod
Phoenix	Maricopa AZ	1109.02	Mod
Phoenix	Maricopa AZ	1110.00	Upper*
Phoenix	Maricopa AZ	1111.00	Upper*
Phoenix	Maricopa AZ	1112.01	Middle
Phoenix	Maricopa AZ	1112.02	Low
Phoenix	Maricopa AZ	1112.03	Mod
Phoenix	Maricopa AZ	1112.04	Mod
Phoenix	Maricopa AZ	1113.00	Mod
Phoenix	Maricopa AZ	1114.01	Mod
Phoenix	Maricopa AZ	1114.02	Mod
Phoenix	Maricopa AZ	1115.01	Mod

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	6103.02	Upper*
Phoenix	Maricopa AZ	6104.00	Upper*
Phoenix	Maricopa AZ	6105.00	Upper*
Phoenix	Maricopa AZ	6106.00	Upper*
Phoenix	Maricopa AZ	6107.00	Middle
Phoenix	Maricopa AZ	6108.00	Upper*
Phoenix	Maricopa AZ	6109.01	Upper*
Phoenix	Maricopa AZ	6109.02	Upper*
Phoenix	Maricopa AZ	6109.03	Upper*
Phoenix	Maricopa AZ	6110.00	Upper*
Phoenix	Maricopa AZ	6111.00	Upper*
Phoenix	Maricopa AZ	6112.00	Upper*
Phoenix	Maricopa AZ	6113.00	Upper*
Phoenix	Maricopa AZ	6114.00	Upper*
Phoenix	Maricopa AZ	6115.00	Upper*
Phoenix	Maricopa AZ	6116.00	Upper*
Phoenix	Maricopa AZ	6117.00	Upper*
Phoenix	Maricopa AZ	6118.00	Upper*
Phoenix	Maricopa AZ	6119.00	Upper*
Phoenix	Maricopa AZ	6120.00	Upper*
Phoenix	Maricopa AZ	6122.00	Upper*
Phoenix	Maricopa AZ	6123.01	Upper*
Phoenix	Maricopa AZ	6123.02	Upper*
Phoenix	Maricopa AZ	6143.00	Upper*
Phoenix	Maricopa AZ	6144.00	Middle
Phoenix	Maricopa AZ	6145.00	Middle
Phoenix	Maricopa AZ	6146.01	Middle
Phoenix	Maricopa AZ	6146.02	Middle
Phoenix	Maricopa AZ	6147.00	Mod
Phoenix	Maricopa AZ	6148.00	Middle
Phoenix	Maricopa AZ	6149.00	Upper*
Phoenix	Maricopa AZ	6150.01	Upper*
Phoenix	Maricopa AZ	6150.02	Upper*
Phoenix	Maricopa AZ	6151.00	Upper*
Phoenix	Maricopa AZ	6152.01	Upper*
Phoenix	Maricopa AZ	6152.02	Upper*
Phoenix	Maricopa AZ	6153.00	Mod
Phoenix	Maricopa AZ	6154.00	Mod
Phoenix	Maricopa AZ	6155.00	Mod
Phoenix	Maricopa AZ	6156.00	Middle
Phoenix	Maricopa AZ	6157.00	Middle
Phoenix	Maricopa AZ	6158.00	Upper*
Phoenix	Maricopa AZ	6159.00	Upper*
Phoenix	Maricopa AZ	6160.00	Middle
Phoenix	Maricopa AZ	6161.00	Middle
Phoenix	Maricopa AZ	6162.00	Middle
Phoenix	Maricopa AZ	6163.00	Upper*
Phoenix	Maricopa AZ	6184.00	Mod
Phoenix	Maricopa AZ	6185.00	Mod
Phoenix	Maricopa AZ	6186.00	Middle
Phoenix	Maricopa AZ	6187.00	Middle
Phoenix	Maricopa AZ	6188.00	Low
Phoenix	Maricopa AZ	6189.00	Middle
Phoenix	Maricopa AZ	6190.00	Mod

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	6191.00	Mod
Phoenix	Maricopa AZ	6192.00	Mod
Phoenix	Maricopa AZ	6193.00	Mod
Phoenix	Maricopa AZ	6194.00	Middle
Phoenix	Maricopa AZ	6195.00	Mod
Phoenix	Maricopa AZ	6196.01	N/A
Phoenix	Maricopa AZ	6196.02	Middle
Phoenix	Maricopa AZ	6197.00	Middle
Phoenix	Maricopa AZ	6198.00	Middle
Phoenix	Maricopa AZ	6199.00	Upper*
Phoenix	Maricopa AZ	7233.04	Middle
Phoenix	Maricopa AZ	7233.05	Mod
Phoenix	Maricopa AZ	7233.06	N/A
Phoenix	Maricopa AZ	7233.07	Upper*
Phoenix	Maricopa AZ	7233.09	Middle
Phoenix	Maricopa AZ	7233.10	Upper*
Phoenix	Maricopa AZ	7233.11	Upper*
Phoenix	Maricopa AZ	8122.00	Upper*
Phoenix	Maricopa AZ	8123.00	Upper*
Phoenix	Maricopa AZ	8124.00	Upper*
Phoenix	Maricopa AZ	8125.00	Upper*
Phoenix	Maricopa AZ	8126.00	Upper*
Phoenix	Maricopa AZ	8127.00	Upper*
Phoenix	Maricopa AZ	8128.01	Upper*
Phoenix	Maricopa AZ	8128.02	Upper*
Phoenix	Maricopa AZ	8129.00	Upper*
Phoenix	Maricopa AZ	8130.00	Upper*
Phoenix	Maricopa AZ	8131.00	Upper*
Phoenix	Maricopa AZ	1147.05	N/A
Phoenix	Maricopa AZ	1148.00	Low
Phoenix	Maricopa AZ	1149.00	Low
Phoenix	Maricopa AZ	1152.00	Mod
Phoenix	Maricopa AZ	1153.00	Low
Phoenix	Maricopa AZ	1154.00	Low
Phoenix	Maricopa AZ	1155.00	Mod
Phoenix	Maricopa AZ	1156.00	Mod
Phoenix	Maricopa AZ	1157.00	Mod
Phoenix	Maricopa AZ	1158.01	Low
Phoenix	Maricopa AZ	1158.02	Middle
Phoenix	Maricopa AZ	1159.00	Mod
Phoenix	Maricopa AZ	1166.21	Middle
Phoenix	Maricopa AZ	1167.03	Middle
Phoenix	Maricopa AZ	1167.07	Upper*
Phoenix	Maricopa AZ	1167.08	Middle
Phoenix	Maricopa AZ	1167.09	Middle
Phoenix	Maricopa AZ	1167.10	Upper*
Phoenix	Maricopa AZ	1167.11	Middle
Phoenix	Maricopa AZ	1167.12	Upper*
Phoenix	Maricopa AZ	1167.13	Upper*
Phoenix	Maricopa AZ	1167.14	Upper*
Phoenix	Maricopa AZ	1167.15	Upper*
Phoenix	Maricopa AZ	1167.17	Mod
Phoenix	Maricopa AZ	1167.18	Mod
Phoenix	Maricopa AZ	1167.19	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1167.20	Middle
Phoenix	Maricopa AZ	1167.21	Upper*
Phoenix	Maricopa AZ	1167.25	Upper*
Phoenix	Maricopa AZ	1167.27	Upper*
Phoenix	Maricopa AZ	1167.28	Upper*
Phoenix	Maricopa AZ	1167.29	Upper*
Phoenix	Maricopa AZ	1167.30	Upper*
Phoenix	Maricopa AZ	1167.31	Upper*
Phoenix	Maricopa AZ	1167.32	Middle
Phoenix	Maricopa AZ	2168.26	Middle
Phoenix	Maricopa AZ	2168.29	Upper*
Phoenix	Maricopa AZ	2168.30	Middle
Phoenix	Maricopa AZ	2168.31	Upper*
Phoenix	Maricopa AZ	2168.32	Upper*
Phoenix	Maricopa AZ	2168.33	Middle
Phoenix	Maricopa AZ	2168.34	Upper*
Phoenix	Maricopa AZ	2168.35	Upper*
Phoenix	Maricopa AZ	2168.36	Upper*
Phoenix	Maricopa AZ	2168.37	Upper*
Phoenix	Maricopa AZ	2168.38	Upper*
Phoenix	Maricopa AZ	2168.39	Upper*
Phoenix	Maricopa AZ	2168.40	Upper*
Phoenix	Maricopa AZ	2168.41	Upper*
Phoenix	Maricopa AZ	2168.42	Upper*
Phoenix	Maricopa AZ	2168.43	Upper*
Phoenix	Maricopa AZ	2168.44	Upper*
Phoenix	Maricopa AZ	2168.45	Mod
Phoenix	Maricopa AZ	2168.49	Upper*
Phoenix	Maricopa AZ	2168.50	Middle
Phoenix	Maricopa AZ	2168.51	Upper*
Phoenix	Maricopa AZ	2168.52	Middle
Phoenix	Maricopa AZ	2168.53	Upper*
Phoenix	Maricopa AZ	2176.00	Middle
Phoenix	Maricopa AZ	2177.00	Middle
Phoenix	Maricopa AZ	2178.00	Middle
Phoenix	Maricopa AZ	2179.00	Upper*
Phoenix	Maricopa AZ	2180.00	Upper*
Phoenix	Maricopa AZ	2181.00	Middle
Phoenix	Maricopa AZ	2182.00	Middle
Phoenix	Maricopa AZ	2183.00	Mod
Phoenix	Maricopa AZ	3184.00	Mod
Phoenix	Maricopa AZ	3185.01	Mod
Phoenix	Maricopa AZ	3187.00	Upper*
Phoenix	Maricopa AZ	3188.00	Mod
Phoenix	Maricopa AZ	3189.00	Mod
Phoenix	Maricopa AZ	3190.01	N/A
Phoenix	Maricopa AZ	3190.02	Upper*
Phoenix	Maricopa AZ	3191.01	Mod
Phoenix	Maricopa AZ	3191.03	Low
Phoenix	Maricopa AZ	3191.04	Mod
Phoenix	Maricopa AZ	3192.01	Low
Phoenix	Maricopa AZ	3192.02	N/A
Phoenix	Maricopa AZ	3193.00	Mod
Phoenix	Maricopa AZ	3194.01	Middle

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	3194.02	Middle
Phoenix	Maricopa AZ	3194.03	Middle
Phoenix	Maricopa AZ	3200.02	Mod
Phoenix	Maricopa AZ	3200.07	Mod
Phoenix	Maricopa AZ	3201.00	Middle
Phoenix	Maricopa AZ	4201.04	Middle
Phoenix	Maricopa AZ	4201.05	Upper*
Phoenix	Maricopa AZ	4201.07	Upper*
Phoenix	Maricopa AZ	4201.08	Upper*
Phoenix	Maricopa AZ	4201.09	Upper*
Phoenix	Maricopa AZ	4201.10	Upper*
Phoenix	Maricopa AZ	4201.11	Middle
Phoenix	Maricopa AZ	4201.12	Middle
Phoenix	Maricopa AZ	4201.13	Mod
Phoenix	Maricopa AZ	4201.14	Middle
Phoenix	Maricopa AZ	4201.15	Mod
Phoenix	Maricopa AZ	4201.16	Mod
Phoenix	Maricopa AZ	4202.02	Mod
Phoenix	Maricopa AZ	4202.06	Mod
Phoenix	Maricopa AZ	4202.07	Upper*
Phoenix	Maricopa AZ	4202.08	Middle
Phoenix	Maricopa AZ	4202.09	Middle
Phoenix	Maricopa AZ	4202.10	Middle
Phoenix	Maricopa AZ	4202.11	Upper*
Phoenix	Maricopa AZ	4202.12	Middle
Phoenix	Maricopa AZ	4202.13	Mod
Phoenix	Maricopa AZ	0101.02	Upper*
Phoenix	Maricopa AZ	0101.03	Upper*
Phoenix	Maricopa AZ	0101.04	Upper*
Phoenix	Maricopa AZ	0304.01	Upper*
Phoenix	Maricopa AZ	0304.02	Upper*
Phoenix	Maricopa AZ	0405.02	Middle
Phoenix	Maricopa AZ	0405.06	Mod
Phoenix	Maricopa AZ	0405.07	Middle
Phoenix	Maricopa AZ	0405.12	Middle
Phoenix	Maricopa AZ	0405.13	Middle
Phoenix	Maricopa AZ	0405.14	Middle
Phoenix	Maricopa AZ	0405.15	Middle
Phoenix	Maricopa AZ	0405.16	Middle
Phoenix	Maricopa AZ	0405.22	Middle
Phoenix	Maricopa AZ	0405.23	Middle
Phoenix	Maricopa AZ	0405.24	Middle
Phoenix	Maricopa AZ	0405.25	Middle
Phoenix	Maricopa AZ	0405.26	Middle
Phoenix	Maricopa AZ	0405.27	Middle
Phoenix	Maricopa AZ	0405.28	Mod
Phoenix	Maricopa AZ	0405.29	Middle
Phoenix	Maricopa AZ	1138.00	Mod
Phoenix	Maricopa AZ	1139.00	Low
Phoenix	Maricopa AZ	1140.00	Mod
Phoenix	Maricopa AZ	1141.00	Upper*
Phoenix	Maricopa AZ	1142.00	Low
Phoenix	Maricopa AZ	1143.01	Mod
Phoenix	Maricopa AZ	1143.02	Low

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1144.01	Low
Phoenix	Maricopa AZ	1144.02	Mod
Phoenix	Maricopa AZ	1145.00	Mod
Phoenix	Maricopa AZ	1146.00	Low
Phoenix	Maricopa AZ	1147.04	Low
Phoenix	Maricopa AZ	1068.01	Low
Phoenix	Maricopa AZ	1068.02	Mod
Phoenix	Maricopa AZ	1069.00	Mod
Phoenix	Maricopa AZ	1070.01	Middle
Phoenix	Maricopa AZ	1070.02	Mod
Phoenix	Maricopa AZ	1071.01	Mod
Phoenix	Maricopa AZ	1071.02	Mod
Phoenix	Maricopa AZ	1072.01	Low
Phoenix	Maricopa AZ	1072.02	Mod
Phoenix	Maricopa AZ	1073.00	Low
Phoenix	Maricopa AZ	1074.01	Upper*
Phoenix	Maricopa AZ	1074.02	Mod
Phoenix	Maricopa AZ	1090.01	Low
Phoenix	Maricopa AZ	1090.02	Low
Phoenix	Maricopa AZ	1090.03	Middle
Phoenix	Maricopa AZ	1091.01	Mod
Phoenix	Maricopa AZ	1091.02	Mod
Phoenix	Maricopa AZ	1092.00	Low
Phoenix	Maricopa AZ	1093.00	Mod
Phoenix	Maricopa AZ	1094.01	Low
Phoenix	Maricopa AZ	1094.02	Mod
Phoenix	Maricopa AZ	1095.00	Middle
Phoenix	Maricopa AZ	1096.01	Mod
Phoenix	Maricopa AZ	1096.02	Mod
Phoenix	Maricopa AZ	1096.03	Mod
Phoenix	Maricopa AZ	1096.04	Mod
Phoenix	Maricopa AZ	1097.02	Mod
Phoenix	Maricopa AZ	1097.03	Mod
Phoenix	Maricopa AZ	1097.04	Mod
Phoenix	Maricopa AZ	1097.05	Middle
Phoenix	Maricopa AZ	1097.06	Mod
Phoenix	Maricopa AZ	1097.07	Low
Phoenix	Maricopa AZ	1098.01	Low
Phoenix	Maricopa AZ	1098.02	Mod
Phoenix	Maricopa AZ	1099.00	Mod
Phoenix	Maricopa AZ	1100.01	Mod
Phoenix	Maricopa AZ	1115.02	Mod
Phoenix	Maricopa AZ	1116.01	Mod
Phoenix	Maricopa AZ	1116.02	Mod
Phoenix	Maricopa AZ	1117.00	Middle
Phoenix	Maricopa AZ	1118.00	Upper*
Phoenix	Maricopa AZ	1119.00	Upper*
Phoenix	Maricopa AZ	1121.00	Mod
Phoenix	Maricopa AZ	1122.01	Mod
Phoenix	Maricopa AZ	1122.02	Mod
Phoenix	Maricopa AZ	1123.01	Mod
Phoenix	Maricopa AZ	1123.02	Mod
Phoenix	Maricopa AZ	1124.01	Mod
Phoenix	Maricopa AZ	1124.02	Middle



Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1125.02	Mod
Phoenix	Maricopa AZ	1125.04	Mod
Phoenix	Maricopa AZ	1125.07	Low
Phoenix	Maricopa AZ	1125.08	Mod
Phoenix	Maricopa AZ	1125.10	Middle
Phoenix	Maricopa AZ	1125.12	Mod
Phoenix	Maricopa AZ	1125.14	Mod
Phoenix	Maricopa AZ	1125.15	Mod
Phoenix	Maricopa AZ	1125.16	Mod
Phoenix	Maricopa AZ	1125.17	Middle
Phoenix	Maricopa AZ	1125.18	Middle
Phoenix	Maricopa AZ	8132.00	Upper*
Phoenix	Maricopa AZ	8133.00	Upper*
Phoenix	Maricopa AZ	8134.00	Upper*
Phoenix	Maricopa AZ	8135.00	Upper*
Phoenix	Maricopa AZ	8136.00	Upper*
Phoenix	Maricopa AZ	8137.00	Middle
Phoenix	Maricopa AZ	8138.00	Mod
Phoenix	Maricopa AZ	8139.00	Upper*
Phoenix	Maricopa AZ	8140.00	Middle
Phoenix	Maricopa AZ	8141.00	Upper*
Phoenix	Maricopa AZ	8142.00	Upper*
Phoenix	Maricopa AZ	8143.00	Middle
Phoenix	Maricopa AZ	8159.02	Upper*
Phoenix	Maricopa AZ	8160.01	Upper*
Phoenix	Maricopa AZ	8160.02	Upper*
Phoenix	Maricopa AZ	8160.03	Upper*
Phoenix	Maricopa AZ	8160.04	Upper*
Phoenix	Maricopa AZ	8160.05	Upper*
Phoenix	Maricopa AZ	8161.00	Upper*
Phoenix	Maricopa AZ	8162.00	Upper*
Phoenix	Maricopa AZ	8163.01	Middle
Phoenix	Maricopa AZ	8163.02	Upper*
Phoenix	Maricopa AZ	8164.01	Middle
Phoenix	Maricopa AZ	8164.02	Upper*
Phoenix	Maricopa AZ	8165.01	Upper*
Phoenix	Maricopa AZ	8165.02	Upper*
Phoenix	Maricopa AZ	8166.00	Upper*
Phoenix	Maricopa AZ	8167.00	Upper*
Phoenix	Maricopa AZ	8168.00	Upper*
Phoenix	Maricopa AZ	8169.01	Upper*
Phoenix	Maricopa AZ	8169.02	Upper*
Phoenix	Maricopa AZ	8169.03	Upper*
Phoenix	Maricopa AZ	8169.04	Upper*
Phoenix	Maricopa AZ	8170.00	Upper*
Phoenix	Maricopa AZ	8171.01	Upper*
Phoenix	Maricopa AZ	0717.01	Mod
Phoenix	Maricopa AZ	0717.02	Mod
Phoenix	Maricopa AZ	0718.01	Mod
Phoenix	Maricopa AZ	0718.02	Mod
Phoenix	Maricopa AZ	0719.03	Middle
Phoenix	Maricopa AZ	0719.06	Middle
Phoenix	Maricopa AZ	0719.09	Mod
Phoenix	Maricopa AZ	0719.10	Mod



Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	0719.11	Middle
Phoenix	Maricopa AZ	0719.12	Mod
Phoenix	Maricopa AZ	0719.13	Mod
Phoenix	Maricopa AZ	0719.14	Mod
Phoenix	Maricopa AZ	0822.05	Middle
Phoenix	Maricopa AZ	0822.06	Middle
Phoenix	Maricopa AZ	0822.07	Middle
Phoenix	Maricopa AZ	0822.08	Mod
Phoenix	Maricopa AZ	0822.09	Mod
Phoenix	Maricopa AZ	0822.10	Middle
Phoenix	Maricopa AZ	0822.11	Upper*
Phoenix	Maricopa AZ	0822.12	Middle
Phoenix	Maricopa AZ	0822.13	Middle
Phoenix	Maricopa AZ	0830.00	Mod
Phoenix	Maricopa AZ	0923.05	Mod
Phoenix	Maricopa AZ	0923.06	Middle
Phoenix	Maricopa AZ	0923.07	Middle
Phoenix	Maricopa AZ	0923.08	Mod
Phoenix	Maricopa AZ	0923.09	Middle
Phoenix	Maricopa AZ	0923.11	Mod
Phoenix	Maricopa AZ	0923.12	Mod
Phoenix	Maricopa AZ	0924.01	Mod
Phoenix	Maricopa AZ	0924.02	Mod
Phoenix	Maricopa AZ	0925.00	Middle
Phoenix	Maricopa AZ	0926.00	Low
Phoenix	Maricopa AZ	0927.05	Mod
Phoenix	Maricopa AZ	0927.08	Mod
Phoenix	Maricopa AZ	0927.09	Middle
Phoenix	Maricopa AZ	0932.00	Mod
Phoenix	Maricopa AZ	1032.05	Middle
Phoenix	Maricopa AZ	1032.06	Upper*
Phoenix	Maricopa AZ	1032.07	Upper*
Phoenix	Maricopa AZ	1032.08	Middle
Phoenix	Maricopa AZ	1032.09	Upper*
Phoenix	Maricopa AZ	1032.10	Middle
Phoenix	Maricopa AZ	1032.11	Upper*
Phoenix	Maricopa AZ	1032.12	Upper*
Phoenix	Maricopa AZ	1032.14	Upper*
Phoenix	Maricopa AZ	1032.15	Upper*
Phoenix	Maricopa AZ	1032.16	Upper*
Phoenix	Maricopa AZ	1032.17	Upper*
Phoenix	Maricopa AZ	1032.19	Upper*
Phoenix	Maricopa AZ	1032.20	Upper*
Phoenix	Maricopa AZ	1033.02	Middle
Phoenix	Maricopa AZ	1033.03	Mod
Phoenix	Maricopa AZ	1033.04	Mod
Phoenix	Maricopa AZ	1033.05	Mod
Phoenix	Maricopa AZ	1033.06	Low
Phoenix	Maricopa AZ	1034.00	Upper*
Phoenix	Maricopa AZ	1035.01	Middle
Phoenix	Maricopa AZ	1035.02	Middle
Phoenix	Maricopa AZ	1042.12	Middle
Phoenix	Maricopa AZ	1042.14	Middle
Phoenix	Maricopa AZ	1042.15	Middle

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	1042.16	Middle
Phoenix	Maricopa AZ	1042.17	Middle
Phoenix	Maricopa AZ	1042.18	Mod
Phoenix	Maricopa AZ	1042.19	Middle
Phoenix	Maricopa AZ	1042.21	Middle
Phoenix	Maricopa AZ	1042.22	Middle
Phoenix	Maricopa AZ	1042.23	Upper*
Phoenix	Maricopa AZ	1042.24	Middle
Phoenix	Maricopa AZ	1042.25	Middle
Phoenix	Maricopa AZ	1042.26	Middle
Phoenix	Maricopa AZ	1042.27	Mod
Phoenix	Maricopa AZ	1043.01	Mod
Phoenix	Maricopa AZ	1043.02	Low
Phoenix	Maricopa AZ	1044.01	Mod
Phoenix	Maricopa AZ	1044.02	Middle
Phoenix	Maricopa AZ	1045.01	Mod
Phoenix	Maricopa AZ	1045.02	Low
Phoenix	Maricopa AZ	1046.00	Mod
Phoenix	Maricopa AZ	1047.01	Middle
Phoenix	Maricopa AZ	1047.02	Mod
Phoenix	Maricopa AZ	1048.01	Upper*
Phoenix	Maricopa AZ	1060.02	Low
Phoenix	Maricopa AZ	1060.03	Mod
Phoenix	Maricopa AZ	1061.00	Upper*
Phoenix	Maricopa AZ	1062.00	Upper*
Phoenix	Maricopa AZ	1063.00	Upper*
Phoenix	Maricopa AZ	1064.00	Middle
Phoenix	Maricopa AZ	1065.01	Upper*
Phoenix	Maricopa AZ	1065.02	Middle
Phoenix	Maricopa AZ	1066.00	Upper*
Phoenix	Maricopa AZ	1067.01	Low
Phoenix	Maricopa AZ	1067.02	Middle
Phoenix	Maricopa AZ	1067.03	Upper*
Phoenix	Maricopa AZ	0610.27	Middle
Phoenix	Maricopa AZ	0610.28	Middle
Phoenix	Maricopa AZ	0610.29	Middle
Phoenix	Maricopa AZ	0610.31	Middle
Phoenix	Maricopa AZ	0610.32	Middle
Phoenix	Maricopa AZ	0610.33	Middle
Phoenix	Maricopa AZ	0610.34	Middle
Phoenix	Maricopa AZ	0610.35	Mod
Phoenix	Maricopa AZ	0610.36	Upper*
Phoenix	Maricopa AZ	0610.37	Upper*
Phoenix	Maricopa AZ	0610.38	Middle
Phoenix	Maricopa AZ	0610.39	Upper*
Phoenix	Maricopa AZ	0610.40	Middle
Phoenix	Maricopa AZ	0610.41	Middle
Phoenix	Maricopa AZ	0610.42	Middle
Phoenix	Maricopa AZ	0610.43	Middle
Phoenix	Maricopa AZ	0610.44	Middle
Phoenix	Maricopa AZ	0610.45	Upper*
Phoenix	Maricopa AZ	0610.46	Mod
Phoenix	Maricopa AZ	0610.47	Upper*
Phoenix	Maricopa AZ	0610.48	Upper*

Assessment Area	County	Census Tract	Tract Income
Phoenix	Maricopa AZ	0610.49	Middle
Phoenix	Maricopa AZ	0610.50	Middle
Phoenix	Maricopa AZ	0715.05	Mod
Phoenix	Maricopa AZ	0715.06	Mod
Phoenix	Maricopa AZ	0715.09	Upper*
Phoenix	Maricopa AZ	0715.10	Upper*
Phoenix	Maricopa AZ	0715.11	Middle
Phoenix	Maricopa AZ	0715.12	Middle
Phoenix	Maricopa AZ	0715.13	Upper*
Phoenix	Maricopa AZ	0715.14	Middle
Phoenix	Maricopa AZ	0715.15	Upper*
Phoenix	Maricopa AZ	0715.16	Mod
Phoenix	Maricopa AZ	0715.17	Middle
Phoenix	Maricopa AZ	0716.00	Mod
Tucson	Pima AZ	0001.00	N/A
Tucson	Pima AZ	0002.00	Mod
Tucson	Pima AZ	0003.00	Middle
Tucson	Pima AZ	0024.00	Mod
Tucson	Pima AZ	0025.03	Mod
Tucson	Pima AZ	0025.04	Mod
Tucson	Pima AZ	0025.05	Mod
Tucson	Pima AZ	0025.07	Mod
Tucson	Pima AZ	0025.08	Mod
Tucson	Pima AZ	0025.09	Mod
Tucson	Pima AZ	0026.02	Mod
Tucson	Pima AZ	0026.03	Low
Tucson	Pima AZ	0026.04	Low
Tucson	Pima AZ	0027.02	Upper*
Tucson	Pima AZ	0027.03	Mod
Tucson	Pima AZ	0027.04	Mod
Tucson	Pima AZ	0028.01	Mod
Tucson	Pima AZ	0028.02	Mod
Tucson	Pima AZ	0028.03	Mod
Tucson	Pima AZ	0029.01	Middle
Tucson	Pima AZ	0029.04	Middle
Tucson	Pima AZ	0029.05	Mod
Tucson	Pima AZ	0029.06	Middle
Tucson	Pima AZ	0030.02	Mod
Tucson	Pima AZ	0030.03	Middle
Tucson	Pima AZ	0039.03	Mod
Tucson	Pima AZ	0040.08	Middle
Tucson	Pima AZ	0040.10	Middle
Tucson	Pima AZ	0040.26	Upper*
Tucson	Pima AZ	0040.29	Middle
Tucson	Pima AZ	0040.30	Upper*
Tucson	Pima AZ	0040.31	Middle
Tucson	Pima AZ	0040.32	Upper*
Tucson	Pima AZ	0040.33	Middle
Tucson	Pima AZ	0040.34	Mod
Tucson	Pima AZ	0040.35	Mod
Tucson	Pima AZ	0040.36	Middle
Tucson	Pima AZ	0040.37	Middle
Tucson	Pima AZ	0040.38	Middle
Tucson	Pima AZ	0040.39	Mod

Assessment Area	County	Census Tract	Tract Income
Tucson	Pima AZ	0040.42	Middle
Tucson	Pima AZ	0040.43	Upper*
Tucson	Pima AZ	0040.44	Upper*
Tucson	Pima AZ	0040.46	Upper*
Tucson	Pima AZ	0040.47	Upper*
Tucson	Pima AZ	0040.48	Middle
Tucson	Pima AZ	0040.49	Upper*
Tucson	Pima AZ	0041.33	Middle
Tucson	Pima AZ	0043.07	Mod
Tucson	Pima AZ	0043.10	Upper*
Tucson	Pima AZ	0043.11	Middle
Tucson	Pima AZ	0043.12	Mod
Tucson	Pima AZ	0043.13	Mod
Tucson	Pima AZ	0043.16	Mod
Tucson	Pima AZ	0043.17	Middle
Tucson	Pima AZ	0043.20	N/A
Tucson	Pima AZ	0043.21	Middle
Tucson	Pima AZ	0043.22	Middle
Tucson	Pima AZ	0043.23	Upper*
Tucson	Pima AZ	0043.24	Middle
Tucson	Pima AZ	0043.25	Middle
Tucson	Pima AZ	0043.26	Middle
Tucson	Pima AZ	0043.27	Middle
Tucson	Pima AZ	0043.28	Middle
Tucson	Pima AZ	0043.30	Middle
Tucson	Pima AZ	0043.32	Middle
Tucson	Pima AZ	0043.33	Middle
Tucson	Pima AZ	0043.35	Upper*
Tucson	Pima AZ	0043.36	Upper*
Tucson	Pima AZ	0043.37	Middle
Tucson	Pima AZ	0043.38	Middle
Tucson	Pima AZ	0044.36	Upper*
Tucson	Pima AZ	0044.37	Upper*
Tucson	Pima AZ	0044.38	Upper*
Tucson	Pima AZ	0044.39	Upper*
Tucson	Pima AZ	0044.40	Upper*
Tucson	Pima AZ	0045.05	Mod
Tucson	Pima AZ	0045.06	Mod
Tucson	Pima AZ	0045.08	Mod
Tucson	Pima AZ	0045.10	Mod
Tucson	Pima AZ	0045.11	Mod
Tucson	Pima AZ	0045.12	Mod
Tucson	Pima AZ	0045.13	Mod
Tucson	Pima AZ	0045.14	Mod
Tucson	Pima AZ	0045.15	Middle
Tucson	Pima AZ	0046.10	Middle
Tucson	Pima AZ	0046.13	Mod
Tucson	Pima AZ	0046.14	Upper*
Tucson	Pima AZ	0046.15	Upper*
Tucson	Pima AZ	0046.16	Upper*
Tucson	Pima AZ	0046.17	Middle
Tucson	Pima AZ	0046.18	Middle
Tucson	Pima AZ	0046.19	Upper*
Tucson	Pima AZ	0046.20	Middle

Assessment Area	County	Census Tract	Tract Income
Tucson	Pima AZ	0046.21	Middle
Tucson	Pima AZ	0046.47	Middle
Tucson	Pima AZ	0046.48	Upper*
Tucson	Pima AZ	0046.49	Upper*
Tucson	Pima AZ	0046.50	Upper*
Tucson	Pima AZ	0047.10	Upper*
Tucson	Pima AZ	0047.11	Upper*
Tucson	Pima AZ	0047.12	Upper*
Tucson	Pima AZ	0047.13	Upper*
Tucson	Pima AZ	0047.14	Upper*
Tucson	Pima AZ	0047.15	Middle
Tucson	Pima AZ	0047.17	Upper*
Tucson	Pima AZ	0047.18	Upper*
Tucson	Pima AZ	0047.20	Upper*
Tucson	Pima AZ	0047.21	Upper*
Tucson	Pima AZ	0047.22	Upper*
Tucson	Pima AZ	0047.23	Upper*
Tucson	Pima AZ	0047.24	Upper*
Tucson	Pima AZ	0047.25	Upper*
Tucson	Pima AZ	0047.26	Upper*
Tucson	Pima AZ	0047.27	Middle
Tucson	Pima AZ	0047.28	Upper*
Tucson	Pima AZ	0047.29	Upper*
Tucson	Pima AZ	0047.30	Upper*
Tucson	Pima AZ	0052.00	Mod
Tucson	Pima AZ	0004.01	Mod
Tucson	Pima AZ	0004.02	N/A
Tucson	Pima AZ	0005.01	Mod
Tucson	Pima AZ	0005.02	Mod
Tucson	Pima AZ	0006.00	Middle
Tucson	Pima AZ	0007.00	Mod
Tucson	Pima AZ	0008.00	Mod
Tucson	Pima AZ	0011.00	Low
Tucson	Pima AZ	0012.00	Mod
Tucson	Pima AZ	0013.02	Mod
Tucson	Pima AZ	0013.03	Mod
Tucson	Pima AZ	0013.04	Mod
Tucson	Pima AZ	0014.00	Mod
Tucson	Pima AZ	0015.00	Mod
Tucson	Pima AZ	0016.00	Upper*
Tucson	Pima AZ	0017.00	Middle
Tucson	Pima AZ	0018.01	Low
Tucson	Pima AZ	0018.02	Middle
Tucson	Pima AZ	0019.00	Upper*
Tucson	Pima AZ	0020.00	Mod
Tucson	Pima AZ	0021.00	Middle
Tucson	Pima AZ	0022.01	Mod
Tucson	Pima AZ	0022.02	Mod
Tucson	Pima AZ	0023.00	Mod
Tucson	Pima AZ	0030.04	Middle
Tucson	Pima AZ	0031.02	Mod
Tucson	Pima AZ	0031.03	Mod
Tucson	Pima AZ	0031.04	Mod
Tucson	Pima AZ	0032.01	Middle

Assessment Area	County	Census Tract	Tract Income
Tucson	Pima AZ	0032.02	Mod
Tucson	Pima AZ	0033.02	Middle
Tucson	Pima AZ	0033.03	Middle
Tucson	Pima AZ	0033.04	Middle
Tucson	Pima AZ	0034.00	Mod
Tucson	Pima AZ	0035.02	Mod
Tucson	Pima AZ	0035.03	Mod
Tucson	Pima AZ	0035.04	Middle
Tucson	Pima AZ	0035.05	Low
Tucson	Pima AZ	0035.06	Mod
Tucson	Pima AZ	0036.01	Middle
Tucson	Pima AZ	0037.02	Low
Tucson	Pima AZ	0037.04	Mod
Tucson	Pima AZ	0037.05	Mod
Tucson	Pima AZ	0037.06	Mod
Tucson	Pima AZ	0037.07	Low
Tucson	Pima AZ	0038.01	Low
Tucson	Pima AZ	0038.02	Mod
Tucson	Pima AZ	0039.01	Mod
Tucson	Pima AZ	0039.02	Mod
Tucson	Pima AZ	0040.50	Upper*
Tucson	Pima AZ	0040.51	Upper*
Tucson	Pima AZ	0040.52	Upper*
Tucson	Pima AZ	0040.53	Upper*
Tucson	Pima AZ	0040.54	Upper*
Tucson	Pima AZ	0040.55	Middle
Tucson	Pima AZ	0040.56	Middle
Tucson	Pima AZ	0040.57	Middle
Tucson	Pima AZ	0040.58	Middle
Tucson	Pima AZ	0040.61	Upper*
Tucson	Pima AZ	0040.62	Upper*
Tucson	Pima AZ	0040.63	Upper*
Tucson	Pima AZ	0040.65	Upper*
Tucson	Pima AZ	0040.66	Upper*
Tucson	Pima AZ	0040.67	Mod
Tucson	Pima AZ	0040.68	Middle
Tucson	Pima AZ	0040.69	Middle
Tucson	Pima AZ	0040.70	Mod
Tucson	Pima AZ	0040.71	Mod
Tucson	Pima AZ	0040.72	Middle
Tucson	Pima AZ	0040.73	Middle
Tucson	Pima AZ	0040.74	Upper*
Tucson	Pima AZ	0040.75	Middle
Tucson	Pima AZ	0040.76	Mod
Tucson	Pima AZ	0040.77	Upper*
Tucson	Pima AZ	0040.78	Middle
Tucson	Pima AZ	0040.79	Upper*
Tucson	Pima AZ	0040.80	Upper*
Tucson	Pima AZ	0040.81	Upper*
Tucson	Pima AZ	0040.82	Upper*
Tucson	Pima AZ	0041.09	Upper*
Tucson	Pima AZ	0041.10	Middle
Tucson	Pima AZ	0041.12	Mod
Tucson	Pima AZ	0041.14	Mod

Assessment Area	County	Census Tract	Tract Income
Tucson	Pima AZ	0041.15	Mod
Tucson	Pima AZ	0041.16	Mod
Tucson	Pima AZ	0041.17	Mod
Tucson	Pima AZ	0041.18	Middle
Tucson	Pima AZ	0041.22	Low
Tucson	Pima AZ	0041.26	Upper*
Tucson	Pima AZ	0041.27	Upper*
Tucson	Pima AZ	0041.28	Upper*
Tucson	Pima AZ	0041.29	Upper*
Tucson	Pima AZ	0041.30	Upper*
Tucson	Pima AZ	0041.31	Middle
Tucson	Pima AZ	0041.32	Middle
Tucson	Pima AZ	0043.39	Upper*
Tucson	Pima AZ	0043.40	Mod
Tucson	Pima AZ	0044.04	Middle
Tucson	Pima AZ	0044.07	Mod
Tucson	Pima AZ	0044.12	Middle
Tucson	Pima AZ	0044.13	N/A
Tucson	Pima AZ	0044.14	Middle
Tucson	Pima AZ	0044.15	Middle
Tucson	Pima AZ	0044.18	Upper*
Tucson	Pima AZ	0044.19	Mod
Tucson	Pima AZ	0044.22	Upper*
Tucson	Pima AZ	0044.23	Middle
Tucson	Pima AZ	0044.24	Mod
Tucson	Pima AZ	0044.25	Mod
Tucson	Pima AZ	0044.26	Middle
Tucson	Pima AZ	0044.28	Upper*
Tucson	Pima AZ	0044.30	Middle
Tucson	Pima AZ	0044.31	Upper*
Tucson	Pima AZ	0044.32	Middle
Tucson	Pima AZ	0044.33	Upper*
Tucson	Pima AZ	0044.34	Upper*
Tucson	Pima AZ	0044.35	Middle
Tucson	Pima AZ	0046.22	Middle
Tucson	Pima AZ	0046.23	Middle
Tucson	Pima AZ	0046.24	Middle
Tucson	Pima AZ	0046.25	Middle
Tucson	Pima AZ	0046.26	Mod
Tucson	Pima AZ	0046.27	Middle
Tucson	Pima AZ	0046.28	Upper*
Tucson	Pima AZ	0046.30	Middle
Tucson	Pima AZ	0046.31	Upper*
Tucson	Pima AZ	0046.32	Upper*
Tucson	Pima AZ	0046.33	Upper*
Tucson	Pima AZ	0046.34	Upper*
Tucson	Pima AZ	0046.35	Upper*
Tucson	Pima AZ	0046.36	Upper*
Tucson	Pima AZ	0046.39	Upper*
Tucson	Pima AZ	0046.40	Upper*
Tucson	Pima AZ	0046.41	Upper*
Tucson	Pima AZ	0046.42	Upper*
Tucson	Pima AZ	0046.43	Upper*
Tucson	Pima AZ	0046.44	Middle

Assessment Area	County	Census Tract	Tract Income
Tucson	Pima AZ	0046.45	Middle
Tucson	Pima AZ	0046.46	Upper*
Tucson	Pima AZ	0053.00	Upper*
Tucson	Pima AZ	0054.00	Mod
Tucson	Pima AZ	9408.00	Mod
Tucson	Pima AZ	9409.00	Mod
Tucson	Pima AZ	9410.00	Mod
Tucson	Pima AZ	9411.00	Low
Tucson	Pima AZ	9800.01	N/A
Tucson	Pima AZ	9800.02	N/A
Tucson	Pima AZ	9801.00	N/A
Tucson	Pima AZ	9802.00	N/A
Tucson	Pima AZ	9803.00	N/A
Tucson	Pima AZ	9804.00	N/A
Tulsa	Tulsa OK	0075.07	Middle
Tulsa	Tulsa OK	0075.10	Middle
Tulsa	Tulsa OK	0075.11	Middle
Tulsa	Tulsa OK	0075.12	Middle
Tulsa	Tulsa OK	0075.18	Upper*
Tulsa	Tulsa OK	0075.19	Upper*
Tulsa	Tulsa OK	0075.20	Upper*
Tulsa	Tulsa OK	0075.22	Middle
Tulsa	Tulsa OK	0075.23	Upper*
Tulsa	Tulsa OK	0075.25	Mod
Tulsa	Tulsa OK	0075.26	Upper*
Tulsa	Tulsa OK	0075.27	Upper*
Tulsa	Tulsa OK	0076.33	Upper*
Tulsa	Tulsa OK	0076.34	Upper*
Tulsa	Tulsa OK	0076.36	Upper*
Tulsa	Tulsa OK	0076.38	Upper*
Tulsa	Tulsa OK	0076.39	Upper*
Tulsa	Tulsa OK	0076.41	Low
Tulsa	Tulsa OK	0076.42	Mod
Tulsa	Tulsa OK	0076.43	Mod
Tulsa	Tulsa OK	0076.44	Mod
Tulsa	Tulsa OK	0076.45	Middle
Tulsa	Tulsa OK	0076.46	Mod
Tulsa	Tulsa OK	0076.47	Upper*
Tulsa	Tulsa OK	0076.48	Middle
Tulsa	Tulsa OK	0076.49	Upper*
Tulsa	Tulsa OK	0076.50	Mod
Tulsa	Tulsa OK	0076.51	Upper*
Tulsa	Tulsa OK	0076.52	Upper*
Tulsa	Tulsa OK	0076.53	Upper*
Tulsa	Tulsa OK	0076.54	Upper*
Tulsa	Tulsa OK	0076.55	Middle
Tulsa	Tulsa OK	0076.56	Upper*
Tulsa	Tulsa OK	0077.03	Upper*
Tulsa	Tulsa OK	0077.04	Mod
Tulsa	Tulsa OK	0077.05	Upper*
Tulsa	Tulsa OK	0008.00	Mod
Tulsa	Tulsa OK	0009.00	Middle
Tulsa	Tulsa OK	0010.00	Mod
Tulsa	Tulsa OK	0012.00	Mod



Assessment Area	County	Census Tract	Tract Income
Tulsa	Tulsa OK	0013.00	Mod
Tulsa	Tulsa OK	0014.00	Mod
Tulsa	Tulsa OK	0015.00	Low
Tulsa	Tulsa OK	0016.00	Low
Tulsa	Tulsa OK	0017.00	Mod
Tulsa	Tulsa OK	0018.00	Middle
Tulsa	Tulsa OK	0019.00	Middle
Tulsa	Tulsa OK	0020.00	Middle
Tulsa	Tulsa OK	0021.00	N/A
Tulsa	Tulsa OK	0023.01	Low
Tulsa	Tulsa OK	0025.00	Middle
Tulsa	Tulsa OK	0027.00	Mod
Tulsa	Tulsa OK	0029.00	Mod
Tulsa	Tulsa OK	0030.00	Mod
Tulsa	Tulsa OK	0031.00	Upper*
Tulsa	Tulsa OK	0032.00	Upper*
Tulsa	Tulsa OK	0033.00	Upper*
Tulsa	Tulsa OK	0034.00	Middle
Tulsa	Tulsa OK	0035.00	Upper*
Tulsa	Tulsa OK	0036.00	Upper*
Tulsa	Tulsa OK	0055.00	Middle
Tulsa	Tulsa OK	0056.00	Middle
Tulsa	Tulsa OK	0057.00	Mod
Tulsa	Tulsa OK	0058.01	Mod
Tulsa	Tulsa OK	0058.05	Middle
Tulsa	Tulsa OK	0058.08	Upper*
Tulsa	Tulsa OK	0058.09	Upper*
Tulsa	Tulsa OK	0058.10	Upper*
Tulsa	Tulsa OK	0058.11	Upper*
Tulsa	Tulsa OK	0058.12	Upper*
Tulsa	Tulsa OK	0058.13	Mod
Tulsa	Tulsa OK	0059.00	Mod
Tulsa	Tulsa OK	0060.00	Mod
Tulsa	Tulsa OK	0062.00	Mod
Tulsa	Tulsa OK	0065.06	Upper*
Tulsa	Tulsa OK	0065.07	Middle
Tulsa	Tulsa OK	0066.00	Middle
Tulsa	Tulsa OK	0067.01	Mod
Tulsa	Tulsa OK	0067.03	Mod
Tulsa	Tulsa OK	0067.08	Upper*
Tulsa	Tulsa OK	0067.09	Upper*
Tulsa	Tulsa OK	0067.10	Upper*
Tulsa	Tulsa OK	0067.11	Middle
Tulsa	Tulsa OK	0067.12	Upper*
Tulsa	Tulsa OK	0074.02	Mod
Tulsa	Tulsa OK	0074.08	Low
Tulsa	Tulsa OK	0074.09	Upper*
Tulsa	Tulsa OK	0074.10	Mod
Tulsa	Tulsa OK	0074.11	Mod
Tulsa	Tulsa OK	0074.12	Upper*
Tulsa	Tulsa OK	0074.13	Middle
Tulsa	Tulsa OK	0074.14	Mod
Tulsa	Tulsa OK	0074.15	Middle
Tulsa	Tulsa OK	0074.16	Upper*

Assessment Area	County	Census Tract	Tract Income
Tulsa	Tulsa OK	0074.17	Upper*
Tulsa	Tulsa OK	0075.03	Middle
Tulsa	Tulsa OK	0077.06	Middle
Tulsa	Tulsa OK	0077.07	Middle
Tulsa	Tulsa OK	0078.01	Middle
Tulsa	Tulsa OK	0078.03	Upper*
Tulsa	Tulsa OK	0078.04	Upper*
Tulsa	Tulsa OK	0079.00	Mod
Tulsa	Tulsa OK	0080.01	Low
Tulsa	Tulsa OK	0080.02	Mod
Tulsa	Tulsa OK	0082.00	Mod
Tulsa	Tulsa OK	0083.00	Mod
Tulsa	Tulsa OK	0084.00	Middle
Tulsa	Tulsa OK	0085.01	Mod
Tulsa	Tulsa OK	0085.02	Middle
Tulsa	Tulsa OK	0086.00	Mod
Tulsa	Tulsa OK	0087.00	Upper*
Tulsa	Tulsa OK	0088.00	Mod
Tulsa	Tulsa OK	0089.00	Mod
Tulsa	Tulsa OK	0090.06	Mod
Tulsa	Tulsa OK	0090.08	Low
Tulsa	Tulsa OK	0090.10	Middle
Tulsa	Tulsa OK	0090.11	Low
Tulsa	Tulsa OK	0090.12	Mod
Tulsa	Tulsa OK	0002.00	Mod
Tulsa	Tulsa OK	0003.00	Mod
Tulsa	Tulsa OK	0004.00	Low
Tulsa	Tulsa OK	0005.00	Low
Tulsa	Tulsa OK	0037.00	Middle
Tulsa	Tulsa OK	0038.00	Middle
Tulsa	Tulsa OK	0039.00	Middle
Tulsa	Tulsa OK	0040.00	Middle
Tulsa	Tulsa OK	0041.01	Upper*
Tulsa	Tulsa OK	0042.00	Upper*
Tulsa	Tulsa OK	0043.01	Upper*
Tulsa	Tulsa OK	0043.02	Upper*
Tulsa	Tulsa OK	0044.00	Middle
Tulsa	Tulsa OK	0045.00	Upper*
Tulsa	Tulsa OK	0046.00	Low
Tulsa	Tulsa OK	0047.00	Middle
Tulsa	Tulsa OK	0048.00	Mod
Tulsa	Tulsa OK	0049.00	Mod
Tulsa	Tulsa OK	0050.01	Mod
Tulsa	Tulsa OK	0050.02	Middle
Tulsa	Tulsa OK	0051.00	Upper*
Tulsa	Tulsa OK	0052.00	Upper*
Tulsa	Tulsa OK	0053.00	Middle
Tulsa	Tulsa OK	0054.01	Upper*
Tulsa	Tulsa OK	0054.03	Middle
Tulsa	Tulsa OK	0054.04	Upper*
Tulsa	Tulsa OK	0067.13	Middle
Tulsa	Tulsa OK	0068.01	Mod
Tulsa	Tulsa OK	0068.03	Mod
Tulsa	Tulsa OK	0068.04	Mod

Assessment Area	County	Census Tract	Tract Income
Tulsa	Tulsa OK	0069.01	Upper*
Tulsa	Tulsa OK	0069.02	Upper*
Tulsa	Tulsa OK	0069.03	Middle
Tulsa	Tulsa OK	0069.05	Mod
Tulsa	Tulsa OK	0069.06	Mod
Tulsa	Tulsa OK	0069.07	Middle
Tulsa	Tulsa OK	0070.00	Mod
Tulsa	Tulsa OK	0071.01	Mod
Tulsa	Tulsa OK	0071.02	Mod
Tulsa	Tulsa OK	0072.00	Mod
Tulsa	Tulsa OK	0073.04	Mod
Tulsa	Tulsa OK	0073.06	Mod
Tulsa	Tulsa OK	0073.08	Mod
Tulsa	Tulsa OK	0073.09	Middle
Tulsa	Tulsa OK	0073.10	Mod
Tulsa	Tulsa OK	0073.11	Mod
Tulsa	Tulsa OK	0073.12	Mod
Tulsa	Tulsa OK	0073.13	Middle
Tulsa	Tulsa OK	0073.14	Mod
Tulsa	Tulsa OK	0075.28	Upper*
Tulsa	Tulsa OK	0075.29	Upper*
Tulsa	Tulsa OK	0075.30	Upper*
Tulsa	Tulsa OK	0075.31	Upper*
Tulsa	Tulsa OK	0075.32	Upper*
Tulsa	Tulsa OK	0075.33	Upper*
Tulsa	Tulsa OK	0075.34	Upper*
Tulsa	Tulsa OK	0075.35	Upper*
Tulsa	Tulsa OK	0075.36	Upper*
Tulsa	Tulsa OK	0076.08	Low
Tulsa	Tulsa OK	0076.11	Upper*
Tulsa	Tulsa OK	0076.12	Upper*
Tulsa	Tulsa OK	0076.13	Upper*
Tulsa	Tulsa OK	0076.14	Upper*
Tulsa	Tulsa OK	0076.15	Mod
Tulsa	Tulsa OK	0076.16	Upper*
Tulsa	Tulsa OK	0076.17	Mod
Tulsa	Tulsa OK	0076.19	Middle
Tulsa	Tulsa OK	0076.29	Middle
Tulsa	Tulsa OK	0076.30	Upper*
Tulsa	Tulsa OK	0076.31	Upper*
Tulsa	Tulsa OK	0076.32	Upper*
Tulsa	Tulsa OK	0090.13	Mod
Tulsa	Tulsa OK	0090.14	Upper*
Tulsa	Tulsa OK	0090.15	Upper*
Tulsa	Tulsa OK	0090.16	Upper*
Tulsa	Tulsa OK	0090.17	Middle
Tulsa	Tulsa OK	0090.18	Upper*
Tulsa	Tulsa OK	0090.19	Middle
Tulsa	Tulsa OK	0090.20	Upper*
Tulsa	Tulsa OK	0090.21	Middle
Tulsa	Tulsa OK	0091.01	Low
Tulsa	Tulsa OK	0091.04	Mod
Tulsa	Tulsa OK	0092.00	Middle
Tulsa	Tulsa OK	0093.00	Mod

Assessment Area	County	Census Tract	Tract Income
Tulsa	Tulsa OK	0094.01	Middle
Tulsa	Tulsa OK	0094.03	Middle
Tulsa	Tulsa OK	0094.04	Middle
Tulsa	Tulsa OK	0095.00	Middle
Tulsa	Tulsa OK	0113.00	Mod
Tulsa	Tulsa OK	0114.00	Mod
Wichita	Butler KS	0209.01	Upper*
Wichita	Butler KS	0209.02	Middle
Wichita	Butler KS	0209.03	Middle
Wichita	Sedgwick KS	0026.00	Mod
Wichita	Sedgwick KS	0027.00	Low
Wichita	Sedgwick KS	0028.00	Mod
Wichita	Sedgwick KS	0029.00	Middle
Wichita	Sedgwick KS	0030.00	Mod
Wichita	Sedgwick KS	0031.00	Mod
Wichita	Sedgwick KS	0032.00	Mod
Wichita	Sedgwick KS	0034.00	Mod
Wichita	Sedgwick KS	0035.00	Mod
Wichita	Sedgwick KS	0036.00	Mod
Wichita	Sedgwick KS	0037.00	Low
Wichita	Sedgwick KS	0038.00	Mod
Wichita	Sedgwick KS	0039.00	Mod
Wichita	Sedgwick KS	0040.00	Mod
Wichita	Sedgwick KS	0043.01	Upper*
Wichita	Sedgwick KS	0043.02	N/A
Wichita	Sedgwick KS	0051.00	Mod
Wichita	Sedgwick KS	0052.00	Mod
Wichita	Sedgwick KS	0053.00	Middle
Wichita	Sedgwick KS	0054.01	Middle
Wichita	Sedgwick KS	0054.02	Mod
Wichita	Sedgwick KS	0055.01	Middle
Wichita	Sedgwick KS	0073.01	Upper*
Wichita	Sedgwick KS	0073.02	Upper*
Wichita	Sedgwick KS	0075.00	Mod
Wichita	Sedgwick KS	0076.00	Middle
Wichita	Sedgwick KS	0077.01	Middle
Wichita	Sedgwick KS	0077.02	Middle
Wichita	Sedgwick KS	0078.00	Low
Wichita	Sedgwick KS	0080.00	Middle
Wichita	Sedgwick KS	0081.00	Middle
Wichita	Sedgwick KS	0082.00	Mod
Wichita	Sedgwick KS	0083.00	Middle
Wichita	Sedgwick KS	0084.00	Middle
Wichita	Sedgwick KS	0085.00	Middle
Wichita	Sedgwick KS	0086.00	Middle
Wichita	Sedgwick KS	0087.00	Mod
Wichita	Sedgwick KS	0088.00	Middle
Wichita	Sedgwick KS	0089.00	Mod
Wichita	Sedgwick KS	0090.00	Middle
Wichita	Sedgwick KS	0091.00	Middle
Wichita	Sedgwick KS	0092.00	Middle
Wichita	Sedgwick KS	0093.01	Mod
Wichita	Sedgwick KS	0093.03	Middle
Wichita	Sedgwick KS	0099.02	Middle

Assessment Area	County	Census Tract	Tract Income
Wichita	Sedgwick KS	0100.01	Upper*
Wichita	Sedgwick KS	0100.02	Upper*
Wichita	Sedgwick KS	0100.03	Middle
Wichita	Sedgwick KS	0100.05	Middle
Wichita	Sedgwick KS	0100.06	Middle
Wichita	Sedgwick KS	0100.07	Upper*
Wichita	Sedgwick KS	0101.06	Middle
Wichita	Sedgwick KS	0101.07	Middle
Wichita	Sedgwick KS	0101.08	Upper*
Wichita	Sedgwick KS	0101.09	Mod
Wichita	Sedgwick KS	0101.10	Upper*
Wichita	Sedgwick KS	0101.11	Upper*
Wichita	Sedgwick KS	0101.13	Upper*
Wichita	Sedgwick KS	0101.15	Upper*
Wichita	Sedgwick KS	0101.16	Upper*
Wichita	Sedgwick KS	0102.01	Middle
Wichita	Sedgwick KS	0102.02	Middle
Wichita	Sedgwick KS	0103.01	Upper*
Wichita	Sedgwick KS	0103.02	Upper*
Wichita	Sedgwick KS	0104.00	Middle
Wichita	Sedgwick KS	0001.00	Mod
Wichita	Sedgwick KS	0002.00	Middle
Wichita	Sedgwick KS	0003.00	Mod
Wichita	Sedgwick KS	0004.00	Mod
Wichita	Sedgwick KS	0006.00	Low
Wichita	Sedgwick KS	0007.00	Mod
Wichita	Sedgwick KS	0008.00	Low
Wichita	Sedgwick KS	0009.00	Mod
Wichita	Sedgwick KS	0010.00	Mod
Wichita	Sedgwick KS	0011.00	Mod
Wichita	Sedgwick KS	0014.00	Middle
Wichita	Sedgwick KS	0015.00	Mod
Wichita	Sedgwick KS	0018.00	Low
Wichita	Sedgwick KS	0019.00	Middle
Wichita	Sedgwick KS	0020.00	Upper*
Wichita	Sedgwick KS	0022.00	Upper*
Wichita	Sedgwick KS	0023.00	Mod
Wichita	Sedgwick KS	0024.00	N/A
Wichita	Sedgwick KS	0055.02	Middle
Wichita	Sedgwick KS	0056.00	Mod
Wichita	Sedgwick KS	0057.00	Middle
Wichita	Sedgwick KS	0058.00	Mod
Wichita	Sedgwick KS	0059.00	Mod
Wichita	Sedgwick KS	0060.00	Mod
Wichita	Sedgwick KS	0061.00	Mod
Wichita	Sedgwick KS	0062.00	Mod
Wichita	Sedgwick KS	0063.00	Middle
Wichita	Sedgwick KS	0064.00	Middle
Wichita	Sedgwick KS	0065.00	Low
Wichita	Sedgwick KS	0066.00	Middle
Wichita	Sedgwick KS	0067.00	Middle
Wichita	Sedgwick KS	0068.00	Low
Wichita	Sedgwick KS	0069.00	Mod
Wichita	Sedgwick KS	0070.00	Mod

Assessment Area	County	Census Tract	Tract Income
Wichita	Sedgwick KS	0071.01	Mod
Wichita	Sedgwick KS	0071.02	Middle
Wichita	Sedgwick KS	0072.01	Upper*
Wichita	Sedgwick KS	0072.05	Middle
Wichita	Sedgwick KS	0072.06	Upper*
Wichita	Sedgwick KS	0072.07	Upper*
Wichita	Sedgwick KS	0072.08	Middle
Wichita	Sedgwick KS	0093.04	Mod
Wichita	Sedgwick KS	0094.01	Middle
Wichita	Sedgwick KS	0094.02	Middle
Wichita	Sedgwick KS	0095.04	Middle
Wichita	Sedgwick KS	0095.05	Upper*
Wichita	Sedgwick KS	0095.06	Upper*
Wichita	Sedgwick KS	0095.07	Upper*
Wichita	Sedgwick KS	0095.08	Middle
Wichita	Sedgwick KS	0095.09	Upper*
Wichita	Sedgwick KS	0095.10	Upper*
Wichita	Sedgwick KS	0095.11	Middle
Wichita	Sedgwick KS	0095.12	Upper*
Wichita	Sedgwick KS	0095.13	Middle
Wichita	Sedgwick KS	0095.14	Upper*
Wichita	Sedgwick KS	0095.15	Upper*
Wichita	Sedgwick KS	0096.03	Middle
Wichita	Sedgwick KS	0096.04	Middle
Wichita	Sedgwick KS	0096.05	Upper*
Wichita	Sedgwick KS	0097.00	Upper*
Wichita	Sedgwick KS	0098.01	Mod
Wichita	Sedgwick KS	0098.03	Middle
Wichita	Sedgwick KS	0098.04	Upper*
Wichita	Sedgwick KS	0099.01	Upper*
Wichita	Sedgwick KS	0105.00	Upper*
Wichita	Sedgwick KS	0106.00	Upper*
Wichita	Sedgwick KS	0107.00	Middle
Wichita	Sedgwick KS	0108.01	Mod
Wichita	Sedgwick KS	0108.02	Mod
Wichita	Sedgwick KS	0109.00	Upper*
Wichita	Butler KS	0201.01	Middle
Wichita	Butler KS	0201.02	Middle
Wichita	Butler KS	0202.04	Upper*
Wichita	Butler KS	0202.05	Middle
Wichita	Butler KS	0202.06	Upper*
Wichita	Butler KS	0202.07	Middle
Wichita	Butler KS	0202.08	Upper*
Wichita	Butler KS	0202.09	Upper*
Wichita	Butler KS	0202.10	Upper*
Wichita	Butler KS	0203.00	Middle
Wichita	Butler KS	0204.00	Mod
Wichita	Butler KS	0205.00	Middle
Wichita	Butler KS	0206.01	Upper*
Wichita	Butler KS	0206.02	Middle
Wichita	Butler KS	0207.00	Middle
Wichita	Butler KS	0208.00	Mod



# *Locations and Hours of Operation*



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Locations and Hours of Operation

	Location Name	Address	Main Phone	Hours	Census Tract
Arizona	Phoenix	3237 E. Camelback Road, Phoenix, AZ 85018	(602) 837-6230	Lobby: Monday - Friday 9:00a-4:00p	1083.01
	Tucson	7981 N. Oracle Road, Tucson, AZ 85704	(520) 529-5500	Lobby: Monday - Friday 9:00a-4:00p Drive-Thru: Monday - Friday 9:00a-4:00p	0046.14
Colorado	Colorado Springs	1 South Nevada Avenue, Suite 100, Colorado Springs, CO 80903	(719) 228-1100	Lobby: Monday - Friday 9:00a-5:00p Drive-Thru: Monday - Friday 8:30a-5:00p	0023.00
	Denver	4582 S. Ulster Street, Suite 150, Denver, CO 80237	(720) 647-5180	Lobby: Monday - Friday 9:00a-5:00p	0068.04
Kansas	Corporate Headquarters	11440 Tomahawk Creek Parkway, Leawood, KS 66211	(913) 312-6800	Lobby: Monday - Friday 10:00a-2:00p	0533.01
	Leawood	4707 W. 135th Street, Leawood, KS 66224	(913) 327-1212	Lobby: Monday - Friday 9:00a-5:00p Drive-Thru: Monday - Friday 8:30a-5:00p	0534.09
	Wichita	9451 E. 13th Street N., Wichita, KS 67206	(316) 925-4800	Lobby: Monday - Friday 8:00a-5:00p Drive-Thru: Monday - Friday 8:00a-5:00p	0073.01
Missouri	Kansas City-Plaza	4622 Pennsylvania Avenue, Suite 1500, Kansas City, MO 64112	(816) 895-4600	Lobby: Monday - Friday 9:00a-4:00p	0073.02
New Mexico	Clayton	22 Maple Street, PO Box 488, Clayton, NM 88415	(575) 374-8301	Lobby: Monday - Friday 9:00a-5:00p Drive-Thru: Monday - Friday 8:00a-5:00p	9502.00
	Roy	405 Chicosa Street, Roy, NM 87743	(575) 485-2263	Lobby: Tuesday 10:00a-3:00p	0001.00
Oklahoma	Oklahoma City-Gaillardia	5001 Gaillardia Corporate Place, Oklahoma City, OK 73142	(405) 418-3750	Lobby: Monday - Friday 9:00a-5:00p Drive-Thru: Monday - Friday 9:00a-5:00p	1085.34
	Oklahoma City-Convergence	308 NE 9th Street, Suite 400, Oklahoma City, OK 73104	(405) 652-1030	Lobby: Monday - Friday 9:00a-4:00p	1096.00
	Tulsa	7120 South Lewis Avenue, Tulsa, OK 74136	(918) 494-4884	Lobby: Monday - Friday 9:00a-5:00p Drive-Thru: Monday - Friday 9:00a-5:00p	0076.41
Texas	Dallas	2021 McKinney Ave, Suite 800, Dallas, TX 75201	(214) 545-6050	Lobby: Monday - Friday 8:00a-4:00p	0019.01
	Dallas-Preston Center	8239 Preston Road, Dallas, TX 75225	(214) 451-5585	Lobby: Monday - Friday 9:00a-5:00p	0073.01
	Fort Worth	100 Throckmorton Street, Suite 150, Fort Worth, TX 76102	(214) 451-2785	Lobby: Monday - Friday 9:00a-4:00p	1233.02
	Frisco	3000 Internet Blvd, Suite 150, Frisco, TX 75034	(469) 365-2130	Lobby: Monday - Friday 8:00a-4:00p	0305.04





# *Branches Opened or Closed*



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Locations Opened or Closed

Location Name		Address	Location Status	Reason/Notes	Census Tract
Arizona	Tucson	7981 N. Oracle Road, Tucson, AZ 85704	Acquired 8/1/2023	Canyon Community Bank Acquisition	0046.14
New Mexico					
	Des Moines	680 Broadway Avenue, PO Box 68, Des Moines, NM 88418	Acquired 11/22/2022; Closed 1/31/2024	Farmers & Stockmens Bank Acquisition	9502.00
Oklahoma					
	Oklahoma City-Convergence	308 NE 9th Street, Suite 400, Oklahoma City, OK 73104	Opened 4/7/2025	New Location	1096.00
Texas					
	Dallas-Preston Center	8239 Preston Road, Dallas, TX 75225	Opened 6/12/2023		0073.01
	Fort Worth	420 Throckmorton Street, Suite 250, Fort Worth, TX 76102	Opened 3/31/2023; Relocated 12/4/2023	Relocated to permanent Throckmorton Street location	1233.02
	Fort Worth	100 Throckmorton Street, Suite 150, Fort Worth, TX 76102	Opened 12/4/2023	Permanent Throckmorton Street location	1233.02



# *Services*



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*Personal Solutions*

## Checking Accounts

At CrossFirst Bank, you will experience an array of convenient services to fulfill your personal banking needs and help you accomplish your financial goals. In addition to these services and resources, you'll find our commitment to your financial wellbeing delivered with extraordinary service. Our premier checking accounts are designed to meet your personal banking needs.

## Private Banking Account

CrossFirst Private Banking provides you with an executive level of service, whenever and wherever you need it. Whether your requests are simple or complex, CrossFirst Private Bankers are ready with personalized services to suit your individual needs.

- Interest-bearing checking account with no monthly service charge<sup>1</sup>
- Complimentary CrossFirst Private Banking checks
- CrossFirst Bank Visa® Debit card
- Free ATM access anywhere in the U.S.<sup>2</sup>
- Online banking with bill pay, external transfers, Zelle®, Quicken® Direct Connect and personal finance portal
- Free mobile banking with mobile check deposit<sup>3</sup>
- Free e-statement with check images<sup>4</sup>
- Complimentary stop payments and check copies
- Overdraft protection options available<sup>5</sup>

## Personal Banking Account

Our relationship bankers are equipped to work with you on your day-to-day banking needs. CrossFirst Personal Banking is a valuable checking account that provides upscale features for less.

- No monthly service charge or minimum balance requirement (\$100 opening deposit required)
- Complimentary first box of CrossFirst Personal Banking checks
- CrossFirst Bank Visa® Debit card
- Free ATM access anywhere in the U.S.<sup>2</sup>
- Online banking with bill pay, Zelle®, Quicken® Direct Connect and personal finance portal

- Free mobile banking with mobile check deposit<sup>3</sup>
- Free e-statement with check images<sup>4</sup>
- Overdraft protection options available<sup>5</sup>

<sup>1</sup>Rate varies based upon total checking account balance. Qualify for a CrossFirst Private Banking account with an average collected balance of \$10,000 or a combined relationship balance of bank deposits and/or loans of \$25,000 or more. If balances fall below either requirement, there is a \$15 monthly maintenance fee. \$1,000 minimum deposit to open.

<sup>2</sup>We will pay for any surcharges incurred at other bank's ATMs within the continental U.S.

<sup>3</sup>Some limits and mobile provider charges may apply.

<sup>4</sup>See our Electronic Statement Disclosure Agreement.

<sup>5</sup>Overdraft protection options include transfers from a checking/savings account or a personal line of credit. Subject to application and approval.

## Savings Accounts

We offer great rates and extraordinary service to help you reach your financial goals. Whether you are looking for a high interest money market account, a regular savings account or the security of a Certificate of Deposit (CD), we have a solution to meet your needs.

### Personal Savings Account

This basic savings account earns interest while helping you save money.

- No monthly service charge or minimum balance to maintain
- No minimum deposit requirement
- Earn interest on your funds, paid quarterly
- Build your savings with direct deposit and automatic transfers from your checking account
- Make up to six withdrawals per statement cycle<sup>6</sup>
- Transfer funds any time using our robust digital banking platform, by phone, or in person<sup>7</sup>
- Convenient online and mobile banking with mobile check deposit<sup>8</sup>
- Free e-statements

## Money Market Account

This high interest money market account offers easy access to your funds.

- No monthly service charge with \$1,000 minimum daily collected balance<sup>9</sup>
- Market leading interest rates based on account balance<sup>10</sup>
- Check writing privileges – make up to six withdrawals per month<sup>6</sup>
- Transfer funds any time using our robust digital banking platform, by phone, or in person<sup>6, 7</sup>
- Convenient online and mobile banking with mobile check deposit<sup>8</sup>
- Free e-statements

<sup>6</sup>The Bank allows you to make six preauthorized transactions such as withdrawals, automatic or telephonic transfers, checks, drafts, and debit card or similar transactions from your account per statement cycle.

<sup>7</sup>\$10 will be assessed for each transaction in excess of six (6) per statement cycle.

<sup>8</sup>Some limits and mobile provider charges may apply.

<sup>9</sup>If your account balance falls below \$1,000, there is a \$10 monthly maintenance fee. \$1,000 minimum deposit to open.

<sup>10</sup>Rates may vary depending on balance tiers.

## Certificate of Deposit

Earn a fixed rate of interest for the term you select with a CrossFirst Certificate of Deposit (CD).

- Choose from a variety of terms, ranging from 3 months to 60 months
- Open a CD with a minimum of \$1,000
- Earn interest on your funds, paid quarterly
- Deposits are insured to the maximum allowed by FDIC

In most cases, your CD is automatically renewable. Once the term expires, you have 10 calendar days to add or change the term of the time deposit with no penalty. If you choose not to make any changes, your CD automatically renews for the same term at the current interest rate.

## **IntraFi® Network Deposits™ (formerly ICS® and CDARS®)<sup>11</sup>**

With IntraFi Network Deposits (formerly known as ICS and CDARS deposit products), you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. Capitalize on the simplicity of working directly with one bank, and say goodbye to managing multiple bank relationships.

<sup>11</sup>Insured Cash Sweep and CDARS are registered service marks of IntraFi Network, LLC. Limits, terms, and conditions apply.

## **Digital Banking**

Our robust digital banking platform is the essential financial tool to manage your accounts. Enjoy the convenience and security of accessing your accounts to view real-time transaction activity on your desktop or mobile device.

- View your latest account balances
- View past or pending transactions
- Create one-time or recurring bill payments using bill pay
- Transfer funds between your accounts
- Use card controls to manage your CrossFirst debit cards
- Send money directly to people you know and trust using Zelle®
- Connect to financial software like Quicken® or Quickbooks® to export your data
- Set up account alerts
- Enroll in e-statements

## **Mobile Banking**

- View real-time account balances
- View transaction history and any pending transactions
- Transfer money between your accounts
- Create one-time or recurring bill payments
- Use card controls to manage your CrossFirst debit cards
- Set up account alerts



- Send money directly to people you know and trust using Zelle®
- Find nearby CrossFirst locations or ATMs
- Make check deposits using your phone

<sup>12</sup>There is no fee to download or use CrossFirst Bank's Mobile Banking services. However, you should consult your mobile carrier about applicable data usage or SMS charges.

## **Personal Lending & Credit**

### **CrossFirst Personal Loan Options**

Our experts provide personal loans, lines of credit, and mortgages - all accomplished with extraordinary service. To learn more about our competitive rates, wide selection of terms and quick response, please contact us. If you are working with a CrossFirst Banker, you may wish to prepare a personal loan application in advance of your meeting. We will also be happy to assist you with the application in person.

### **Mortgage Loan Programs**

A variety of mortgage products are available including conventional, adjustable rate mortgages, home equity lines of credit, and one-time close construction loans. Our bankers will help you secure the best loan to finance your dream home. We are fast, flexible, and committed to making it happen.

### **VISA® Credit Card Options**

Choosing the right credit card is an important step for your finances. Not only do credit cards help make purchasing easier, but when used responsibly they can help you build your credit score, which is valuable for your financial future. CrossFirst offers VISA® credit cards to meet your unique needs. Each of these cards has different benefits ranging from low introductory rates to rewards. Please contact our personal banking team to identify the credit card that's right for you and learn how you can start your application.



<b>Service Fee Description</b>	<b>Amount</b>
<b>Debit Card Replacement</b>	<b>\$10.00</b>
<b>Cashier's Check</b>	<b>\$7.00</b>
<b>Dormant Account (monthly)</b>	<b>\$7.00</b>
<b>Foreign Currency Exchange</b>	<b>Varies</b>
<b>Levy or Garnishment</b>	<b>\$40.00</b>
<b>Overdraft</b> Applies to overdraft items created by checks or other transactions made using your checking account number, automatic bill payments, ACH, in person withdrawal, automatic withdrawals, or recurring debit card transactions	<b>\$30.00</b>
<b>Research (hourly)</b>	<b>\$30.00</b>
<b>Stop Payment</b>	<b>\$25.00</b>
<b>Online Wire - Outgoing (if enabled)</b>	<b>\$10.00</b>
<b>Wire Transfers - Outgoing</b>	<b>\$30.00</b>
<b>Wire Transfers International - Outgoing</b>	<b>\$40.00</b>
<b>Personal Banking Checking - Paper Statement Fee*</b>	<b>\$5.00</b>
<b>Excessive Transaction Fee**</b>	<b>\$10.00</b>

**\*To avoid this charge, you can enroll in eStatements by logging into online banking, accessing the settings tab, then Online Document preferences and follow the enrollment process.**

**\*\*This fee only applies to certain Savings and Money Market accounts. See the Truth in Savings Disclosure provided at account opening for information about whether this fee applies to your account.**



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*Business Solutions*

## Checking Accounts

We offer checking account options that are designed to meet your business's specific financial goals. We start by assessing your situation, so we can select the accounts that will meet your banking needs. Our bankers serve as trusted partners who provide the expertise you need in order to help your business grow.

### Business First Checking

Low to moderate level of transactions and access to flat rate Treasury Management services packages.

### Business Checking

Moderate to high level of transaction volumes, with the ability to offset costs through an Earnings Credit Rate, and access to our full suite of robust Treasury Management services packages.

### Business Basic Checking

Low monthly activity and basic access to digital banking services.

### Business Interest Checking

Low monthly activity and the ability to earn competitive interest on account balances.

## Savings Accounts

We offer great rates and extraordinary service to help your business reach its financial goals. Whether your business is looking to earn additional interest or added security, we have a solution to meet your needs.

## Business Money Market

Designed for businesses that want access to their funds as they grow with interest. Benefits to our business money market accounts include:

- No monthly service charge with a \$1,000 minimum daily collected balance<sup>1</sup>
- Competitive tiered interest rates based on your account balance
- Up to 30 deposited items per month at no charge<sup>2</sup>
- Make up to six withdrawals per month<sup>3</sup>
- Transfer funds any time using our robust digital banking platforms, by phone, or in person<sup>4</sup>
- Access to digital banking and eStatements

## IntraFi® Network Deposits™ (formerly ICS® and CDARS®)<sup>5</sup>

With IntraFi Network Deposits (formerly known as ICS and CDARS deposit products), you can enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship. Capitalize on the simplicity of working directly with one bank, and eliminate the inconvenience of managing multiple bank relationships, tracking collateral, or having uninsured deposits to footnote in financial statements. Network Deposit accounts are available to:

- Businesses
- Non-profit organizations
- Government Entities
- Fiduciaries

<sup>1</sup>If your account balance falls below \$1,000, there is a \$10 monthly maintenance fee. \$1,000 minimum deposit to open.

<sup>2</sup>\$0.10 per deposit item over 30 per month.

<sup>3</sup>The Bank allows you to make six (6) preauthorized transactions such as withdrawals, automatic or telephonic transfers, checks, drafts, and debit card and similar transactions from your account per month or statement cycle. \$10.00 will be assessed for each withdrawal in excess of six (6) per statement cycle.

<sup>4</sup>Some limitations apply.

<sup>5</sup>Insured Cash Sweep and CDARS are registered service trademarks of IntraFi Network, LLC. Limits, terms, and conditions apply.

## **Business Lending & Credit**

CrossFirst Bank was formed to serve the needs of business owners, professionals, and their families. We recognize that every client is unique and one size does not fit all when it comes to business financing. With that in mind, we offer solutions based on the dynamic needs of your business.

## **Revolving Lines of Credit & Term Loan Solutions**

Our customized revolving lines of credit and term loans include:

- Working Capital Lines of Credit
- Equipment Financing, Fixed-Asset Purchases, or other Capital Expenditures
- Tenant Improvement
- Business Acquisition including partner buyouts and other expansion opportunities
- Refinancing and Restructuring

## **Real Estate Lending Solutions**

We offer lending solutions for the purchase or refinance of commercial property. Our customized loan programs offer the right terms and competitive rates. Property types we finance:

- Industrial/Warehouse
- Retail
- Office

## **SBA Lending Solutions**

CrossFirst Bank is proud to be a Small Business Administration (SBA) Preferred Lender. We guide you through a hassle-free commercial lending process while utilizing the benefits afforded by the SBA loan programs.

- 7(a) and 504 SBA loans
- Quick approvals by our local SBA lending experts
- Flexible terms available to support growth of your business
- Competitive interest rate options

- Low down payment requirements
- Financing available for commercial real estate
- Business purchase
- Business expansion
- Equipment, and more

## **Agriculture Lending Solutions**

At CrossFirst Bank, we extend our personal experience in farming and ranching operations to support the growth of your agribusiness. We are an approved USDA Farm Service Agency (FSA) Preferred Lender providing a variety of financing options for agriculture related entities, including real estate, livestock, crops, and machinery and equipment.

- Conventional Lending
- USDA Farm Service Agency Guaranteed Loans
- Commercial SBA Loans

## **CrossFirst VISA® Commercial Credit Card Program**

As a commercial business owner or manager, finding tools that give you an edge and simplify the intricacies of financial management is essential. Few things offer such a diverse array of advantages as a robust commercial credit card program, and CrossFirst Bank stands at the forefront, offering a suite of solutions designed to secure and streamline your spending.

- ePayables
- Virtual Cards
- Corporate Cards
- Fleet Cards
- Purchasing Cards

# Treasury Management

In-person or through electronic channels, our goal is the same: to provide you with extraordinary service. We recognize the uniqueness of your business and tailor our approach to meet your Treasury Management needs. Our experienced Treasury Bankers provide the following solutions – all accomplished with extraordinary service.

## Receivables

- Remote Deposit Capture
- Merchant Card Processing
- Wholesale Lockbox
- Vault Services
- ACH Receivables
- Wire Transfers

## Payment Solutions

- ACH Direct Deposit/Payroll
- ACH Payments
- Domestic, International and Foreign Currency Wires
- Bill Pay
- Commercial Credit Card
- Integrated Payables



## **Fraud Prevention**

- Check Positive Pay
- Payee Positive Pay
- Automated Clearing House (ACH) Positive Pay
- Debit Block & Filtering
- Information Reporting
- Customized Alerts
- Digital Banking Security

## **Account Management**

- Liquidity Management Solutions
- Account Sweeps
- BAI Reporting

## **Digital Banking**

Our Business Digital Banking solution provides a secure and convenient way to view your accounts. We offer a robust suite of online treasury management services so that you have the insights you need to make faster and more profitable decisions for your business. To make your day-to-day financial management easier, we offer personalized demos of our innovative digital banking products and services.



## Business First Schedule of Fees\*

Service Fee Description	Amount
Account Maintenance (monthly) <sup>1</sup>	\$10.00
Digital Banking (monthly)	\$15.00
Business Items (per item) <sup>2</sup>	\$0.25
Debit Card Replacement	\$10.00
Dormant Account (monthly)	\$7.00
Foreign Currency Exchange	Varies
Levy or Garnishment	\$40.00
Overdraft and Non-Sufficient Funds <sup>3</sup> <i>(NSF)/Returned Item (per item, per presentment <sup>1</sup>) Applies to overdrafts and returned items created by checks or other transactions made using your checking account number, automatic bill payments, ACH, in person withdrawal, automatic withdrawals, or recurring debit card transactions</i>	\$30.00
Deposit Correction	\$7.00
Return Deposited Item	\$6.00
Redeposited Return Item	\$6.00
Collection Item - International	Varies
Return Collection Item – International	\$30.00
Stop Payment	\$25.00
Research (hourly)	\$25.00
Additional Statements	\$5.00
Negative Collected Balance (monthly, per dollar) <sup>4</sup>	\$0.095
Coin Rolls	\$0.06
Cashier's Check	\$7.00
Counter Check	\$1.00
Total Cash Deposited (per \$100)	\$0.08
Incoming Domestic Wire	\$10.00
Incoming International Wire	\$40.00
Outgoing Manual Wire	\$30.00
USD INTL Outgoing Manual Wire	\$40.00

\*This fee schedule is subject to change without notice. Additional fees may apply for services not listed, please see banker for pricing.

<sup>1</sup>To avoid the monthly account maintenance fee, the account must maintain a minimum monthly average collected balance of \$10,000.

<sup>2</sup>The first 350 business items are free, \$0.25 per each additional item. Business items include ACH debits and credits, deposits, checks paid, and deposited items.

<sup>3</sup>All charges may be per item, per presentment, unless otherwise specified. Please be aware that an item may be presented and returned unpaid for nonsufficient funds multiple times, resulting in multiple fees. CrossFirst Bank does not monitor or control the number of times an item is presented for payment and there may be no limit on the number of NSF Fees that can be assessed for an item, if the same item is presented for payment multiple times. You agree that an NSF Fee may be charged each time an item is presented and returned, regardless of the number of times the item is presented and returned, and, if the item is later covered by CrossFirst Bank in its discretion as an overdraft, an Overdraft Fee may be charged. This means that multiple NSF Fees, as well as an Overdraft Fee, could be incurred for the same item if it is presented and returned multiple times for payment.

<sup>4</sup>Negative collected balance fee is charged monthly at 9.5% of the calculated monthly average negative collected balance.



## Business First Schedule of Fees\*

Outgoing Online Wire	\$12.00
USD INTL Outgoing Online Wire	\$40.00
FX Outgoing Manual Wire	\$40.00
FX Outgoing Online Wire	\$40.00

<b>Add-on Service Fee Description<sup>5</sup></b>	<b>Amount</b>
<b>ACH Origination Services</b>	
ACH Origination Service (monthly)	\$10.00
Same Day ACH Service (monthly)	\$25.00
ACH Notice of Change (per occurrence)	\$5.00
<b>Remote Deposit Capture Services</b>	
Remote Deposit Capture (monthly)	\$25.00
<b>Sweep Services</b>	
Zero Balance Account Sweep (monthly)	\$15.00
<b>Fraud Protection Services</b>	
Check Positive Pay (monthly)	\$20.00
Payee Positive Pay (monthly)	\$20.00
ACH Positive Pay (monthly)	\$10.00
ACH Full Debit Block (monthly)	\$10.00
Business First Fraud Package (monthly)	\$40.00

\*This fee schedule is subject to change without notice. Additional fees may apply for services not listed, please see banker for pricing.

<sup>5</sup>The First 350 transactions per service category are free, \$0.25 per each additional transaction.



# *CRA Disclosure Statement Notice*



**CROSSFIRST**  
BANK®

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ARIZONA (04)

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)
<b>GILA COUNTY (007), AZ</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	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	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	60	0	0	0	0	0	0	0	0
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Inside AA 0006</b>										
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	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	6	5,973	0	0	0	0
Median Family Income 50-60%	0	0	2	345	1	748	1	748	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	8	5,088	2	1,138	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	2	345	16	12,809	3	1,886	0	0
TOTAL INSIDE AA IN STATE	1	100	2	345	16	12,809	3	1,886	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	0	0	0	0
STATE TOTAL	2	160	2	345	16	12,809	3	1,886	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>ALAMEDA COUNTY (001), CA</b>										
<b>MSA 36084</b>										
<b>Outside Assessment Area</b>										
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%	1	50	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	1	50	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
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	400	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	2	400	0	0	0	0	0	0
<b>SAN LUIS OBISPO COUNTY (079), CA</b>										
<b>MSA 42020</b>										
<b>Outside Assessment Area</b>										
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	200	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	200	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	50	3	600	0	0	0	0	0	0
STATE TOTAL	1	50	3	600	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>BOULDER COUNTY (013), CO</b>										
<b>MSA 14500</b>										
<b>Outside Assessment Area</b>										
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	250	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	250	0	0	0	0	0	0
<b>DENVER COUNTY (031), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
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



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>GUNNISON COUNTY (051), CO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
<b>MESA COUNTY (077), CO</b>										
<b>MSA 24300</b>										
<b>Outside Assessment Area</b>										
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	1	20	2	400	1	500	1	20	0	0
STATE TOTAL	1	20	2	400	1	500	1	20	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: FLORIDA (12)

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)
<b>OSCEOLA COUNTY (097), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>SEMINOLE COUNTY (117), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
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	85	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	85	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	2	135	0	0	0	0	0	0	0	0
STATE TOTAL	2	135	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: GEORGIA (13)

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)
<b>FULTON COUNTY (121), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
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	73	0	0	0	0	1	73	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	73	0	0	0	0	1	73	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	73	0	0	0	0	1	73	0	0
STATE TOTAL	1	73	0	0	0	0	1	73	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ILLINOIS (17)

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)
<b>CHRISTIAN COUNTY (021), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
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%	3	125	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	3	125	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	4	175	0	0	0	0	0	0	0	0
STATE TOTAL	4	175	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: INDIANA (18)

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)
<b>MORGAN COUNTY (109), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	0	0	1	5	0	0
STATE TOTAL	1	5	0	0	0	0	1	5	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: IOWA (19)

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)
<b>JASPER COUNTY (099), IA</b>										
<b>MSA 19780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	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	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	30	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	30	0	0	0	0	0	0	0	0
STATE TOTAL	1	30	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>BUTLER COUNTY (015), KS</b>										
<b>MSA 48620</b>										
<b>Inside AA 0005</b>										
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	60	1	200	1	300	2	210	0	0
Upper Income	1	9	1	207	2	1,101	2	507	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	3	69	2	407	3	1,401	4	717	0	0
<b>CHEROKEE COUNTY (021), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	164	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	164	0	0	0	0	0	0
<b>DONIPHAN COUNTY (043), KS</b>										
<b>MSA 41140</b>										
<b>Outside Assessment Area</b>										
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	450	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	450	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>DOUGLAS COUNTY (045), KS</b>										
<b>MSA 29940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	2	500	1	500	1	250	0	0
Upper Income	0	0	1	200	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	3	700	2	850	1	250	0	0
<b>FRANKLIN COUNTY (059), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	63	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	1	63	0	0	1	500	0	0	0	0
<b>HARPER COUNTY (077), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	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	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	80	0	0	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3  
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)
<b>HARVEY COUNTY (079), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
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	220	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	220	0	0	0	0	0	0
<b>JOHNSON COUNTY (091), KS</b>										
<b>MSA 28140</b>										
<b>Inside AA 0002</b>										
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	2	700	0	0	0	0
Median Family Income 50-60%	3	210	1	150	0	0	1	150	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	1	350	0	0	0	0
Median Family Income 80-90%	2	175	1	200	5	3,750	2	1,200	0	0
Median Family Income 90-100%	13	810	5	900	5	3,055	9	1,270	0	0
Median Family Income 100-110%	1	50	0	0	3	1,750	2	900	0	0
Median Family Income 110-120%	6	320	2	397	3	1,605	3	125	0	0
Median Family Income ≥ 120%	64	3,250	38	7,355	38	21,120	64	11,863	0	0
Median Family Income Not Known	3	26	1	150	6	5,396	3	26	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,881	48	9,152	63	37,726	84	15,534	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>LABETTE COUNTY (099), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	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	0	0	0	0	1	1,000	0	0	0	0
<b>LEAVENWORTH COUNTY (103), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
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	850	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	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	1,600	1	750	0	0
<b>LINN COUNTY (107), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	640	0	0	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	0	0	0	0	1	640	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3  
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)
<b>LYON COUNTY (111), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
<b>MIAMI COUNTY (121), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0	1	100	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	0	0	0	0	1	100	0	0
<b>RENO COUNTY (155), KS</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	30	1	112	1	357	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	2	80	1	112	1	357	1	50	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>SEDGWICK COUNTY (173), KS</b>										
<b>MSA 48620</b>										
<b>Inside AA 0005</b>										
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%	2	105	1	125	2	900	0	0	0	0
Median Family Income 60-70%	5	130	0	0	1	1,000	3	1,020	0	0
Median Family Income 70-80%	6	257	2	275	6	4,025	6	2,518	0	0
Median Family Income 80-90%	4	171	1	200	2	1,500	2	91	0	0
Median Family Income 90-100%	7	262	4	824	4	1,400	4	250	0	0
Median Family Income 100-110%	7	230	3	536	2	1,068	10	1,384	0	0
Median Family Income 110-120%	2	44	3	450	1	380	1	4	0	0
Median Family Income ≥ 120%	106	5,857	36	5,708	28	16,556	32	9,469	0	0
Median Family Income Not Known	5	175	0	0	2	1,295	2	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	144	7,231	50	8,118	48	28,124	60	14,761	0	0
<b>SHAWNEE COUNTY (177), KS</b>										
<b>MSA 45820</b>										
<b>Outside Assessment Area</b>										
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	550	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	550	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>WYANDOTTE COUNTY (209), KS</b>										
<b>MSA 28140</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	2	10	0	0	4	3,350	1	5	0	0
Middle Income	1	77	1	222	1	565	2	787	0	0
Upper Income	1	100	2	250	0	0	3	350	0	0
Income Not Known	1	100	0	0	4	2,000	1	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	287	3	472	10	6,915	7	1,542	0	0
TOTAL INSIDE AA IN STATE	245	12,468	103	18,149	124	74,166	155	32,554	0	0
TOTAL OUTSIDE AA IN STATE	6	328	6	1,196	10	5,947	5	1,155	0	0
STATE TOTAL	251	12,796	109	19,345	134	80,113	160	33,709	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: KENTUCKY (21)

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)
<b>JEFFERSON COUNTY (111), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
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	798	1	798	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	798	1	798	0	0
<b>MCCREARY COUNTY (147), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	2	925	3	950	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	1	25	0	0	2	925	3	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	3	1,723	4	1,748	0	0
STATE TOTAL	1	25	0	0	3	1,723	4	1,748	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: LOUISIANA (22)

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)
<b>BOSSIER PARISH (015), LA</b>										
<b>MSA 43340</b>										
<b>Outside Assessment Area</b>										
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	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
<b>EAST BATON ROUGE PARISH (033), LA</b>										
<b>MSA 12940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	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	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	20	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	20	0	0	1	300	0	0	0	0
STATE TOTAL	1	20	0	0	1	300	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>BOONE COUNTY (019), MO</b>										
<b>MSA 17860</b>										
<b>Outside Assessment Area</b>										
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	250	0	0	1	250	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	250	0	0	1	250	0	0
<b>BUCHANAN COUNTY (021), MO</b>										
<b>MSA 41140</b>										
<b>Outside Assessment Area</b>										
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	40	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	40	0	0	0	0	0	0	0	0
<b>BUTLER COUNTY (023), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	250	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	250	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>CASS COUNTY (037), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	90	0	0	0	0	2	90	0	0
Middle Income	2	97	2	276	2	770	2	148	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	4	187	2	276	2	770	4	238	0	0
<b>CLAY COUNTY (047), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	120	0	0	1	500	2	520	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	1	15	0	0	2	600	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	4	135	0	0	4	1,850	2	520	0	0
<b>GREENE COUNTY (077), MO</b>										
<b>MSA 44180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	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	0	0	1	200	0	0	1	200	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>JACKSON COUNTY (095), MO</b>										
<b>MSA 28140</b>										
<b>Inside AA 0002</b>										
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%	1	65	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	2	376	0	0	0	0	0	0
Median Family Income 50-60%	3	45	1	250	3	1,564	1	20	0	0
Median Family Income 60-70%	2	72	1	200	2	1,242	3	814	0	0
Median Family Income 70-80%	2	70	0	0	4	1,661	3	1,253	0	0
Median Family Income 80-90%	2	150	0	0	1	800	2	150	0	0
Median Family Income 90-100%	1	25	0	0	1	300	0	0	0	0
Median Family Income 100-110%	0	0	2	350	1	1,000	0	0	0	0
Median Family Income 110-120%	3	155	2	400	1	350	1	250	0	0
Median Family Income ≥ 120%	12	676	9	1,600	11	7,055	8	2,828	0	0
Median Family Income Not Known	1	100	1	125	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,408	18	3,301	24	13,972	18	5,315	0	0
<b>PLATTE COUNTY (165), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Low Income	2	150	0	0	0	0	1	50	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,200	0	0	0	0
Upper Income	0	0	0	0	1	500	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	150	0	0	3	1,700	1	50	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>ST. LOUIS CITY (510), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
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	1,000	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	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	28	1,408	18	3,301	24	13,972	18	5,315	0	0
TOTAL OUTSIDE AA IN STATE	11	512	5	976	10	5,320	9	1,258	0	0
STATE TOTAL	39	1,920	23	4,277	34	19,292	27	6,573	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEBRASKA (31)

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)
<b>SARPY COUNTY (153), NE</b>										
<b>MSA 36540</b>										
<b>Outside Assessment Area</b>										
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	772	2	772	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	772	2	772	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	2	772	2	772	0	0
STATE TOTAL	0	0	0	0	2	772	2	772	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEVADA (32)

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)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
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	1	400	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	400	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	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
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	1,000	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	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	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

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NORTH CAROLINA (37)

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)
<b>NEW HANOVER COUNTY (129), NC</b>										
<b>MSA 48900</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>WAKE COUNTY (183), NC</b>										
<b>MSA 39580</b>										
<b>Outside Assessment Area</b>										
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	1	50	0	0	1	1,000	0	0	0	0
STATE TOTAL	1	50	0	0	1	1,000	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>CANADIAN COUNTY (017), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
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	171	1	374	1	171	0	0
Upper Income	1	10	2	319	1	500	1	10	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	3	490	2	874	2	181	0	0
<b>CLEVELAND COUNTY (027), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	405	1	220	2	686	10	1,311	0	0
Middle Income	8	243	0	0	0	0	2	30	0	0
Upper Income	3	110	0	0	4	2,500	3	665	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	18	758	1	220	6	3,186	15	2,006	0	0
<b>COTTON COUNTY (033), OK</b>										
<b>MSA 30020</b>										
<b>Outside Assessment Area</b>										
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



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>CREEK COUNTY (037), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>KINGFISHER COUNTY (073), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	50	0	0	0	0	0	0	0	0
<b>LINCOLN COUNTY (081), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	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	1	5	0	0	0	0	1	5	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>LOGAN COUNTY (083), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
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	45	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	45	0	0	0	0	0	0	0	0
<b>MCCLAIN COUNTY (087), OK</b>										
<b>MSA 36420</b>										
<b>Outside Assessment Area</b>										
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	95	0	0	1	400	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	95	0	0	1	400	0	0	0	0
<b>OKFUSKEE COUNTY (107), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	135	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	135	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>OKLAHOMA COUNTY (109), OK</b>										
<b>MSA 36420</b>										
<b>Inside AA 0003</b>										
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	1	300	0	0	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	3	65	1	250	0	0	2	30	0	0
Median Family Income 60-70%	6	316	5	919	3	1,425	1	15	0	0
Median Family Income 70-80%	0	0	0	0	1	973	1	973	0	0
Median Family Income 80-90%	2	120	0	0	0	0	0	0	0	0
Median Family Income 90-100%	7	190	1	150	3	2,440	3	85	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	500	1	500	0	0
Median Family Income ≥ 120%	11	301	3	560	5	3,055	11	2,685	0	0
Median Family Income Not Known	1	46	3	650	3	1,020	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,153	13	2,529	18	10,013	20	4,303	0	0
<b>PAWNEE COUNTY (117), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
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

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>POTTAWATOMIE COUNTY (125), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	15	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	15	0	0	0	0	0	0	0	0
<b>ROGERS COUNTY (131), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
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	75	0	0	1	820	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	75	0	0	1	820	0	0	0	0
<b>STEPHENS COUNTY (137), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	112	0	0	1	112	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	112	0	0	1	112	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>TULSA COUNTY (143), OK</b>										
<b>MSA 46140</b>										
<b>Inside AA 0004</b>										
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%	2	121	0	0	0	0	1	100	0	0
Median Family Income 50-60%	2	50	0	0	1	350	1	35	0	0
Median Family Income 60-70%	2	150	1	200	2	796	2	796	0	0
Median Family Income 70-80%	5	265	4	580	4	2,750	5	1,505	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	75	3	565	3	1,138	3	883	0	0
Median Family Income 100-110%	1	100	2	375	3	1,012	2	550	0	0
Median Family Income 110-120%	0	0	2	450	1	500	1	200	0	0
Median Family Income ≥ 120%	10	620	3	575	10	4,773	7	1,383	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	24	1,381	15	2,745	24	11,319	22	5,452	0	0
<b>WAGONER COUNTY (145), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
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	155	0	0	1	155	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	155	0	0	1	155	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>WOODWARD COUNTY (153), OK</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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	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	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	56	2,534	28	5,274	42	21,332	42	9,755	0	0
TOTAL OUTSIDE AA IN STATE	28	1,253	8	1,262	10	5,280	21	2,509	0	0
STATE TOTAL	84	3,787	36	6,536	52	26,612	63	12,264	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>BRAZORIA COUNTY (039), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	250	1	500	1	500	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	250	1	500	1	500	0	0
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0001</b>										
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	1	1,000	0	0	0	0
Median Family Income 70-80%	1	95	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%	1	32	0	0	5	3,506	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	9	320	4	660	2	751	1	40	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	11	447	4	660	8	5,257	1	40	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0001</b>										
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%	1	50	0	0	2	681	1	281	0	0
Median Family Income 40-50%	0	0	0	0	2	1,053	1	553	0	0
Median Family Income 50-60%	2	80	0	0	2	1,700	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	10	2	460	2	1,150	5	1,620	0	0
Median Family Income 80-90%	2	55	0	0	2	1,330	2	684	0	0
Median Family Income 90-100%	0	0	1	195	0	0	1	195	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	3	2,150	1	650	0	0
Median Family Income ≥ 120%	5	225	7	1,444	15	8,473	9	3,825	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	11	420	10	2,099	28	16,537	20	7,808	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	100	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	150	2	400	1	1,000	2	275	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	4	250	2	400	1	1,000	2	275	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	1	150	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	1	150	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	59	1	200	1	500	2	259	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	59	1	200	1	500	2	259	0	0
<b>HAYS COUNTY (209), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	250	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	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>HIDALGO COUNTY (215), TX</b>										
<b>MSA 32580</b>										
<b>Outside Assessment Area</b>										
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	1,000	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	1,000	0	0	0	0
<b>JEFFERSON COUNTY (245), TX</b>										
<b>MSA 13140</b>										
<b>Outside Assessment Area</b>										
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	0	0	0	0	0	0
Income Not Known	1	50	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	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
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	2	1,202	2	1,202	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	2	1,202	2	1,202	0	0
<b>RANDALL COUNTY (381), TX</b>										
<b>MSA 11100</b>										
<b>Outside Assessment Area</b>										
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	60	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	60	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>ROCKWALL COUNTY (397), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
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	140	0	0	1	140	0	0
Upper Income	0	0	0	0	1	300	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	140	1	300	1	140	0	0
<b>SMITH COUNTY (423), TX</b>										
<b>MSA 46340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	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	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	75	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
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%	1	100	0	0	1	1,000	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	20	0	0	5	3,396	3	1,724	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	2	120	0	0	6	4,396	3	1,724	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>TRAVIS COUNTY (453), TX</b>										
<b>MSA 12420</b>										
<b>Outside Assessment Area</b>										
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	3	2,000	0	0	0	0
Median Family Income ≥ 120%	1	10	0	0	1	800	1	10	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	10	0	0	4	2,800	1	10	0	0
<b>WALLER COUNTY (473), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	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	0	0	0	0	1	800	0	0	0	0
TOTAL INSIDE AA IN STATE	22	867	14	2,759	36	21,794	21	7,848	0	0
TOTAL OUTSIDE AA IN STATE	11	624	7	1,390	18	12,498	12	4,110	0	0
STATE TOTAL	33	1,491	21	4,149	54	34,292	33	11,958	0	0



**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**Institution: CROSSFIRST BANK**

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Loans by County  
Small Business Loans - Originations  
Institution: CROSSFIRST BANK

Respondent ID: 0000058648  
Agency: FDIC - 3  
State: VIRGINIA (51)

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	1	100	1	125	1	680	1	680	0	0
STATE TOTAL	1	100	1	125	1	680	1	680	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: WEST VIRGINIA (54)

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)
<b>BOONE COUNTY (005), WV</b>										
<b>MSA 16620</b>										
<b>Outside Assessment Area</b>										
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	1,000	1	1,000	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	1,000	1	1,000	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	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: WISCONSIN (55)

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)
<b>BROWN COUNTY (009), WI</b>										
<b>MSA 24580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	648	0	0	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	0	0	0	0	1	648	0	0	0	0
<b>DUNN COUNTY (033), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,148	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,148	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>LARAMIE COUNTY (021), WY</b>										
<b>MSA 16940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	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	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	352	17,377	165	29,828	242	144,073	239	57,358	0	0
TOTAL OUTSIDE AA	73	3,470	32	5,949	62	37,568	59	13,340	0	0
TOTAL INSIDE & OUTSIDE	425	20,847	197	35,777	304	181,641	298	70,698	0	0

## 2022 Institution Disclosure Statement - Table 1-2

PAGE: 1 OF 3

## Loans by County

## Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>WYANDOTTE COUNTY (209), KS</b>										
<b>MSA 28140</b>										
<b>Inside AA 0002</b>										
Low Income	1	44	0	0	0	0	1	44	0	0
Moderate Income	1	8	0	0	0	0	1	8	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	52	0	0	0	0	2	52	0	0
TOTAL INSIDE AA IN STATE	2	52	0	0	0	0	2	52	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	52	0	0	0	0	2	52	0	0

## Loans by County

## Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>JACKSON COUNTY (095), MO</b>										
<b>MSA 28140</b>										
<b>Inside AA 0002</b>										
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%	1	17	0	0	0	0	1	17	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	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	17	0	0	0	0	1	17	0	0
TOTAL INSIDE AA IN STATE	1	17	0	0	0	0	1	17	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	17	0	0	0	0	1	17	0	0

## Loans by County

## Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Inside AA 0001</b>										
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%	1	16	0	0	0	0	1	16	0	0
Median Family Income 50-60%	1	22	0	0	0	0	1	22	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	46	0	0	0	0	2	46	0	0
Median Family Income 80-90%	1	12	0	0	0	0	1	12	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	23	0	0	0	0	1	23	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	6	119	0	0	0	0	6	119	0	0
TOTAL INSIDE AA IN STATE	6	119	0	0	0	0	6	119	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	119	0	0	0	0	6	119	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9	188	0	0	0	0	9	188	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	9	188	0	0	0	0	9	188	0	0



2022 Institution Disclosure Statement - Table 2-1

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Loans by County

Small Farm Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ARIZONA (04)

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)
<b>GILA COUNTY (007), AZ</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
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

## Loans by County

## Small Farm Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
<b>SUMNER COUNTY (191), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
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	258	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	258	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	258	0	0	0	0
STATE TOTAL	0	0	0	0	1	258	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	150	1	258	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	150	1	258	0	0	0	0

**2022 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CROSSFIRST BANK**

PAGE: 1 OF 1

**Respondent ID: 0000058648**  
**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)
TX - COLLIN COUNTY (085) - MSA 19124	23	6,364	1	40	0	0
TX - DALLAS COUNTY (113) - MSA 19124	49	19,056	20	7,808	6	119
KS - JOHNSON COUNTY (091) - MSA 28140	204	51,759	84	15,534	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	18	7,674	7	1,542	2	52
MO - JACKSON COUNTY (095) - MSA 28140	70	18,681	18	5,315	1	17
OK - OKLAHOMA COUNTY (109) - MSA 36420	63	13,695	20	4,303	0	0
OK - TULSA COUNTY (143) - MSA 46140	63	15,445	22	5,452	0	0
KS - BUTLER COUNTY (015) - MSA 48620	8	1,877	4	717	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	242	43,473	60	14,761	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	19	13,254	3	1,886	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CROSSFIRST BANK**

**Respondent ID: 0000058648**  
**Agency: FDIC - 3**

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	19	153,723	0	0
Purchased	0	0	0	0
Total	19	153,723	0	0
Consortium/Third Party Loans (optional)				

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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**ASSESSMENT AREA - 0001****COLLIN COUNTY (085), TX****MSA: 19124****Median Family Income 40-50%**

0317.20\* 0317.23\*

**Median Family Income 50-60%**

0304.09\* 0320.12\*

**Median Family Income 60-70%**

0305.40\* 0308.01\* 0308.02\* 0309.03 0310.08\* 0315.11\* 0317.24\* 0318.09\* 0320.03\* 0320.13\* 0320.14\*

**Median Family Income 70-80%**

0301.02\* 0313.19\* 0316.24\* 0319.01\* 0319.02 0320.10\*

**Median Family Income 80-90%**

0301.01\* 0302.05\* 0304.05\* 0307.02\* 0310.05\* 0310.06\* 0316.34\* 0316.65\* 0317.22\* 0318.06\* 0320.15\*

**Median Family Income 90-100%**

0304.06\* 0306.05\* 0307.01\* 0310.03\* 0310.07\* 0315.12\* 0316.21\* 0316.23\* 0316.27\* 0316.29\* 0316.35\*

**Median Family Income 100-110%**

0302.01\* 0302.07\* 0304.10 0306.06\* 0311.01\* 0313.31\* 0314.23\* 0316.11\* 0316.28\* 0316.32\* 0316.57

0316.71\* 0316.73\* 0317.13\* 0318.07\* 0318.11\* 0320.08\*

**Median Family Income 110-120%**

0302.04\* 0305.05\* 0311.02\* 0312.01\* 0313.23\* 0313.32\* 0314.13\* 0314.20\* 0314.22\* 0314.24\* 0315.04\*

0315.07\* 0315.08\* 0316.30\* 0316.31\* 0316.59\* 0316.72\* 0317.08\* 0317.09\* 0318.08\* 0318.12\* 0318.16\*

0320.17\*

**Median Family Income >= 120%**

0302.02\* 0302.06\* 0303.01\* 0303.02 0303.03\* 0303.04\* 0303.06\* 0303.07\* 0304.03\* 0304.04\* 0304.07\*

0305.04\* 0305.06\* 0305.07\* 0305.09\* 0305.10\* 0305.11\* 0305.12\* 0305.15\* 0305.16\* 0305.17\* 0305.18\*

0305.19\* 0305.20\* 0305.21\* 0305.24\* 0305.25\* 0305.29\* 0305.31\* 0305.32\* 0305.33\* 0305.34\* 0305.35\*

0305.36\* 0305.37\* 0305.38\* 0305.39\* 0305.41\* 0305.42 0305.44\* 0305.45\* 0305.46\* 0305.47\* 0305.48\*

0305.49\* 0305.50\* 0306.04\* 0306.07\* 0306.08\* 0306.09\* 0312.02\* 0313.08\* 0313.14 0313.18\* 0313.20\*

0313.21\* 0313.22\* 0313.24\* 0313.25\* 0313.26 0313.27\* 0313.28\* 0313.29\* 0313.30\* 0313.33\* 0313.34\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0313.35\* 0313.36 0314.08\* 0314.11\* 0314.12\* 0314.14\* 0314.15\* 0314.16\* 0314.17\* 0314.18\* 0314.19\*  
0314.21\* 0314.25\* 0315.09\* 0315.10\* 0316.13\* 0316.22\* 0316.25\* 0316.26\* 0316.33\* 0316.36\* 0316.39\*  
0316.41\* 0316.42\* 0316.43\* 0316.45\* 0316.46\* 0316.47 0316.49\* 0316.54\* 0316.55\* 0316.60\* 0316.61\*  
0316.62\* 0316.63\* 0316.64\* 0316.66\* 0316.67\* 0316.68 0316.69\* 0316.74\* 0316.75\* 0316.76\* 0316.77\*  
0316.78\* 0316.79\* 0316.80\* 0316.81\* 0316.82\* 0317.04\* 0317.06\* 0317.11\* 0317.15\* 0317.16\* 0317.17\*  
0317.18\* 0317.19\* 0317.21\* 0318.10\* 0318.14\* 0318.15\* 0319.03\* 0319.04\* 0320.16\* 0320.18\* 0320.19\*

**Median Family Income Not Known**

0305.43\* 0309.01\* 0309.02\* 0316.70\* 0318.13\*

**DALLAS COUNTY (113), TX****MSA: 19124****Median Family Income 20-30%**

0072.06\* 0087.04\* 0093.04\* 0115.00\* 0166.35\* 9802.00\*

**Median Family Income 30-40%**

0020.02 0037.00\* 0057.00\* 0072.04\* 0072.05\* 0078.19\* 0078.30\* 0078.32\* 0078.33\* 0086.04\* 0087.01\*  
0087.03\* 0109.04\* 0109.05\* 0111.04\* 0114.01\* 0121.01\* 0122.08\* 0136.29\* 0151.02\* 0160.02\* 0166.07\*  
0167.09\* 0170.09\* 0178.15\* 0185.06\* 0190.13\* 0190.35\* 0192.12\* 0192.13\* 0208.00\* 0210.00 0211.00\*

**Median Family Income 40-50%**

0004.05\* 0015.03\* 0027.03\* 0054.00\* 0059.01\* 0059.02\* 0060.02\* 0072.03\* 0078.15\* 0078.21\* 0078.27\*  
0078.34\* 0078.35\* 0088.01\* 0088.02\* 0090.02\* 0091.03 0092.02\* 0092.04\* 0093.03\* 0098.04\* 0100.01\*  
0101.01\* 0106.02\* 0107.01\* 0107.04\* 0108.04\* 0108.08\* 0108.09\* 0109.03\* 0111.03\* 0111.05\* 0116.01\*  
0117.01\* 0118.01\* 0120.00\* 0122.11\* 0123.02\* 0125.02\* 0126.04\* 0130.10\* 0130.11\* 0131.07\* 0136.15  
0141.47\* 0143.09\* 0144.09\* 0152.05\* 0152.08\* 0154.04\* 0160.01\* 0162.03\* 0163.02\* 0165.18\* 0167.06\*  
0167.10\* 0167.11\* 0168.03 0169.02\* 0170.07\* 0170.10\* 0172.01\* 0177.03\* 0177.05\* 0185.05\* 0185.08\*  
0190.19\* 0202.00\*

**Median Family Income 50-60%**

0004.07\* 0008.01\* 0015.02\* 0025.00\* 0045.00\* 0048.00\* 0050.00\* 0053.00\* 0056.00\* 0060.01\* 0061.00\*  
0064.02\* 0067.01\* 0067.02\* 0068.00\* 0078.28\* 0078.29 0078.31\* 0084.01\* 0087.05\* 0090.01\* 0091.05\*  
0093.01\* 0096.10\* 0098.02\* 0101.02\* 0105.00\* 0109.06\* 0110.04\* 0118.02\* 0119.01\* 0119.02\* 0121.02\*  
0122.07 0126.01\* 0127.01\* 0127.02\* 0136.25\* 0136.26\* 0136.31\* 0137.28\* 0141.46\* 0141.53\* 0141.58\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0141.61\* 0142.04\* 0143.08\* 0144.05\* 0144.07\* 0144.10\* 0147.01\* 0147.04\* 0153.03\* 0153.04\* 0159.00\*  
0161.00\* 0162.04\* 0165.16\* 0165.26\* 0165.33\* 0165.34\* 0165.36\* 0166.34 0167.07\* 0171.01\* 0172.04\*  
0176.04\* 0176.05\* 0176.06\* 0177.04\* 0178.05\* 0181.30\* 0181.38\* 0181.41\* 0182.04\* 0182.06\* 0183.00\*  
0184.01\* 0184.03\* 0187.00\* 0188.02\* 0190.16\* 0190.32\* 0190.34\* 0190.47\* 0192.08\* 0203.00\* 0205.00\*  
0212.00\*

**Median Family Income 60-70%**

0004.01\* 0004.10\* 0006.10\* 0008.02\* 0012.04\* 0014.00\* 0015.04\* 0024.00\* 0043.00\* 0047.00\* 0051.00\*  
0055.00\* 0062.00\* 0069.00\* 0078.23\* 0084.02\* 0085.00\* 0092.03\* 0108.05\* 0108.07\* 0110.02\* 0112.01\*  
0113.00\* 0116.03\* 0116.04\* 0117.02\* 0122.10\* 0122.12\* 0124.00\* 0136.27\* 0137.17\* 0137.18\* 0137.25\*  
0137.29\* 0139.01\* 0141.40\* 0141.45\* 0143.16\* 0143.19\* 0144.06\* 0144.08\* 0145.02\* 0146.01\* 0146.02\*  
0146.03\* 0152.02\* 0154.03\* 0156.00\* 0157.00\* 0164.07\* 0164.16\* 0164.21\* 0165.35\* 0166.19\* 0166.26\*  
0167.04\* 0169.03\* 0170.05\* 0171.02\* 0172.03\* 0173.15\* 0174.00\* 0176.02\* 0178.17\* 0179.00\* 0180.02\*  
0181.27\* 0182.05\* 0185.07\* 0188.01\* 0189.00\* 0190.18\* 0190.20\* 0190.28\* 0190.33\* 0190.45\* 0192.11\*  
0192.14\* 0199.00\* 0201.00\*

**Median Family Income 70-80%**

0004.09\* 0063.01\* 0063.02\* 0064.01\* 0065.01\* 0065.02\* 0071.02\* 0091.01\* 0091.04\* 0096.05 0098.03\*  
0106.01\* 0110.03\* 0111.01\* 0112.02\* 0123.01\* 0125.01\* 0128.01 0136.21\* 0136.30\* 0138.05\* 0141.60\*  
0143.06\* 0143.15\* 0149.03\* 0150.01\* 0150.02\* 0152.06\* 0153.05\* 0162.01\* 0163.01\* 0165.11 0165.17\*  
0165.22\* 0165.27\* 0165.28\* 0166.21\* 0166.38\* 0170.06\* 0178.06 0178.16\* 0178.18\* 0178.19\* 0180.01\*  
0181.05\* 0181.21\* 0181.28\* 0181.29\* 0182.03\* 0185.01\* 0186.00\* 0190.27\* 0190.29\* 0190.49\*

**Median Family Income 80-90%**

0012.02\* 0078.09 0078.25\* 0096.04\* 0097.01\* 0099.00 0122.06 0136.09\* 0136.20\* 0137.19\* 0137.20\*  
0141.32\* 0141.48\* 0142.03\* 0142.08\* 0143.10\* 0151.01\* 0155.00 0164.06\* 0164.18\* 0164.19\* 0165.19\*  
0165.21\* 0165.29\* 0165.30\* 0165.31\* 0166.10\* 0166.18\* 0166.22\* 0166.37\* 0168.02 0168.06\* 0170.08\*  
0173.12\* 0175.00\* 0178.08\* 0181.11\* 0181.35\* 0181.48\* 0181.57\* 0184.02\* 0190.26\* 0190.40\* 0190.44\*  
0190.46\* 0192.02\* 0209.00\*

**Median Family Income 90-100%**

0020.01\* 0022.00\* 0052.00\* 0078.05\* 0078.22\* 0078.26\* 0079.09\* 0082.00\* 0094.01\* 0122.09\* 0126.03\*  
0130.07\* 0131.06\* 0136.24\* 0137.15\* 0137.22\* 0137.27\* 0138.04\* 0139.02\* 0141.39\* 0141.41\* 0141.44\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0141.52\* 0141.57\* 0143.13\* 0143.17\* 0152.07\* 0153.06\* 0154.05\* 0164.17\* 0166.16\* 0166.24\* 0166.27\*  
0166.28\* 0166.29\* 0166.32\* 0166.33\* 0173.09\* 0177.06\* 0178.11\* 0178.12\* 0178.14\* 0178.20\* 0181.10\*  
0181.20\* 0181.26\* 0181.32\* 0181.52\* 0190.41\* 0190.42\* 0190.52\* 0191.02\* 0192.16\* 0204.01 0207.00\*

**Median Family Income 100-110%**

0004.08\* 0013.02\* 0081.01\* 0096.11\* 0108.06\* 0122.13\* 0128.02\* 0132.02\* 0136.06\* 0137.16\* 0140.01\*  
0141.21\* 0141.54\* 0143.18\* 0164.10\* 0166.15\* 0166.20\* 0166.23\* 0166.36\* 0168.05\* 0173.10\* 0173.11\*  
0173.13\* 0173.14\* 0181.33\* 0181.34\* 0181.37\* 0181.42\* 0181.51\* 0181.54\* 0190.25\* 0190.31\* 0190.39\*  
0190.48\* 0190.53\*

**Median Family Income 110-120%**

0018.02\* 0042.01\* 0079.14 0136.28 0137.26\* 0138.06\* 0138.07\* 0141.30\* 0143.20\* 0145.01\* 0154.06\*  
0164.20\* 0165.32\* 0166.30\* 0167.08\* 0173.08\* 0181.50\* 0181.56\* 0190.23\* 0190.24\* 0190.37\* 0191.01\*  
0192.15\*

**Median Family Income >= 120%**

0001.00\* 0002.01 0002.02\* 0005.02\* 0005.03\* 0006.05 0006.06\* 0006.07 0006.08\* 0006.09 0007.03\*  
0007.04\* 0007.05 0007.06\* 0009.01\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.03\* 0013.01\* 0016.02\*  
0017.03\* 0017.05 0019.01\* 0019.02\* 0021.00 0031.02\* 0031.03 0042.02\* 0044.00\* 0046.00 0071.01\*  
0073.01 0073.02\* 0076.01\* 0076.04 0076.05\* 0077.01\* 0077.02\* 0078.01\* 0078.10\* 0078.12\* 0078.24\*  
0079.02\* 0079.03\* 0079.06\* 0079.10\* 0079.12\* 0079.13\* 0079.16\* 0080.00\* 0081.02\* 0094.02 0095.00\*  
0096.03\* 0096.07\* 0096.08\* 0096.09\* 0097.02\* 0100.03 0129.00\* 0130.05\* 0130.08\* 0130.09\* 0130.12  
0130.13\* 0131.01\* 0131.02\* 0131.04\* 0132.01\* 0133.00\* 0134.00\* 0135.00\* 0136.05\* 0136.07\* 0136.08\*  
0136.10\* 0136.11 0136.17\* 0136.18\* 0136.19\* 0136.22\* 0137.21\* 0138.08\* 0140.02 0141.19\* 0141.20\*  
0141.23 0141.24\* 0141.26 0141.28\* 0141.34\* 0141.35\* 0141.38\* 0141.43\* 0141.49\* 0141.50\* 0141.51\*  
0141.55\* 0141.56\* 0141.59\* 0142.05\* 0142.07\* 0142.09\* 0143.14\* 0164.09\* 0164.12\* 0164.14\* 0164.15\*  
0165.13\* 0165.24\* 0165.25\* 0166.17\* 0166.31\* 0173.07\* 0181.40\* 0181.43\* 0181.44\* 0181.45\* 0181.46\*  
0181.47\* 0181.49\* 0181.53\* 0181.55\* 0181.58\* 0181.59\* 0190.36\* 0190.50\* 0190.51\* 0192.03\* 0192.05\*  
0192.10\* 0193.01 0193.02\* 0194.00 0195.01 0195.02 0196.00\* 0197.00 0198.00\* 0200.00\* 0204.02\*  
0206.00

**Median Family Income Not Known**

0003.00\* 0005.01\* 0006.11\* 0009.02\* 0016.01\* 0018.01\* 0079.15\* 0100.02\* 0141.42\* 9800.00\* 9801.00\*



**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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**ASSESSMENT AREA - 0002****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

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

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\*

**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

**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%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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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%**

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\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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**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\*

**ASSESSMENT AREA - 0003****OKLAHOMA COUNTY (109), OK****MSA: 36420****Median Family Income 20-30%**

1056.00\*

**Median Family Income 30-40%**

1013.00\* 1041.00 1052.02\* 1063.01\* 1069.12\* 1069.17\* 1082.07\* 1088.03\* 1100.00\*

**Median Family Income 40-50%**1004.00 1005.00\* 1010.00\* 1043.00\* 1046.00\* 1049.00\* 1052.01\* 1054.00\* 1059.07\* 1071.04\* 1072.15\*  
1073.02\* 1073.06\* 1080.03\* 1083.09\* 1095.00\***Median Family Income 50-60%**1011.00\* 1022.00\* 1024.00\* 1033.00\* 1039.00\* 1044.00\* 1048.00\* 1055.00\* 1059.05 1063.02\* 1066.01\*  
1066.11 1067.09\* 1069.13 1069.16\* 1071.03\* 1072.17\* 1072.18\* 1072.20\* 1073.03 1076.01\* 1077.06\*  
1078.07\* 1079.00\* 1080.10\* 1082.08\* 1083.21\* 1083.22\***Median Family Income 60-70%**1015.00\* 1021.00\* 1023.00\* 1042.00\* 1045.00\* 1053.00 1059.03 1059.04\* 1066.02\* 1066.07\* 1067.10\*  
1068.01\* 1068.03\* 1070.01\* 1070.02 1072.06\* 1072.13\* 1072.16\* 1072.23\* 1072.25\* 1076.04\* 1076.05\*  
1077.04\* 1078.04\* 1078.05\* 1078.06\* 1078.10\* 1080.08\* 1080.09\* 1083.01 1083.14\* 1083.26\***Median Family Income 70-80%**1001.00\* 1008.00\* 1047.00\* 1059.06\* 1062.00 1064.03\* 1065.02\* 1067.02\* 1068.04\* 1069.02\* 1069.10\*  
1072.12\* 1072.19\* 1072.21\* 1072.22\* 1072.26\* 1074.05\* 1077.05\* 1077.07\* 1080.11\* 1082.03\* 1083.10\*  
1088.05\* 1089.00\* 1098.00\***Median Family Income 80-90%**1002.02 1002.03 1012.00\* 1067.05\* 1068.02\* 1069.06\* 1069.14\* 1072.14\* 1072.24\* 1074.04\* 1076.08\*  
1078.01\* 1078.08\* 1078.09\* 1082.04\* 1083.07\* 1083.19\* 1085.26\* 1090.03\* 1093.00\***Median Family Income 90-100%**

1061.00 1063.03 1066.06\* 1066.09\* 1067.04\* 1069.03\* 1069.07\* 1069.09\* 1072.07\* 1074.06\* 1074.07\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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1082.01 1083.02 1085.14\* 1085.21\* 1085.25\* 1086.04\* 1087.06\* 1092.02\* 1099.00

**Median Family Income 100-110%**

1020.00\* 1051.01\* 1060.00\* 1066.08 1069.11\* 1074.01\* 1080.05\* 1080.06\* 1080.07\* 1082.15\* 1082.16\*

1082.26\* 1082.38\* 1083.04\* 1085.06\* 1085.08\* 1085.15\* 1085.24\*

**Median Family Income 110-120%**

1002.01\* 1077.03\* 1082.17\* 1082.30\* 1082.36\* 1083.20 1084.02\* 1084.03\* 1084.04\* 1085.27 1087.07\*

1087.08\* 1088.02\* 1088.04\* 1090.01\*

**Median Family Income >= 120%**

1003.00\* 1009.00 1018.00\* 1019.00\* 1025.00\* 1032.00\* 1064.01\* 1064.02 1065.01\* 1065.03 1067.08\*

1081.01\* 1081.06\* 1081.07\* 1081.09 1081.10 1081.13\* 1081.14\* 1082.22\* 1082.23 1082.24\* 1082.25\*

1082.27\* 1082.28\* 1082.29\* 1082.31\* 1082.32\* 1082.33\* 1082.34\* 1082.35\* 1082.37\* 1083.17 1083.18\*

1083.23\* 1083.24\* 1083.25\* 1085.07\* 1085.13\* 1085.20 1085.23\* 1085.28\* 1085.29\* 1085.30 1085.31\*

1085.32 1085.33\* 1085.34 1085.35 1085.36\* 1085.37\* 1085.38 1086.03\* 1087.01\* 1087.09\* 1087.10\*

1087.11\* 1087.12\* 1087.13\* 1088.06\* 1088.07\* 1090.04\* 1092.03\* 1092.04\* 1092.05 1094.00\* 1097.00\*

9800.07\*

**Median Family Income Not Known**

1014.00\* 1050.00\* 1066.10\* 1067.06\* 1071.01\* 1073.05 1096.00 9800.01\* 9800.02\* 9800.03\* 9800.04\*

9800.05\* 9800.06\* 9800.08\* 9800.09\*

**ASSESSMENT AREA - 0004****TULSA COUNTY (143), OK****MSA: 46140****Median Family Income 10-20%**

0080.01\*

**Median Family Income 20-30%**

0046.00\*

**Median Family Income 30-40%**

0005.00\* 0076.08\*

**Median Family Income 40-50%**

0004.00\* 0015.00\* 0016.00\* 0023.01 0074.08\* 0076.41\* 0090.08 0090.11\* 0091.01\*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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**Median Family Income 50-60%**

0003.00\* 0012.00 0013.00 0030.00\* 0057.00\* 0059.00\* 0062.00\* 0067.01\* 0068.01 0070.00\* 0073.04\*  
0073.11\* 0076.17\* 0079.00\* 0080.02\* 0088.00\* 0090.12\* 0114.00\*

**Median Family Income 60-70%**

0002.00\* 0010.00\* 0014.00\* 0027.00\* 0048.00\* 0049.00\* 0058.13\* 0060.00\* 0068.03\* 0068.04\* 0069.05\*  
0069.06\* 0071.02\* 0072.00\* 0073.06\* 0073.12\* 0073.14\* 0074.11\* 0076.42\* 0076.43 0076.44 0076.50  
0082.00\* 0085.01\* 0089.00\*

**Median Family Income 70-80%**

0008.00\* 0017.00\* 0029.00\* 0050.01\* 0058.01\* 0067.03 0071.01\* 0073.08 0073.10\* 0074.02\* 0074.10\*  
0074.14\* 0075.25\* 0076.15 0076.46\* 0077.04\* 0083.00\* 0086.00 0090.06\* 0090.13\* 0091.04 0093.00\*  
0113.00

**Median Family Income 80-90%**

0018.00\* 0019.00\* 0020.00\* 0034.00\* 0039.00\* 0047.00\* 0054.03\* 0056.00\* 0058.05\* 0073.09\* 0075.03\*  
0077.07\* 0078.01\* 0084.00\* 0090.10\* 0094.04\*

**Median Family Income 90-100%**

0038.00\* 0050.02 0055.00\* 0066.00 0067.11\* 0067.13\* 0075.07\* 0075.10\* 0075.12\* 0076.48\* 0085.02  
0090.19 0092.00\* 0094.03\*

**Median Family Income 100-110%**

0009.00\* 0025.00 0037.00\* 0044.00\* 0053.00 0069.07\* 0073.13\* 0074.13\* 0074.15 0075.11\* 0076.45\*  
0076.55\* 0077.06\* 0090.17\* 0094.01

**Median Family Income 110-120%**

0040.00\* 0065.07\* 0069.03\* 0075.22\* 0076.19 0076.29\* 0090.21\* 0095.00\*

**Median Family Income >= 120%**

0031.00 0032.00 0033.00 0035.00\* 0036.00 0041.01\* 0042.00 0043.01 0043.02 0045.00\* 0051.00  
0052.00\* 0054.01\* 0054.04\* 0058.08\* 0058.09\* 0058.10\* 0058.11\* 0058.12\* 0065.06\* 0067.08 0067.09\*  
0067.10\* 0067.12\* 0069.01\* 0069.02\* 0074.09\* 0074.12\* 0074.16\* 0074.17\* 0075.18\* 0075.19\* 0075.20\*  
0075.23\* 0075.26\* 0075.27\* 0075.28\* 0075.29\* 0075.30\* 0075.31\* 0075.32\* 0075.33\* 0075.34\* 0075.35\*  
0075.36\* 0076.11\* 0076.12\* 0076.13\* 0076.14\* 0076.16\* 0076.30\* 0076.31\* 0076.32 0076.33\* 0076.34\*  
0076.36 0076.38\* 0076.39\* 0076.47\* 0076.49\* 0076.51\* 0076.52 0076.53\* 0076.54 0076.56\* 0077.03\*  
0077.05\* 0078.03\* 0078.04\* 0087.00\* 0090.14\* 0090.15\* 0090.16\* 0090.18\* 0090.20\*

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

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**Median Family Income Not Known**

0021.00\*

**ASSESSMENT AREA - 0005**

**BUTLER COUNTY (015), KS**

**MSA: 48620**

**Moderate Income**

0204.00\* 0208.00\*

**Middle Income**

0201.01\* 0201.02\* 0202.05\* 0202.07\* 0203.00 0205.00 0206.02 0207.00\* 0209.02\* 0209.03\*

**Upper Income**

0202.04\* 0202.06\* 0202.08 0202.09 0202.10\* 0206.01 0209.01

**SEDGWICK COUNTY (173), KS**

**MSA: 48620**

**Median Family Income 30-40%**

0068.00\*

**Median Family Income 40-50%**

0006.00\* 0008.00\* 0018.00\* 0027.00\* 0037.00\* 0065.00\* 0078.00\*

**Median Family Income 50-60%**

0003.00\* 0007.00\* 0009.00\* 0010.00\* 0028.00\* 0030.00 0038.00\* 0039.00\* 0040.00\* 0051.00\* 0058.00

0062.00\* 0069.00\* 0075.00\*

**Median Family Income 60-70%**

0001.00\* 0004.00\* 0026.00\* 0031.00\* 0052.00\* 0054.02\* 0059.00\* 0061.00\* 0070.00\* 0108.02

**Median Family Income 70-80%**

0011.00 0015.00\* 0023.00 0032.00\* 0034.00\* 0035.00\* 0036.00 0056.00\* 0060.00 0071.01 0082.00

0087.00\* 0089.00\* 0093.01\* 0093.04 0098.01\* 0101.09 0108.01

**Median Family Income 80-90%**

0029.00\* 0053.00\* 0057.00\* 0064.00\* 0066.00\* 0067.00\* 0071.02\* 0072.05\* 0081.00 0085.00\* 0086.00\*

0090.00

**Median Family Income 90-100%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0002.00\* 0014.00 0054.01\* 0055.02\* 0063.00 0080.00\* 0084.00\* 0088.00\* 0091.00 0092.00 0094.02\*  
0101.07 0104.00\*

**Median Family Income 100-110%**

0019.00 0055.01\* 0077.01\* 0077.02\* 0083.00\* 0093.03\* 0095.13 0096.03\* 0099.02\* 0100.03\* 0100.05\*  
0101.06 0102.01

**Median Family Income 110-120%**

0072.08\* 0076.00 0094.01\* 0095.04\* 0095.08\* 0095.11\* 0096.04\* 0098.03\* 0100.06 0102.02 0107.00\*

**Median Family Income >= 120%**

0020.00 0022.00 0043.01 0072.01 0072.06\* 0072.07\* 0073.01 0073.02 0095.05\* 0095.06\* 0095.07\*  
0095.09 0095.10\* 0095.12\* 0095.14 0095.15\* 0096.05\* 0097.00\* 0098.04\* 0099.01\* 0100.01 0100.02  
0100.07 0101.08 0101.10 0101.11 0101.13 0101.15 0101.16 0103.01 0103.02\* 0105.00\* 0106.00\*  
0109.00

**Median Family Income Not Known**

0024.00 0043.02

**ASSESSMENT AREA - 0006****MARICOPA COUNTY (013), AZ****MSA: 38060****Median Family Income 20-30%**

1074.03\* 1133.01\* 1139.00\* 1173.00\*

**Median Family Income 30-40%**

0928.01\* 1060.02\* 1068.01\* 1072.01\* 1090.01\* 1090.02\* 1092.00\* 1126.01\* 1132.02\* 1142.00\* 1143.02\*  
1149.00 1153.00\* 4219.02\* 4221.02\*

**Median Family Income 40-50%**

0614.01\* 0926.00\* 0927.18\* 0928.02\* 0929.00\* 0930.01\* 0931.04\* 0931.05\* 1033.06\* 1036.15\* 1043.02\*  
1045.02\* 1055.01\* 1055.02\* 1056.02\* 1067.01\* 1073.00\* 1094.01\* 1097.07\* 1098.01\* 1112.02\* 1125.07\*  
1129.00\* 1132.01\* 1135.02\* 1144.01\* 1146.00\* 1147.04\* 1148.00\* 1154.00 1158.01\* 1165.00\* 1168.00\*  
3191.03\* 3192.01\* 4210.02\* 4213.02\* 4216.02\* 4217.02\* 4221.07\* 4226.28\* 5229.03\* 6188.00\* 9410.00\*  
9413.00

**Median Family Income 50-60%**



**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0405.41*	0609.02*	0612.00*	0716.00*	0718.01*	0718.02*	0719.12*	0820.08*	0923.11*	0924.02*	0927.17*
1033.04*	1033.05*	1036.09*	1042.05*	1045.01*	1047.02*	1055.03*	1060.01*	1071.02*	1096.01*	1096.02*
1097.02*	1097.03*	1097.04*	1097.06*	1101.00*	1107.01*	1109.02*	1112.03*	1115.02*	1121.00	1123.01*
1123.02*	1124.01*	1125.19*	1125.21*	1125.22*	1125.23*	1125.24*	1126.02*	1127.00*	1135.03*	1136.01*
1136.02*	1137.01*	1138.00*	1140.00*	1143.01*	1145.00*	1155.00*	1161.00*	1162.04*	1166.15*	1167.35*
1169.00*	1170.00*	1172.00*	2168.45	3185.01*	3191.01*	3191.04*	4201.13*	4205.03*	4207.08*	4210.01*
4213.03*	4215.01*	4217.01*	4218.02*	4220.01*	4220.02*	4221.03*	4221.04*	4221.06*	4226.33*	6147.00
6191.00*	6192.00*	7233.05*	9407.00*							

**Median Family Income 60-70%**

0507.02*	0609.04*	0611.00*	0614.02*	0717.02*	0719.10*	0719.13*	0820.07*	0830.00*	0923.05*	0924.01*
0927.05*	0931.01*	0932.00*	1039.00*	1041.00*	1042.06*	1044.01*	1060.03*	1072.02*	1086.01*	1088.02*
1089.02*	1091.01*	1094.02*	1096.03*	1096.04*	1098.02*	1099.00*	1100.01*	1116.01*	1116.02*	1122.01*
1122.02*	1125.02*	1125.04*	1125.08*	1125.16*	1125.20*	1144.02*	1152.00*	1156.00*	1159.00*	1160.00*
1162.05*	2172.04*	2183.00*	3188.00*	3193.00*	3197.05*	3200.02*	4201.15*	4201.16*	4202.14*	4205.06*
4207.07*	4207.09*	4207.10*	4211.01*	4212.01*	4213.04*	4214.00*	4215.02*	4216.01*	4219.01*	4222.03*
4223.01*	4226.24*	4226.25*	4226.27*	4226.30*	4226.34*	4226.38*	5228.02*	5231.02*	6154.00*	6185.00*
9412.00*										

**Median Family Income 70-80%**

0405.06*	0405.28*	0405.31*	0506.15*	0507.01*	0608.02*	0609.01*	0609.03*	0610.26*	0610.35*	0610.46*
0613.00*	0715.05*	0715.06*	0715.16*	0717.01*	0719.09*	0719.14*	0820.09*	0820.17*	0820.22*	0820.24*
0820.28*	0822.08*	0822.09*	0923.08*	0923.12*	0927.08*	0927.15*	0927.16*	0927.19*	0927.24*	0930.02*
0931.06*	1033.03*	1037.01*	1040.00*	1042.18*	1042.27*	1043.01*	1046.00*	1056.01*	1057.01*	1057.02*
1059.00*	1068.02*	1069.00*	1070.02*	1071.01*	1074.02*	1086.02*	1091.02*	1093.00*	1100.02*	1105.01*
1108.01*	1109.01*	1112.04*	1113.00*	1114.01*	1114.02*	1115.01*	1125.12*	1125.14*	1125.15*	1132.04*
1157.00*	1163.00*	1166.14*	1167.17*	1167.18*	1167.36*	3184.00*	3189.00*	3197.06*	3199.08*	3200.07*
4202.02*	4202.06*	4202.13*	4204.01*	4211.02*	4221.05*	4222.18*	4225.01*	4226.10*	4226.18*	4226.26*
5230.02*	5230.07*	6153.00*	6155.00*	6165.00*	6174.00*	6184.00*	6190.00*	6193.00*	6195.00*	8120.00*
8138.00*										

**Median Family Income 80-90%**

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0405.12*	0405.15*	0405.26*	0405.30*	0506.03*	0506.09*	0506.21*	0610.14*	0610.29*	0610.42*	0610.43*
0610.51*	0610.58*	0715.04*	0820.10*	0820.12*	0820.18*	0820.26*	0820.27*	0822.04*	0822.07*	0822.10*
0923.07*	0927.13*	0927.23*	1033.02*	1036.04*	1042.02*	1042.03*	1042.07*	1042.12*	1042.19*	1042.21*
1044.02*	1047.01*	1058.00*	1085.01*	1090.03*	1095.00*	1097.05*	1104.00*	1105.02*	1112.01*	1162.02*
1162.03*	1164.00*	1166.06*	1166.07*	2168.26*	2168.30*	2175.01*	3197.08*	3198.02*	4201.04*	4201.11*
4201.14*	4209.01*	4212.02*	4222.19*	4222.23*	4223.02*	4225.14*	4226.07*	4226.09*	4226.29*	4226.36*
4226.39*	4226.52*	4226.53*	4226.59*	5229.04*	5230.06*	5231.04*	6107.00*	6146.02*	6148.00*	6156.00*
6170.02*	6182.00*	6187.00*	6189.00*	6194.00*	6196.02*	7233.04*	8163.01*	8171.03*		

**Median Family Income 90-100%**

0405.07*	0405.14*	0405.22*	0405.24*	0405.25*	0405.27*	0405.29*	0405.39*	0506.04*	0506.11*	0506.16*
0506.17*	0610.28*	0610.38*	0610.40*	0610.41*	0610.57*	0610.60*	0610.61*	0715.03*	0715.12*	0715.17*
0719.03*	0719.06*	0719.11*	0820.02*	0820.25*	0822.05*	0923.06*	0925.00*	0927.11*	0927.12*	0927.20*
1037.02*	1042.04*	1042.14*	1042.15*	1042.16*	1042.22*	1042.24*	1065.02*	1070.01*	1107.02*	1108.02*
1124.02*	1125.10*	1131.00*	1137.02*	1158.02*	1166.16*	1166.20*	1167.03*	1167.09*	1167.11*	2168.57*
2176.00*	3194.02*	3194.03*	3198.01*	3200.01*	4202.09*	4202.10*	4205.04*	4207.04*	4209.02*	4218.01*
4222.10*	4222.15*	4223.04*	4224.01*	4225.02*	4225.03*	4226.15*	4226.32*	4226.40*	4226.55*	5230.08*
6135.00*	6144.00*	6145.00*	6166.00*	6168.00*	6175.00*	6177.00*	6186.00*	6197.00*	8140.00*	8146.00*
8148.02*	8174.00*	8175.00*								

**Median Family Income 100-110%**

0405.13*	0405.16*	0405.23*	0405.38*	0405.40*	0506.13*	0506.14*	0610.13*	0610.24*	0610.27*	0610.33*
0610.34*	0610.49*	0610.52*	0610.53*	0610.62*	0715.14*	0820.16*	0820.20*	0820.23*	0822.06*	0822.12*
0822.13*	0927.10*	1032.08*	1032.10*	1036.08*	1036.12*	1042.17*	1042.25*	1042.26*	1052.00*	1106.00*
1117.00*	1125.17*	1125.18*	1166.05*	1166.17*	1166.18*	1167.08*	1167.20*	1167.32*	1167.34*	1167.38*
1171.00*	2168.10*	2168.33*	2168.50*	2168.52*	2170.02*	2175.02*	2182.00*	3194.01*	3196.00*	4201.12*
4202.12*	4205.05*	4222.09*	4222.17*	4222.21*	4223.07*	4224.02*	4225.09*	4225.13*	4226.50*	4226.60*
5229.01*	5231.03*	6100.01*	6134.00*	6146.01*	6161.00*	6167.00*	6176.00*	8107.00*	8111.00*	8112.00*
8137.00*										

**Median Family Income 110-120%**

0405.02*	0405.32*	0506.12*	0610.15*	0610.18*	0610.31*	0610.32*	0610.44*	0610.50*	0715.11*	0719.15*
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**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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0923.09*	0927.09*	1032.05*	1035.01*	1035.02*	1036.06*	1064.00*	1067.02*	1076.01*	1085.02*	1166.12*
1166.21*	2171.01*	2172.03*	2177.00*	2178.00*	2181.00*	3194.04*	3197.10*	3199.05*	3201.00*	4202.08*
4202.15*	4202.16*	4203.03*	4208.00*	4222.11*	4222.13*	4222.27*	4224.03*	4225.08*	4226.22*	4226.37*
6157.00*	6160.00*	6162.00*	6169.00*	6179.00*	6180.00*	6181.00*	6183.00*	6198.00*	7233.09*	8121.00*
8143.00*	8164.01*	8171.02*	8173.00*							
<b>Median Family Income &gt;= 120%</b>										
0101.02*	0101.03*	0101.04*	0304.01*	0304.02*	0405.33*	0405.34*	0405.35*	0405.36*	0405.37*	0506.18*
0506.19*	0506.20*	0610.10*	0610.11*	0610.20*	0610.21*	0610.36*	0610.37*	0610.39*	0610.45*	0610.47*
0610.48*	0610.54*	0610.55*	0610.56*	0610.59*	0610.64*	0715.09*	0715.10*	0715.13*	0715.15*	0820.19*
0820.21*	0822.11*	0927.21*	1032.06*	1032.07*	1032.09	1032.11*	1032.12*	1032.14*	1032.15*	1032.16*
1032.17*	1032.19*	1032.20*	1034.00*	1036.05*	1036.07*	1036.11*	1036.14*	1042.23*	1048.01*	1048.02*
1049.00*	1050.02*	1050.03	1050.04*	1051.01*	1051.02*	1051.03*	1053.00*	1054.00*	1061.00*	1062.00*
1063.00*	1065.01*	1066.00*	1067.03*	1074.01*	1075.00*	1076.02*	1077.00*	1078.00*	1079.00*	1080.00*
1081.00	1082.00*	1083.01*	1083.02*	1084.00*	1089.01*	1110.00*	1111.00*	1118.00*	1119.00*	1130.00*
1141.00*	1166.10*	1166.11*	1166.19*	1167.07*	1167.10*	1167.12*	1167.13*	1167.14*	1167.15*	1167.19*
1167.21*	1167.25*	1167.27*	1167.28*	1167.29*	1167.30*	1167.31*	1167.37*	2168.06*	2168.07*	2168.09*
2168.13	2168.16	2168.19*	2168.20*	2168.21*	2168.22*	2168.29*	2168.31*	2168.32*	2168.34*	2168.35*
2168.36*	2168.37*	2168.38*	2168.39*	2168.40*	2168.41*	2168.42*	2168.43*	2168.44*	2168.49*	2168.51*
2168.53*	2168.54*	2168.55*	2168.56*	2168.59*	2168.60*	2168.61*	2169.01*	2169.02*	2170.01*	2171.02*
2172.01*	2173.00*	2174.00*	2179.00*	2180.00*	3187.00*	3190.02*	3195.00*	3199.02*	3199.03*	3199.04*
3199.06*	3199.07*	3199.09*	3199.10*	4201.05*	4201.07*	4201.08*	4201.09*	4201.10*	4202.07*	4202.11*
4203.01*	4203.02*	4203.04*	4204.02*	4206.02*	4206.03*	4206.04*	4207.05*	4207.06*	4222.12*	4222.16*
4222.20*	4222.22*	4223.05*	4223.08*	4223.09*	4224.04*	4225.04*	4225.06*	4225.07*	4225.10*	4225.11*
4225.12*	4226.17*	4226.20*	4226.21*	4226.23*	4226.42*	4226.43*	4226.47*	4226.48*	4226.49*	4226.51*
4226.54*	4226.56*	4226.57*	4226.58*	5230.05*	6100.02*	6101.00*	6102.01*	6102.02*	6103.01*	6103.02*
6104.00*	6105.00*	6106.00*	6108.00*	6109.01*	6109.02*	6109.03*	6110.00*	6111.00*	6112.00*	6113.00*
6114.00*	6115.00*	6116.00*	6117.00*	6118.00*	6119.00*	6120.00*	6122.00*	6123.01*	6123.02*	6124.01*
6124.02*	6125.00*	6126.00*	6127.00*	6128.00*	6129.00*	6130.00*	6131.00*	6132.00*	6133.00*	6136.01*
6136.02*	6137.00*	6138.00*	6139.00*	6140.00*	6141.00*	6142.00*	6143.00*	6149.00*	6150.01*	6150.02*

**2022 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000058648****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: CROSSFIRST BANK**

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6151.00\* 6152.01\* 6152.02\* 6158.00\* 6159.00\* 6163.00\* 6164.00\* 6171.00\* 6172.00\* 6173.00\* 6178.00\*  
6199.00\* 7233.07\* 7233.10\* 7233.11\* 8100.00\* 8101.00\* 8102.00\* 8103.00\* 8104.00\* 8105.00\* 8106.00\*  
8108.00\* 8109.00\* 8110.00\* 8113.00\* 8114.00\* 8115.00\* 8116.00\* 8117.00\* 8118.00\* 8119.00\* 8122.00\*  
8123.00\* 8124.00\* 8125.00\* 8126.00\* 8127.00\* 8128.01\* 8128.02\* 8129.00 8130.00\* 8131.00\* 8132.00\*  
8133.00\* 8134.00\* 8135.00\* 8136.00\* 8139.00\* 8141.00\* 8142.00\* 8144.00\* 8145.00\* 8147.00\* 8148.01\*  
8149.00\* 8150.00\* 8151.00\* 8152.01\* 8152.02\* 8152.03\* 8153.00\* 8154.01\* 8154.02\* 8155.01\* 8155.02\*  
8156.01\* 8156.02\* 8157.00\* 8158.00\* 8159.01\* 8159.02 8160.01\* 8160.02\* 8160.03\* 8160.04\* 8160.05\*  
8161.00\* 8162.00\* 8163.02\* 8164.02\* 8165.01\* 8165.02\* 8166.00\* 8167.00\* 8168.00\* 8169.01\* 8169.02\*  
8169.03\* 8169.04\* 8170.00\* 8171.01\* 8172.00\* 8176.00\* 9809.00\*

**Median Family Income Not Known**

0608.01\* 0610.17\* 0610.63\* 1074.04\* 1147.05\* 1167.33\* 2168.58\* 3190.01\* 3192.02\* 3197.07\* 3197.09\*  
4222.24\* 4222.25\* 4222.26\* 5228.01\* 6170.01\* 6196.01\* 7233.06\* 9411.00\* 9801.00\* 9804.00\* 9805.00\*  
9807.00\* 9810.00\*

**OUTSIDE ASSESSMENT AREA****GILA COUNTY (007), AZ****MSA: NA****Moderate Income**

9404.00

**Middle Income**

0003.01

**ALAMEDA COUNTY (001), CA****MSA: 36084****Median Family Income 80-90%**

4371.01

**LOS ANGELES COUNTY (037), CA****MSA: 31084****Median Family Income >= 120%**

2060.51 4003.04

**SAN LUIS OBISPO COUNTY (079), CA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**MSA: 42020**

**Upper Income**

0118.00

**BOULDER COUNTY (013), CO**

**MSA: 14500**

**Middle Income**

0122.08

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income >= 120%**

0032.03

**GUNNISON COUNTY (051), CO**

**MSA: NA**

**Middle Income**

9636.02

**MESA COUNTY (077), CO**

**MSA: 24300**

**Middle Income**

0010.02

**OSCEOLA COUNTY (097), FL**

**MSA: 36740**

**Middle Income**

0410.04

**SEMINOLE COUNTY (117), FL**

**MSA: 36740**

**Upper Income**

0208.05

**FULTON COUNTY (121), GA**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**MSA: 12060**

**Median Family Income >= 120%**

0099.00

**CHRISTIAN COUNTY (021), IL**

**MSA: NA**

**Middle Income**

9584.00

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income >= 120%**

2819.00

**MORGAN COUNTY (109), IN**

**MSA: 26900**

**Middle Income**

5104.01

**JASPER COUNTY (099), IA**

**MSA: 19780**

**Moderate Income**

0403.00

**CHEROKEE COUNTY (021), KS**

**MSA: NA**

**Middle Income**

9583.00

**DONIPHAN COUNTY (043), KS**

**MSA: 41140**

**Middle Income**

0203.00

**DOUGLAS COUNTY (045), KS**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**MSA: 29940**

**Moderate Income**

0005.01

**Middle Income**

0005.02 0010.02 0012.03

**Upper Income**

0006.03

**FRANKLIN COUNTY (059), KS**

**MSA: NA**

**Middle Income**

9543.00 9545.00

**HARPER COUNTY (077), KS**

**MSA: NA**

**Moderate Income**

9617.00

**HARVEY COUNTY (079), KS**

**MSA: 48620**

**Middle Income**

0302.00

**LABETTE COUNTY (099), KS**

**MSA: NA**

**Moderate Income**

9504.00

**LEAVENWORTH COUNTY (103), KS**

**MSA: 28140**

**Middle Income**

0712.04

**Upper Income**

0710.00

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**LINN COUNTY (107), KS**

**MSA: 28140**

**Moderate Income**

9552.00

**LYON COUNTY (111), KS**

**MSA: NA**

**Upper Income**

0002.02

**MIAMI COUNTY (121), KS**

**MSA: 28140**

**Middle Income**

1002.00

**RENO COUNTY (155), KS**

**MSA: NA**

**Middle Income**

0003.00 0013.00 0014.00

**Upper Income**

0011.00

**SHAWNEE COUNTY (177), KS**

**MSA: 45820**

**Middle Income**

0037.01

**SUMNER COUNTY (191), KS**

**MSA: 48620**

**Upper Income**

9621.00

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CROSSFIRST BANK**

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

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**Median Family Income >= 120%**

0104.07

**MCCREARY COUNTY (147), KY**

**MSA: NA**

**Moderate Income**

9601.00

**BOSSIER PARISH (015), LA**

**MSA: 43340**

**Upper Income**

0111.22

**EAST BATON ROUGE PARISH (033), LA**

**MSA: 12940**

**Moderate Income**

0038.10

**BOONE COUNTY (019), MO**

**MSA: 17860**

**Upper Income**

0017.02

**BUCHANAN COUNTY (021), MO**

**MSA: 41140**

**Middle Income**

0018.00

**BUTLER COUNTY (023), MO**

**MSA: NA**

**Upper Income**

9503.02

**CASS COUNTY (037), MO**

**MSA: 28140**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CROSSFIRST BANK**

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

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**Moderate Income**

0613.00

**Middle Income**

0600.01 0600.04 0603.06 0603.09

**CLAY COUNTY (047), MO**

**MSA: 28140**

**Moderate Income**

0221.00

**Middle Income**

0220.00

**Upper Income**

0202.02 0212.12 0213.07

**GREENE COUNTY (077), MO**

**MSA: 44180**

**Moderate Income**

0056.00

**PLATTE COUNTY (165), MO**

**MSA: 28140**

**Low Income**

0300.02

**Middle Income**

0303.08

**Upper Income**

0301.03

**ST. LOUIS CITY (510), MO**

**MSA: 41180**

**Middle Income**

1256.00

**SARPY COUNTY (153), NE**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: CROSSFIRST BANK**

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**MSA: 36540**

**Middle Income**

0101.08

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income 90-100%**

0034.21

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 70-80%**

0018.06

**NEW HANOVER COUNTY (129), NC**

**MSA: 48900**

**Middle Income**

0116.09

**WAKE COUNTY (183), NC**

**MSA: 39580**

**Median Family Income >= 120%**

0540.16

**CANADIAN COUNTY (017), OK**

**MSA: 36420**

**Middle Income**

3009.01

**Upper Income**

3008.04 3010.14 3014.06

**CLEVELAND COUNTY (027), OK**

**MSA: 36420**

**Moderate Income**

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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2003.00

Middle Income

2015.11 2020.02 2022.05

Upper Income

2016.10 2017.00 2018.01 2024.03

COTTON COUNTY (033), OK

MSA: 30020

Middle Income

8712.00

CREEK COUNTY (037), OK

MSA: 46140

Middle Income

0201.01

KINGFISHER COUNTY (073), OK

MSA: NA

Middle Income

9583.00

LINCOLN COUNTY (081), OK

MSA: 36420

Moderate Income

9614.01

LOGAN COUNTY (083), OK

MSA: 36420

Upper Income

6005.02

MCCLAIN COUNTY (087), OK

MSA: 36420

Upper Income

Respondent ID: 0000058648

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**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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4001.06 4002.04

**OKFUSKEE COUNTY (107), OK**

**MSA: NA**

**Middle Income**

0806.00

**PAWNEE COUNTY (117), OK**

**MSA: 46140**

**Middle Income**

9572.00

**POTTAWATOMIE COUNTY (125), OK**

**MSA: NA**

**Upper Income**

5008.00

**ROGERS COUNTY (131), OK**

**MSA: 46140**

**Middle Income**

0504.07 0508.01

**STEPHENS COUNTY (137), OK**

**MSA: NA**

**Upper Income**

0001.01

**WAGONER COUNTY (145), OK**

**MSA: 46140**

**Middle Income**

0304.06

**WOODWARD COUNTY (153), OK**

**MSA: NA**

**Middle Income**

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Respondent ID: 0000058648**

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9534.00

**BRAZORIA COUNTY (039), TX**

**MSA: 26420**

**Upper Income**

6606.03

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income 110-120%**

0203.19

**Median Family Income >= 120%**

0201.10 0203.11 0216.26 0216.50 0217.50

**FORT BEND COUNTY (157), TX**

**MSA: 26420**

**Median Family Income 90-100%**

6740.02

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income >= 120%**

4306.00 4318.04 4320.04

**HAYS COUNTY (209), TX**

**MSA: 12420**

**Upper Income**

0108.06

**HIDALGO COUNTY (215), TX**

**MSA: 32580**

**Median Family Income 100-110%**

0225.02

**JEFFERSON COUNTY (245), TX**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**Respondent ID: 0000058648**

**Agency: FDIC - 3**

**MSA: 13140**

**Income Not Known**

0117.00

**MONTGOMERY COUNTY (339), TX**

**MSA: 26420**

**Median Family Income 100-110%**

6940.01

**RANDALL COUNTY (381), TX**

**MSA: 11100**

**Upper Income**

0217.07

**ROCKWALL COUNTY (397), TX**

**MSA: 19124**

**Middle Income**

0405.03

**Upper Income**

0405.08

**SMITH COUNTY (423), TX**

**MSA: 46340**

**Moderate Income**

0005.00

**TARRANT COUNTY (439), TX**

**MSA: 23104**

**Median Family Income 70-80%**

1137.13

**Median Family Income >= 120%**

1055.20 1137.07 1137.09 1137.14 1138.14 1139.06

**TRAVIS COUNTY (453), TX**

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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**MSA: 12420**

**Median Family Income 110-120%**

0019.15 0020.07 0308.00

**Median Family Income >= 120%**

0001.02 0011.02

**WALLER COUNTY (473), TX**

**MSA: 26420**

**Moderate Income**

6803.01

**CULPEPER COUNTY (047), VA**

**MSA: 47894**

**Moderate Income**

9303.00

**PRINCE EDWARD COUNTY (147), VA**

**MSA: NA**

**Middle Income**

9302.04

**VIRGINIA BEACH CITY (810), VA**

**MSA: 47260**

**Middle Income**

0454.08

**BOONE COUNTY (005), WV**

**MSA: 16620**

**Middle Income**

9585.01

**BROWN COUNTY (009), WI**

**MSA: 24580**

**Moderate Income**

**Respondent ID: 0000058648**

**Agency: FDIC - 3**



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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

**Institution: CROSSFIRST BANK**

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0003.02

**DUNN COUNTY (033), WI**

**MSA: NA**

**Middle Income**

9708.02

**LARAMIE COUNTY (021), WY**

**MSA: 16940**

**Moderate Income**

0007.02

**Respondent ID: 0000058648**

**Agency: FDIC - 3**

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000058648

Institution: CROSSFIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	440	440	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
Total	454	454	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

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ARIZONA (04)

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)
GILA COUNTY (007), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	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	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	60	0	0	0	0	0	0	0	0
MARICOPA COUNTY (013), AZ										
MSA 38060										
Inside AA 0006										
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	1	1,000	0	0	0	0
Median Family Income 40-50%	0	0	0	0	6	5,973	0	0	0	0
Median Family Income 50-60%	0	0	2	345	1	748	1	748	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	8	5,088	2	1,138	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	2	345	16	12,809	3	1,886	0	0
TOTAL INSIDE AA IN STATE	1	100	2	345	16	12,809	3	1,886	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	0	0	0	0
STATE TOTAL	2	160	2	345	16	12,809	3	1,886	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
ALAMEDA COUNTY (001), CA										
MSA 36084										
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%	1	50	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	1	50	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
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	400	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	2	400	0	0	0	0	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
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	200	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	200	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	50	3	600	0	0	0	0	0	0
STATE TOTAL	1	50	3	600	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
BOULDER COUNTY (013), CO										
MSA 14500										
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	250	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	250	0	0	0	0	0	0
DENVER COUNTY (031), 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	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

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
GUNNISON COUNTY (051), CO										
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	1	20	0	0	0	0	1	20	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	20	0	0	0	0	1	20	0	0
MESA COUNTY (077), CO										
MSA 24300										
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	1	20	2	400	1	500	1	20	0	0
STATE TOTAL	1	20	2	400	1	500	1	20	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: FLORIDA (12)

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)
OSCEOLA COUNTY (097), FL										
MSA 36740										
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	50	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	50	0	0	0	0	0	0	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
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	85	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	85	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	2	135	0	0	0	0	0	0	0	0
STATE TOTAL	2	135	0	0	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: GEORGIA (13)

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)
FULTON COUNTY (121), GA										
MSA 12060										
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	73	0	0	0	0	1	73	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	73	0	0	0	0	1	73	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	73	0	0	0	0	1	73	0	0
STATE TOTAL	1	73	0	0	0	0	1	73	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ILLINOIS (17)

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)
CHRISTIAN COUNTY (021), IL										
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	1	50	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	50	0	0	0	0	0	0	0	0
COOK COUNTY (031), IL										
MSA 16984										
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%	3	125	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	3	125	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	4	175	0	0	0	0	0	0	0	0
STATE TOTAL	4	175	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: INDIANA (18)

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)
MORGAN COUNTY (109), IN										
MSA 26900										
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	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	5	0	0	0	0	1	5	0	0
STATE TOTAL	1	5	0	0	0	0	1	5	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: IOWA (19)

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)
JASPER COUNTY (099), IA										
MSA 19780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	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	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	30	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	30	0	0	0	0	0	0	0	0
STATE TOTAL	1	30	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
BUTLER COUNTY (015), KS										
MSA 48620										
Inside AA 0005										
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	60	1	200	1	300	2	210	0	0
Upper Income	1	9	1	207	2	1,101	2	507	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	3	69	2	407	3	1,401	4	717	0	0
CHEROKEE COUNTY (021), 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	1	164	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	164	0	0	0	0	0	0
DONIPHAN COUNTY (043), KS										
MSA 41140										
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	450	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	450	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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	1	350	0	0	0	0
Middle Income	0	0	2	500	1	500	1	250	0	0
Upper Income	0	0	1	200	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	3	700	2	850	1	250	0	0
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	1	63	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	1	63	0	0	1	500	0	0	0	0
HARPER COUNTY (077), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	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	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	80	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
HARVEY COUNTY (079), KS										
MSA 48620										
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	220	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	220	0	0	0	0	0	0
JOHNSON COUNTY (091), KS										
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	2	700	0	0	0	0
Median Family Income 50-60%	3	210	1	150	0	0	1	150	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	1	350	0	0	0	0
Median Family Income 80-90%	2	175	1	200	5	3,750	2	1,200	0	0
Median Family Income 90-100%	13	810	5	900	5	3,055	9	1,270	0	0
Median Family Income 100-110%	1	50	0	0	3	1,750	2	900	0	0
Median Family Income 110-120%	6	320	2	397	3	1,605	3	125	0	0
Median Family Income ≥ 120%	64	3,250	38	7,355	38	21,120	64	11,863	0	0
Median Family Income Not Known	3	26	1	150	6	5,396	3	26	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,881	48	9,152	63	37,726	84	15,534	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
LABETTE COUNTY (099), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	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	0	0	0	0	1	1,000	0	0	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	0	0	0	0	1	850	0	0	0	0
Upper Income	0	0	0	0	1	750	1	750	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	1,600	1	750	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	1	640	0	0	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	0	0	0	0	1	640	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
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	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	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	5	0	0	0	0	1	5	0	0
MIAMI COUNTY (121), 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	0	0	0	0	1	100	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	0	0	0	0	1	100	0	0
RENO COUNTY (155), 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	1	30	1	112	1	357	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	2	80	1	112	1	357	1	50	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Inside AA 0005										
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%	2	105	1	125	2	900	0	0	0	0
Median Family Income 60-70%	5	130	0	0	1	1,000	3	1,020	0	0
Median Family Income 70-80%	6	257	2	275	6	4,025	6	2,518	0	0
Median Family Income 80-90%	4	171	1	200	2	1,500	2	91	0	0
Median Family Income 90-100%	7	262	4	824	4	1,400	4	250	0	0
Median Family Income 100-110%	7	230	3	536	2	1,068	10	1,384	0	0
Median Family Income 110-120%	2	44	3	450	1	380	1	4	0	0
Median Family Income ≥ 120%	106	5,857	36	5,708	28	16,556	32	9,469	0	0
Median Family Income Not Known	5	175	0	0	2	1,295	2	25	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	144	7,231	50	8,118	48	28,124	60	14,761	0	0
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	1	550	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	550	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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 0002										
Low Income	0	0	0	0	1	1,000	0	0	0	0
Moderate Income	2	10	0	0	4	3,350	1	5	0	0
Middle Income	1	77	1	222	1	565	2	787	0	0
Upper Income	1	100	2	250	0	0	3	350	0	0
Income Not Known	1	100	0	0	4	2,000	1	400	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	287	3	472	10	6,915	7	1,542	0	0
TOTAL INSIDE AA IN STATE	245	12,468	103	18,149	124	74,166	155	32,554	0	0
TOTAL OUTSIDE AA IN STATE	6	328	6	1,196	10	5,947	5	1,155	0	0
STATE TOTAL	251	12,796	109	19,345	134	80,113	160	33,709	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: KENTUCKY (21)

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)
JEFFERSON COUNTY (111), KY										
MSA 31140										
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	798	1	798	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	798	1	798	0	0
MCCREARY COUNTY (147), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	2	925	3	950	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	1	25	0	0	2	925	3	950	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	3	1,723	4	1,748	0	0
STATE TOTAL	1	25	0	0	3	1,723	4	1,748	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: LOUISIANA (22)

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)
BOSSIER PARISH (015), LA										
MSA 43340										
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	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
EAST BATON ROUGE PARISH (033), LA										
MSA 12940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	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	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	20	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	20	0	0	1	300	0	0	0	0
STATE TOTAL	1	20	0	0	1	300	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
BOONE COUNTY (019), MO										
MSA 17860										
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	250	0	0	1	250	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	250	0	0	1	250	0	0
BUCHANAN COUNTY (021), MO										
MSA 41140										
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	40	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	40	0	0	0	0	0	0	0	0
BUTLER COUNTY (023), 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	1	250	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	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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	2	90	0	0	0	0	2	90	0	0
Middle Income	2	97	2	276	2	770	2	148	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	4	187	2	276	2	770	4	238	0	0
CLAY COUNTY (047), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	120	0	0	1	500	2	520	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	1	15	0	0	2	600	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	4	135	0	0	4	1,850	2	520	0	0
GREENE COUNTY (077), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	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	0	0	1	200	0	0	1	200	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	65	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	50	2	376	0	0	0	0	0	0
Median Family Income 50-60%	3	45	1	250	3	1,564	1	20	0	0
Median Family Income 60-70%	2	72	1	200	2	1,242	3	814	0	0
Median Family Income 70-80%	2	70	0	0	4	1,661	3	1,253	0	0
Median Family Income 80-90%	2	150	0	0	1	800	2	150	0	0
Median Family Income 90-100%	1	25	0	0	1	300	0	0	0	0
Median Family Income 100-110%	0	0	2	350	1	1,000	0	0	0	0
Median Family Income 110-120%	3	155	2	400	1	350	1	250	0	0
Median Family Income ≥ 120%	12	676	9	1,600	11	7,055	8	2,828	0	0
Median Family Income Not Known	1	100	1	125	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,408	18	3,301	24	13,972	18	5,315	0	0
PLATTE COUNTY (165), MO										
MSA 28140										
Outside Assessment Area										
Low Income	2	150	0	0	0	0	1	50	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,200	0	0	0	0
Upper Income	0	0	0	0	1	500	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	150	0	0	3	1,700	1	50	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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 CITY (510), MO										
MSA 41180										
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	1,000	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	1,000	0	0	0	0
TOTAL INSIDE AA IN STATE	28	1,408	18	3,301	24	13,972	18	5,315	0	0
TOTAL OUTSIDE AA IN STATE	11	512	5	976	10	5,320	9	1,258	0	0
STATE TOTAL	39	1,920	23	4,277	34	19,292	27	6,573	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEBRASKA (31)

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)
SARPY COUNTY (153), NE										
MSA 36540										
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	772	2	772	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	772	2	772	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	2	772	2	772	0	0
STATE TOTAL	0	0	0	0	2	772	2	772	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEVADA (32)

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)
CLARK COUNTY (003), NV										
MSA 29820										
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	1	400	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	400	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	400	0	0	0	0
STATE TOTAL	0	0	0	0	1	400	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NEW JERSEY (34)

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
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	1,000	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	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	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

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: NORTH CAROLINA (37)

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)
NEW HANOVER COUNTY (129), NC										
MSA 48900										
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	50	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	50	0	0	0	0	0	0	0	0
WAKE COUNTY (183), NC										
MSA 39580										
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	1	50	0	0	1	1,000	0	0	0	0
STATE TOTAL	1	50	0	0	1	1,000	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
CANADIAN COUNTY (017), OK										
MSA 36420										
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	171	1	374	1	171	0	0
Upper Income	1	10	2	319	1	500	1	10	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	3	490	2	874	2	181	0	0
CLEVELAND COUNTY (027), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	405	1	220	2	686	10	1,311	0	0
Middle Income	8	243	0	0	0	0	2	30	0	0
Upper Income	3	110	0	0	4	2,500	3	665	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	18	758	1	220	6	3,186	15	2,006	0	0
COTTON COUNTY (033), OK										
MSA 30020										
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

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
CREEK COUNTY (037), OK										
MSA 46140										
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	50	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	50	0	0	0	0	0	0	0	0
KINGFISHER COUNTY (073), OK										
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	1	50	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	50	0	0	0	0	0	0	0	0
LINCOLN COUNTY (081), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	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	1	5	0	0	0	0	1	5	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
LOGAN COUNTY (083), OK										
MSA 36420										
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	45	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	45	0	0	0	0	0	0	0	0
MCCLAIN COUNTY (087), OK										
MSA 36420										
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	95	0	0	1	400	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	95	0	0	1	400	0	0	0	0
OKFUSKEE COUNTY (107), OK										
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	135	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	135	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Inside AA 0003										
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	1	300	0	0	0	0
Median Family Income 40-50%	1	15	0	0	0	0	1	15	0	0
Median Family Income 50-60%	3	65	1	250	0	0	2	30	0	0
Median Family Income 60-70%	6	316	5	919	3	1,425	1	15	0	0
Median Family Income 70-80%	0	0	0	0	1	973	1	973	0	0
Median Family Income 80-90%	2	120	0	0	0	0	0	0	0	0
Median Family Income 90-100%	7	190	1	150	3	2,440	3	85	0	0
Median Family Income 100-110%	0	0	0	0	1	300	0	0	0	0
Median Family Income 110-120%	1	100	0	0	1	500	1	500	0	0
Median Family Income ≥ 120%	11	301	3	560	5	3,055	11	2,685	0	0
Median Family Income Not Known	1	46	3	650	3	1,020	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,153	13	2,529	18	10,013	20	4,303	0	0
PAWNEE COUNTY (117), OK										
MSA 46140										
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	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

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
POTTAWATOMIE COUNTY (125), OK										
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	15	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	15	0	0	0	0	0	0	0	0
ROGERS COUNTY (131), OK										
MSA 46140										
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	75	0	0	1	820	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	75	0	0	1	820	0	0	0	0
STEPHENS COUNTY (137), OK										
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	112	0	0	1	112	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	112	0	0	1	112	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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										
Inside AA 0004										
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%	2	121	0	0	0	0	1	100	0	0
Median Family Income 50-60%	2	50	0	0	1	350	1	35	0	0
Median Family Income 60-70%	2	150	1	200	2	796	2	796	0	0
Median Family Income 70-80%	5	265	4	580	4	2,750	5	1,505	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	75	3	565	3	1,138	3	883	0	0
Median Family Income 100-110%	1	100	2	375	3	1,012	2	550	0	0
Median Family Income 110-120%	0	0	2	450	1	500	1	200	0	0
Median Family Income ≥ 120%	10	620	3	575	10	4,773	7	1,383	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	24	1,381	15	2,745	24	11,319	22	5,452	0	0
WAGONER COUNTY (145), OK										
MSA 46140										
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	155	0	0	1	155	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	155	0	0	1	155	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
WOODWARD COUNTY (153), OK										
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	1	100	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	100	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	56	2,534	28	5,274	42	21,332	42	9,755	0	0
TOTAL OUTSIDE AA IN STATE	28	1,253	8	1,262	10	5,280	21	2,509	0	0
STATE TOTAL	84	3,787	36	6,536	52	26,612	63	12,264	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
BRAZORIA COUNTY (039), TX										
MSA 26420										
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	250	1	500	1	500	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	250	1	500	1	500	0	0
COLLIN COUNTY (085), TX										
MSA 19124										
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	1	1,000	0	0	0	0
Median Family Income 70-80%	1	95	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%	1	32	0	0	5	3,506	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	9	320	4	660	2	751	1	40	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	11	447	4	660	8	5,257	1	40	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
DALLAS COUNTY (113), TX										
MSA 19124										
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%	1	50	0	0	2	681	1	281	0	0
Median Family Income 40-50%	0	0	0	0	2	1,053	1	553	0	0
Median Family Income 50-60%	2	80	0	0	2	1,700	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	10	2	460	2	1,150	5	1,620	0	0
Median Family Income 80-90%	2	55	0	0	2	1,330	2	684	0	0
Median Family Income 90-100%	0	0	1	195	0	0	1	195	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	3	2,150	1	650	0	0
Median Family Income ≥ 120%	5	225	7	1,444	15	8,473	9	3,825	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	11	420	10	2,099	28	16,537	20	7,808	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
DENTON COUNTY (121), TX										
MSA 19124										
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%	1	100	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	150	2	400	1	1,000	2	275	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	4	250	2	400	1	1,000	2	275	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
FORT BEND COUNTY (157), TX										
MSA 26420										
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	1	150	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	1	150	0	0	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
HARRIS COUNTY (201), TX										
MSA 26420										
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	59	1	200	1	500	2	259	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	59	1	200	1	500	2	259	0	0
HAYS COUNTY (209), TX										
MSA 12420										
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	250	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	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
HIDALGO COUNTY (215), TX										
MSA 32580										
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	1,000	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	1,000	0	0	0	0
JEFFERSON COUNTY (245), TX										
MSA 13140										
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	0	0	0	0	0	0
Income Not Known	1	50	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	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
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	2	1,202	2	1,202	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	2	1,202	2	1,202	0	0
RANDALL COUNTY (381), TX										
MSA 11100										
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	60	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	60	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
ROCKWALL COUNTY (397), TX										
MSA 19124										
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	140	0	0	1	140	0	0
Upper Income	0	0	0	0	1	300	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	140	1	300	1	140	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	75	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	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	75	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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%	1	100	0	0	1	1,000	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	20	0	0	5	3,396	3	1,724	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	2	120	0	0	6	4,396	3	1,724	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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	3	2,000	0	0	0	0
Median Family Income ≥ 120%	1	10	0	0	1	800	1	10	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	10	0	0	4	2,800	1	10	0	0
WALLER COUNTY (473), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	800	0	0	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	0	0	0	0	1	800	0	0	0	0
TOTAL INSIDE AA IN STATE	22	867	14	2,759	36	21,794	21	7,848	0	0
TOTAL OUTSIDE AA IN STATE	11	624	7	1,390	18	12,498	12	4,110	0	0
STATE TOTAL	33	1,491	21	4,149	54	34,292	33	11,958	0	0

Respondent ID: 0000058648

Agency: FDIC - 3

State: VIRGINIA (51)

[illegible]

Loans by County

Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: VIRGINIA (51)

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	1	100	1	125	1	680	1	680	0	0
STATE TOTAL	1	100	1	125	1	680	1	680	0	0



## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: WEST VIRGINIA (54)

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)
BOONE COUNTY (005), WV										
MSA 16620										
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	1,000	1	1,000	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	1,000	1	1,000	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	1	1,000	0	0
STATE TOTAL	0	0	0	0	1	1,000	1	1,000	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: WISCONSIN (55)

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)
BROWN COUNTY (009), WI										
MSA 24580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	648	0	0	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	0	0	0	0	1	648	0	0	0	0
DUNN COUNTY (033), WI										
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,148	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,148	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
LARAMIE COUNTY (021), WY										
MSA 16940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	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	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	352	17,377	165	29,828	242	144,073	239	57,358	0	0
TOTAL OUTSIDE AA	73	3,470	32	5,949	62	37,568	59	13,340	0	0
TOTAL INSIDE & OUTSIDE	425	20,847	197	35,777	304	181,641	298	70,698	0	0

Loans by County

Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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 0002										
Low Income	1	44	0	0	0	0	1	44	0	0
Moderate Income	1	8	0	0	0	0	1	8	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	52	0	0	0	0	2	52	0	0
TOTAL INSIDE AA IN STATE	2	52	0	0	0	0	2	52	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	52	0	0	0	0	2	52	0	0

Loans by County

Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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%	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%	1	17	0	0	0	0	1	17	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	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	17	0	0	0	0	1	17	0	0
TOTAL INSIDE AA IN STATE	1	17	0	0	0	0	1	17	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	1	17	0	0	0	0	1	17	0	0

Loans by County

Small Business Loans - Purchases

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
DALLAS COUNTY (113), TX										
MSA 19124										
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%	1	16	0	0	0	0	1	16	0	0
Median Family Income 50-60%	1	22	0	0	0	0	1	22	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	46	0	0	0	0	2	46	0	0
Median Family Income 80-90%	1	12	0	0	0	0	1	12	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	23	0	0	0	0	1	23	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	6	119	0	0	0	0	6	119	0	0
TOTAL INSIDE AA IN STATE	6	119	0	0	0	0	6	119	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	6	119	0	0	0	0	6	119	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	9	188	0	0	0	0	9	188	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	9	188	0	0	0	0	9	188	0	0

Loans by County

Small Farm Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

State: ARIZONA (04)

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)
GILA COUNTY (007), AZ										
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

Loans by County

Small Farm Loans - Originations

Institution: CROSSFIRST BANK

Respondent ID: 0000058648

Agency: FDIC - 3

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)
SUMNER COUNTY (191), KS										
MSA 48620										
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	258	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	258	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	258	0	0	0	0
STATE TOTAL	0	0	0	0	1	258	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	0	0	1	150	1	258	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	150	1	258	0	0	0	0



2022 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: CROSSFIRST BANK

PAGE: 1 OF 1

Respondent ID: 0000058648

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)
TX - COLLIN COUNTY (085) - MSA 19124	23	6,364	1	40	0	0
TX - DALLAS COUNTY (113) - MSA 19124	49	19,056	20	7,808	6	119
KS - JOHNSON COUNTY (091) - MSA 28140	204	51,759	84	15,534	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	18	7,674	7	1,542	2	52
MO - JACKSON COUNTY (095) - MSA 28140	70	18,681	18	5,315	1	17
OK - OKLAHOMA COUNTY (109) - MSA 36420	63	13,695	20	4,303	0	0
OK - TULSA COUNTY (143) - MSA 46140	63	15,445	22	5,452	0	0
KS - BUTLER COUNTY (015) - MSA 48620	8	1,877	4	717	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	242	43,473	60	14,761	0	0
AZ - MARICOPA COUNTY (013) - MSA 38060	19	13,254	3	1,886	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	19	153,723	0	0
Purchased	0	0	0	0
Total	19	153,723	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

PAGE: 1 OF 29

Respondent ID: 0000058648

Agency: FDIC - 3

ASSESSMENT AREA - 0001

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income 40-50%

0317.20\* 0317.23\*

Median Family Income 50-60%

0304.09\* 0320.12\*

Median Family Income 60-70%

0305.40\* 0308.01\* 0308.02\* 0309.03 0310.08\* 0315.11\* 0317.24\* 0318.09\* 0320.03\* 0320.13\* 0320.14\*

Median Family Income 70-80%

0301.02\* 0313.19\* 0316.24\* 0319.01\* 0319.02 0320.10\*

Median Family Income 80-90%

0301.01\* 0302.05\* 0304.05\* 0307.02\* 0310.05\* 0310.06\* 0316.34\* 0316.65\* 0317.22\* 0318.06\* 0320.15\*

Median Family Income 90-100%

0304.06\* 0306.05\* 0307.01\* 0310.03\* 0310.07\* 0315.12\* 0316.21\* 0316.23\* 0316.27\* 0316.29\* 0316.35\*

Median Family Income 100-110%

0302.01\* 0302.07\* 0304.10 0306.06\* 0311.01\* 0313.31\* 0314.23\* 0316.11\* 0316.28\* 0316.32\* 0316.57

0316.71\* 0316.73\* 0317.13\* 0318.07\* 0318.11\* 0320.08\*

Median Family Income 110-120%

0302.04\* 0305.05\* 0311.02\* 0312.01\* 0313.23\* 0313.32\* 0314.13\* 0314.20\* 0314.22\* 0314.24\* 0315.04\*

0315.07\* 0315.08\* 0316.30\* 0316.31\* 0316.59\* 0316.72\* 0317.08\* 0317.09\* 0318.08\* 0318.12\* 0318.16\*

0320.17\*

Median Family Income >= 120%

0302.02\* 0302.06\* 0303.01\* 0303.02 0303.03\* 0303.04\* 0303.06\* 0303.07\* 0304.03\* 0304.04\* 0304.07\*

0305.04\* 0305.06\* 0305.07\* 0305.09\* 0305.10\* 0305.11\* 0305.12\* 0305.15\* 0305.16\* 0305.17\* 0305.18\*

0305.19\* 0305.20\* 0305.21\* 0305.24\* 0305.25\* 0305.29\* 0305.31\* 0305.32\* 0305.33\* 0305.34\* 0305.35\*

0305.36\* 0305.37\* 0305.38\* 0305.39\* 0305.41\* 0305.42 0305.44\* 0305.45\* 0305.46\* 0305.47\* 0305.48\*

0305.49\* 0305.50\* 0306.04\* 0306.07\* 0306.08\* 0306.09\* 0312.02\* 0313.08\* 0313.14 0313.18\* 0313.20\*

0313.21\* 0313.22\* 0313.24\* 0313.25\* 0313.26 0313.27\* 0313.28\* 0313.29\* 0313.30\* 0313.33\* 0313.34\*

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

0313.35*	0313.36	0314.08*	0314.11*	0314.12*	0314.14*	0314.15*	0314.16*	0314.17*	0314.18*	0314.19*
0314.21*	0314.25*	0315.09*	0315.10*	0316.13*	0316.22*	0316.25*	0316.26*	0316.33*	0316.36*	0316.39*
0316.41*	0316.42*	0316.43*	0316.45*	0316.46*	0316.47	0316.49*	0316.54*	0316.55*	0316.60*	0316.61*
0316.62*	0316.63*	0316.64*	0316.66*	0316.67*	0316.68	0316.69*	0316.74*	0316.75*	0316.76*	0316.77*
0316.78*	0316.79*	0316.80*	0316.81*	0316.82*	0317.04*	0317.06*	0317.11*	0317.15*	0317.16*	0317.17*
0317.18*	0317.19*	0317.21*	0318.10*	0318.14*	0318.15*	0319.03*	0319.04*	0320.16*	0320.18*	0320.19*

Median Family Income Not Known

0305.43\* 0309.01\* 0309.02\* 0316.70\* 0318.13\*

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 20-30%

0072.06\* 0087.04\* 0093.04\* 0115.00\* 0166.35\* 9802.00\*

Median Family Income 30-40%

0020.02	0037.00*	0057.00*	0072.04*	0072.05*	0078.19*	0078.30*	0078.32*	0078.33*	0086.04*	0087.01*
0087.03*	0109.04*	0109.05*	0111.04*	0114.01*	0121.01*	0122.08*	0136.29*	0151.02*	0160.02*	0166.07*
0167.09*	0170.09*	0178.15*	0185.06*	0190.13*	0190.35*	0192.12*	0192.13*	0208.00*	0210.00	0211.00*

Median Family Income 40-50%

0004.05*	0015.03*	0027.03*	0054.00*	0059.01*	0059.02*	0060.02*	0072.03*	0078.15*	0078.21*	0078.27*
0078.34*	0078.35*	0088.01*	0088.02*	0090.02*	0091.03	0092.02*	0092.04*	0093.03*	0098.04*	0100.01*
0101.01*	0106.02*	0107.01*	0107.04*	0108.04*	0108.08*	0108.09*	0109.03*	0111.03*	0111.05*	0116.01*
0117.01*	0118.01*	0120.00*	0122.11*	0123.02*	0125.02*	0126.04*	0130.10*	0130.11*	0131.07*	0136.15
0141.47*	0143.09*	0144.09*	0152.05*	0152.08*	0154.04*	0160.01*	0162.03*	0163.02*	0165.18*	0167.06*
0167.10*	0167.11*	0168.03	0169.02*	0170.07*	0170.10*	0172.01*	0177.03*	0177.05*	0185.05*	0185.08*
0190.19*	0202.00*									

Median Family Income 50-60%

0004.07*	0008.01*	0015.02*	0025.00*	0045.00*	0048.00*	0050.00*	0053.00*	0056.00*	0060.01*	0061.00*
0064.02*	0067.01*	0067.02*	0068.00*	0078.28*	0078.29	0078.31*	0084.01*	0087.05*	0090.01*	0091.05*
0093.01*	0096.10*	0098.02*	0101.02*	0105.00*	0109.06*	0110.04*	0118.02*	0119.01*	0119.02*	0121.02*
0122.07	0126.01*	0127.01*	0127.02*	0136.25*	0136.26*	0136.31*	0137.28*	0141.46*	0141.53*	0141.58*

## 2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 29

## Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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0141.61*	0142.04*	0143.08*	0144.05*	0144.07*	0144.10*	0147.01*	0147.04*	0153.03*	0153.04*	0159.00*
0161.00*	0162.04*	0165.16*	0165.26*	0165.33*	0165.34*	0165.36*	0166.34	0167.07*	0171.01*	0172.04*
0176.04*	0176.05*	0176.06*	0177.04*	0178.05*	0181.30*	0181.38*	0181.41*	0182.04*	0182.06*	0183.00*
0184.01*	0184.03*	0187.00*	0188.02*	0190.16*	0190.32*	0190.34*	0190.47*	0192.08*	0203.00*	0205.00*
0212.00*										
Median Family Income 60-70%										
0004.01*	0004.10*	0006.10*	0008.02*	0012.04*	0014.00*	0015.04*	0024.00*	0043.00*	0047.00*	0051.00*
0055.00*	0062.00*	0069.00*	0078.23*	0084.02*	0085.00*	0092.03*	0108.05*	0108.07*	0110.02*	0112.01*
0113.00*	0116.03*	0116.04*	0117.02*	0122.10*	0122.12*	0124.00*	0136.27*	0137.17*	0137.18*	0137.25*
0137.29*	0139.01*	0141.40*	0141.45*	0143.16*	0143.19*	0144.06*	0144.08*	0145.02*	0146.01*	0146.02*
0146.03*	0152.02*	0154.03*	0156.00*	0157.00*	0164.07*	0164.16*	0164.21*	0165.35*	0166.19*	0166.26*
0167.04*	0169.03*	0170.05*	0171.02*	0172.03*	0173.15*	0174.00*	0176.02*	0178.17*	0179.00*	0180.02*
0181.27*	0182.05*	0185.07*	0188.01*	0189.00*	0190.18*	0190.20*	0190.28*	0190.33*	0190.45*	0192.11*
0192.14*	0199.00*	0201.00*								
Median Family Income 70-80%										
0004.09*	0063.01*	0063.02*	0064.01*	0065.01*	0065.02*	0071.02*	0091.01*	0091.04*	0096.05	0098.03*
0106.01*	0110.03*	0111.01*	0112.02*	0123.01*	0125.01*	0128.01	0136.21*	0136.30*	0138.05*	0141.60*
0143.06*	0143.15*	0149.03*	0150.01*	0150.02*	0152.06*	0153.05*	0162.01*	0163.01*	0165.11	0165.17*
0165.22*	0165.27*	0165.28*	0166.21*	0166.38*	0170.06*	0178.06	0178.16*	0178.18*	0178.19*	0180.01*
0181.05*	0181.21*	0181.28*	0181.29*	0182.03*	0185.01*	0186.00*	0190.27*	0190.29*	0190.49*	
Median Family Income 80-90%										
0012.02*	0078.09	0078.25*	0096.04*	0097.01*	0099.00	0122.06	0136.09*	0136.20*	0137.19*	0137.20*
0141.32*	0141.48*	0142.03*	0142.08*	0143.10*	0151.01*	0155.00	0164.06*	0164.18*	0164.19*	0165.19*
0165.21*	0165.29*	0165.30*	0165.31*	0166.10*	0166.18*	0166.22*	0166.37*	0168.02	0168.06*	0170.08*
0173.12*	0175.00*	0178.08*	0181.11*	0181.35*	0181.48*	0181.57*	0184.02*	0190.26*	0190.40*	0190.44*
0190.46*	0192.02*	0209.00*								
Median Family Income 90-100%										
0020.01*	0022.00*	0052.00*	0078.05*	0078.22*	0078.26*	0079.09*	0082.00*	0094.01*	0122.09*	0126.03*
0130.07*	0131.06*	0136.24*	0137.15*	0137.22*	0137.27*	0138.04*	0139.02*	0141.39*	0141.41*	0141.44*

## 2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 29

## Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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0141.52*	0141.57*	0143.13*	0143.17*	0152.07*	0153.06*	0154.05*	0164.17*	0166.16*	0166.24*	0166.27*
0166.28*	0166.29*	0166.32*	0166.33*	0173.09*	0177.06*	0178.11*	0178.12*	0178.14*	0178.20*	0181.10*
0181.20*	0181.26*	0181.32*	0181.52*	0190.41*	0190.42*	0190.52*	0191.02*	0192.16*	0204.01	0207.00*
Median Family Income 100-110%										
0004.08*	0013.02*	0081.01*	0096.11*	0108.06*	0122.13*	0128.02*	0132.02*	0136.06*	0137.16*	0140.01*
0141.21*	0141.54*	0143.18*	0164.10*	0166.15*	0166.20*	0166.23*	0166.36*	0168.05*	0173.10*	0173.11*
0173.13*	0173.14*	0181.33*	0181.34*	0181.37*	0181.42*	0181.51*	0181.54*	0190.25*	0190.31*	0190.39*
0190.48*	0190.53*									
Median Family Income 110-120%										
0018.02*	0042.01*	0079.14	0136.28	0137.26*	0138.06*	0138.07*	0141.30*	0143.20*	0145.01*	0154.06*
0164.20*	0165.32*	0166.30*	0167.08*	0173.08*	0181.50*	0181.56*	0190.23*	0190.24*	0190.37*	0191.01*
0192.15*										
Median Family Income >= 120%										
0001.00*	0002.01	0002.02*	0005.02*	0005.03*	0006.05	0006.06*	0006.07	0006.08*	0006.09	0007.03*
0007.04*	0007.05	0007.06*	0009.01*	0010.01*	0010.02*	0011.01*	0011.02*	0012.03*	0013.01*	0016.02*
0017.03*	0017.05	0019.01*	0019.02*	0021.00	0031.02*	0031.03	0042.02*	0044.00*	0046.00	0071.01*
0073.01	0073.02*	0076.01*	0076.04	0076.05*	0077.01*	0077.02*	0078.01*	0078.10*	0078.12*	0078.24*
0079.02*	0079.03*	0079.06*	0079.10*	0079.12*	0079.13*	0079.16*	0080.00*	0081.02*	0094.02	0095.00*
0096.03*	0096.07*	0096.08*	0096.09*	0097.02*	0100.03	0129.00*	0130.05*	0130.08*	0130.09*	0130.12
0130.13*	0131.01*	0131.02*	0131.04*	0132.01*	0133.00*	0134.00*	0135.00*	0136.05*	0136.07*	0136.08*
0136.10*	0136.11	0136.17*	0136.18*	0136.19*	0136.22*	0137.21*	0138.08*	0140.02	0141.19*	0141.20*
0141.23	0141.24*	0141.26	0141.28*	0141.34*	0141.35*	0141.38*	0141.43*	0141.49*	0141.50*	0141.51*
0141.55*	0141.56*	0141.59*	0142.05*	0142.07*	0142.09*	0143.14*	0164.09*	0164.12*	0164.14*	0164.15*
0165.13*	0165.24*	0165.25*	0166.17*	0166.31*	0173.07*	0181.40*	0181.43*	0181.44*	0181.45*	0181.46*
0181.47*	0181.49*	0181.53*	0181.55*	0181.58*	0181.59*	0190.36*	0190.50*	0190.51*	0192.03*	0192.05*
0192.10*	0193.01	0193.02*	0194.00	0195.01	0195.02	0196.00*	0197.00	0198.00*	0200.00*	0204.02*
0206.00										
Median Family Income Not Known										
0003.00*	0005.01*	0006.11*	0009.02*	0016.01*	0018.01*	0079.15*	0100.02*	0141.42*	9800.00*	9801.00*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

PAGE: 5 OF 29

Respondent ID: 0000058648

Agency: FDIC - 3

ASSESSMENT AREA - 0002

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

2022 Institution Disclosure Statement - Table 6

PAGE: 6 OF 29

Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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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\*  
 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  
 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%



2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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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%										
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*							

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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\*

ASSESSMENT AREA - 0003

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income 20-30%

1056.00\*

Median Family Income 30-40%

1013.00\* 1041.00 1052.02\* 1063.01\* 1069.12\* 1069.17\* 1082.07\* 1088.03\* 1100.00\*

Median Family Income 40-50%

1004.00 1005.00\* 1010.00\* 1043.00\* 1046.00\* 1049.00\* 1052.01\* 1054.00\* 1059.07\* 1071.04\* 1072.15\*

1073.02\* 1073.06\* 1080.03\* 1083.09\* 1095.00\*

Median Family Income 50-60%

1011.00\* 1022.00\* 1024.00\* 1033.00\* 1039.00\* 1044.00\* 1048.00\* 1055.00\* 1059.05 1063.02\* 1066.01\*

1066.11 1067.09\* 1069.13 1069.16\* 1071.03\* 1072.17\* 1072.18\* 1072.20\* 1073.03 1076.01\* 1077.06\*

1078.07\* 1079.00\* 1080.10\* 1082.08\* 1083.21\* 1083.22\*

Median Family Income 60-70%

1015.00\* 1021.00\* 1023.00\* 1042.00\* 1045.00\* 1053.00 1059.03 1059.04\* 1066.02\* 1066.07\* 1067.10\*

1068.01\* 1068.03\* 1070.01\* 1070.02 1072.06\* 1072.13\* 1072.16\* 1072.23\* 1072.25\* 1076.04\* 1076.05\*

1077.04\* 1078.04\* 1078.05\* 1078.06\* 1078.10\* 1080.08\* 1080.09\* 1083.01 1083.14\* 1083.26\*

Median Family Income 70-80%

1001.00\* 1008.00\* 1047.00\* 1059.06\* 1062.00 1064.03\* 1065.02\* 1067.02\* 1068.04\* 1069.02\* 1069.10\*

1072.12\* 1072.19\* 1072.21\* 1072.22\* 1072.26\* 1074.05\* 1077.05\* 1077.07\* 1080.11\* 1082.03\* 1083.10\*

1088.05\* 1089.00\* 1098.00\*

Median Family Income 80-90%

1002.02 1002.03 1012.00\* 1067.05\* 1068.02\* 1069.06\* 1069.14\* 1072.14\* 1072.24\* 1074.04\* 1076.08\*

1078.01\* 1078.08\* 1078.09\* 1082.04\* 1083.07\* 1083.19\* 1085.26\* 1090.03\* 1093.00\*

Median Family Income 90-100%

1061.00 1063.03 1066.06\* 1066.09\* 1067.04\* 1069.03\* 1069.07\* 1069.09\* 1072.07\* 1074.06\* 1074.07\*

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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1082.01	1083.02	1085.14*	1085.21*	1085.25*	1086.04*	1087.06*	1092.02*	1099.00		
Median Family Income 100-110%										
1020.00*	1051.01*	1060.00*	1066.08	1069.11*	1074.01*	1080.05*	1080.06*	1080.07*	1082.15*	1082.16*
1082.26*	1082.38*	1083.04*	1085.06*	1085.08*	1085.15*	1085.24*				
Median Family Income 110-120%										
1002.01*	1077.03*	1082.17*	1082.30*	1082.36*	1083.20	1084.02*	1084.03*	1084.04*	1085.27	1087.07*
1087.08*	1088.02*	1088.04*	1090.01*							
Median Family Income >= 120%										
1003.00*	1009.00	1018.00*	1019.00*	1025.00*	1032.00*	1064.01*	1064.02	1065.01*	1065.03	1067.08*
1081.01*	1081.06*	1081.07*	1081.09	1081.10	1081.13*	1081.14*	1082.22*	1082.23	1082.24*	1082.25*
1082.27*	1082.28*	1082.29*	1082.31*	1082.32*	1082.33*	1082.34*	1082.35*	1082.37*	1083.17	1083.18*
1083.23*	1083.24*	1083.25*	1085.07*	1085.13*	1085.20	1085.23*	1085.28*	1085.29*	1085.30	1085.31*
1085.32	1085.33*	1085.34	1085.35	1085.36*	1085.37*	1085.38	1086.03*	1087.01*	1087.09*	1087.10*
1087.11*	1087.12*	1087.13*	1088.06*	1088.07*	1090.04*	1092.03*	1092.04*	1092.05	1094.00*	1097.00*
9800.07*										
Median Family Income Not Known										
1014.00*	1050.00*	1066.10*	1067.06*	1071.01*	1073.05	1096.00	9800.01*	9800.02*	9800.03*	9800.04*
9800.05*	9800.06*	9800.08*	9800.09*							
<u>ASSESSMENT AREA - 0004</u>										
TULSA COUNTY (143), OK										
MSA: 46140										
Median Family Income 10-20%										
0080.01*										
Median Family Income 20-30%										
0046.00*										
Median Family Income 30-40%										
0005.00*	0076.08*									
Median Family Income 40-50%										
0004.00*	0015.00*	0016.00*	0023.01	0074.08*	0076.41*	0090.08	0090.11*	0091.01*		

## 2022 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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## Median Family Income 50-60%

0003.00\* 0012.00 0013.00 0030.00\* 0057.00\* 0059.00\* 0062.00\* 0067.01\* 0068.01 0070.00\* 0073.04\*  
 0073.11\* 0076.17\* 0079.00\* 0080.02\* 0088.00\* 0090.12\* 0114.00\*

## Median Family Income 60-70%

0002.00\* 0010.00\* 0014.00\* 0027.00\* 0048.00\* 0049.00\* 0058.13\* 0060.00\* 0068.03\* 0068.04\* 0069.05\*  
 0069.06\* 0071.02\* 0072.00\* 0073.06\* 0073.12\* 0073.14\* 0074.11\* 0076.42\* 0076.43 0076.44 0076.50  
 0082.00\* 0085.01\* 0089.00\*

## Median Family Income 70-80%

0008.00\* 0017.00\* 0029.00\* 0050.01\* 0058.01\* 0067.03 0071.01\* 0073.08 0073.10\* 0074.02\* 0074.10\*  
 0074.14\* 0075.25\* 0076.15 0076.46\* 0077.04\* 0083.00\* 0086.00 0090.06\* 0090.13\* 0091.04 0093.00\*  
 0113.00

## Median Family Income 80-90%

0018.00\* 0019.00\* 0020.00\* 0034.00\* 0039.00\* 0047.00\* 0054.03\* 0056.00\* 0058.05\* 0073.09\* 0075.03\*  
 0077.07\* 0078.01\* 0084.00\* 0090.10\* 0094.04\*

## Median Family Income 90-100%

0038.00\* 0050.02 0055.00\* 0066.00 0067.11\* 0067.13\* 0075.07\* 0075.10\* 0075.12\* 0076.48\* 0085.02  
 0090.19 0092.00\* 0094.03\*

## Median Family Income 100-110%

0009.00\* 0025.00 0037.00\* 0044.00\* 0053.00 0069.07\* 0073.13\* 0074.13\* 0074.15 0075.11\* 0076.45\*  
 0076.55\* 0077.06\* 0090.17\* 0094.01

## Median Family Income 110-120%

0040.00\* 0065.07\* 0069.03\* 0075.22\* 0076.19 0076.29\* 0090.21\* 0095.00\*

## Median Family Income &gt;= 120%

0031.00 0032.00 0033.00 0035.00\* 0036.00 0041.01\* 0042.00 0043.01 0043.02 0045.00\* 0051.00  
 0052.00\* 0054.01\* 0054.04\* 0058.08\* 0058.09\* 0058.10\* 0058.11\* 0058.12\* 0065.06\* 0067.08 0067.09\*  
 0067.10\* 0067.12\* 0069.01\* 0069.02\* 0074.09\* 0074.12\* 0074.16\* 0074.17\* 0075.18\* 0075.19\* 0075.20\*  
 0075.23\* 0075.26\* 0075.27\* 0075.28\* 0075.29\* 0075.30\* 0075.31\* 0075.32\* 0075.33\* 0075.34\* 0075.35\*  
 0075.36\* 0076.11\* 0076.12\* 0076.13\* 0076.14\* 0076.16\* 0076.30\* 0076.31\* 0076.32 0076.33\* 0076.34\*  
 0076.36 0076.38\* 0076.39\* 0076.47\* 0076.49\* 0076.51\* 0076.52 0076.53\* 0076.54 0076.56\* 0077.03\*  
 0077.05\* 0078.03\* 0078.04\* 0087.00\* 0090.14\* 0090.15\* 0090.16\* 0090.18\* 0090.20\*

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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Median Family Income Not Known

0021.00\*

ASSESSMENT AREA - 0005

BUTLER COUNTY (015), KS

MSA: 48620

Moderate Income

0204.00\* 0208.00\*

Middle Income

0201.01\* 0201.02\* 0202.05\* 0202.07\* 0203.00 0205.00 0206.02 0207.00\* 0209.02\* 0209.03\*

Upper Income

0202.04\* 0202.06\* 0202.08 0202.09 0202.10\* 0206.01 0209.01

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 30-40%

0068.00\*

Median Family Income 40-50%

0006.00\* 0008.00\* 0018.00\* 0027.00\* 0037.00\* 0065.00\* 0078.00\*

Median Family Income 50-60%

0003.00\* 0007.00\* 0009.00\* 0010.00\* 0028.00\* 0030.00 0038.00\* 0039.00\* 0040.00\* 0051.00\* 0058.00

0062.00\* 0069.00\* 0075.00\*

Median Family Income 60-70%

0001.00\* 0004.00\* 0026.00\* 0031.00\* 0052.00\* 0054.02\* 0059.00\* 0061.00\* 0070.00\* 0108.02

Median Family Income 70-80%

0011.00 0015.00\* 0023.00 0032.00\* 0034.00\* 0035.00\* 0036.00 0056.00\* 0060.00 0071.01 0082.00

0087.00\* 0089.00\* 0093.01\* 0093.04 0098.01\* 0101.09 0108.01

Median Family Income 80-90%

0029.00\* 0053.00\* 0057.00\* 0064.00\* 0066.00\* 0067.00\* 0071.02\* 0072.05\* 0081.00 0085.00\* 0086.00\*

0090.00

Median Family Income 90-100%

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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0002.00\* 0014.00 0054.01\* 0055.02\* 0063.00 0080.00\* 0084.00\* 0088.00\* 0091.00 0092.00 0094.02\*  
0101.07 0104.00\*  
Median Family Income 100-110%

0019.00 0055.01\* 0077.01\* 0077.02\* 0083.00\* 0093.03\* 0095.13 0096.03\* 0099.02\* 0100.03\* 0100.05\*  
0101.06 0102.01  
Median Family Income 110-120%

0072.08\* 0076.00 0094.01\* 0095.04\* 0095.08\* 0095.11\* 0096.04\* 0098.03\* 0100.06 0102.02 0107.00\*  
Median Family Income >= 120%

0020.00 0022.00 0043.01 0072.01 0072.06\* 0072.07\* 0073.01 0073.02 0095.05\* 0095.06\* 0095.07\*  
0095.09 0095.10\* 0095.12\* 0095.14 0095.15\* 0096.05\* 0097.00\* 0098.04\* 0099.01\* 0100.01 0100.02  
0100.07 0101.08 0101.10 0101.11 0101.13 0101.15 0101.16 0103.01 0103.02\* 0105.00\* 0106.00\*  
0109.00  
Median Family Income Not Known

0024.00 0043.02  
ASSESSMENT AREA - 0006

MARICOPA COUNTY (013), AZ  
MSA: 38060  
Median Family Income 20-30%

1074.03\* 1133.01\* 1139.00\* 1173.00\*  
Median Family Income 30-40%

0928.01\* 1060.02\* 1068.01\* 1072.01\* 1090.01\* 1090.02\* 1092.00\* 1126.01\* 1132.02\* 1142.00\* 1143.02\*  
1149.00 1153.00\* 4219.02\* 4221.02\*  
Median Family Income 40-50%

0614.01\* 0926.00\* 0927.18\* 0928.02\* 0929.00\* 0930.01\* 0931.04\* 0931.05\* 1033.06\* 1036.15\* 1043.02\*  
1045.02\* 1055.01\* 1055.02\* 1056.02\* 1067.01\* 1073.00\* 1094.01\* 1097.07\* 1098.01\* 1112.02\* 1125.07\*  
1129.00\* 1132.01\* 1135.02\* 1144.01\* 1146.00\* 1147.04\* 1148.00\* 1154.00 1158.01\* 1165.00\* 1168.00\*  
3191.03\* 3192.01\* 4210.02\* 4213.02\* 4216.02\* 4217.02\* 4221.07\* 4226.28\* 5229.03\* 6188.00\* 9410.00\*  
9413.00  
Median Family Income 50-60%

## Institution: CROSSFIRST BANK

Agency: FDIC - 3

0405.41*	0609.02*	0612.00*	0716.00*	0718.01*	0718.02*	0719.12*	0820.08*	0923.11*	0924.02*	0927.17*
1033.04*	1033.05*	1036.09*	1042.05*	1045.01*	1047.02*	1055.03*	1060.01*	1071.02*	1096.01*	1096.02*
1097.02*	1097.03*	1097.04*	1097.06*	1101.00*	1107.01*	1109.02*	1112.03*	1115.02*	1121.00	1123.01*
1123.02*	1124.01*	1125.19*	1125.21*	1125.22*	1125.23*	1125.24*	1126.02*	1127.00*	1135.03*	1136.01*
1136.02*	1137.01*	1138.00*	1140.00*	1143.01*	1145.00*	1155.00*	1161.00*	1162.04*	1166.15*	1167.35*
1169.00*	1170.00*	1172.00*	2168.45	3185.01*	3191.01*	3191.04*	4201.13*	4205.03*	4207.08*	4210.01*
4213.03*	4215.01*	4217.01*	4218.02*	4220.01*	4220.02*	4221.03*	4221.04*	4221.06*	4226.33*	6147.00
6191.00*	6192.00*	7233.05*	9407.00*							
Median Family Income 60-70%										
0507.02*	0609.04*	0611.00*	0614.02*	0717.02*	0719.10*	0719.13*	0820.07*	0830.00*	0923.05*	0924.01*
0927.05*	0931.01*	0932.00*	1039.00*	1041.00*	1042.06*	1044.01*	1060.03*	1072.02*	1086.01*	1088.02*
1089.02*	1091.01*	1094.02*	1096.03*	1096.04*	1098.02*	1099.00*	1100.01*	1116.01*	1116.02*	1122.01*
1122.02*	1125.02*	1125.04*	1125.08*	1125.16*	1125.20*	1144.02*	1152.00*	1156.00*	1159.00*	1160.00*
1162.05*	2172.04*	2183.00*	3188.00*	3193.00*	3197.05*	3200.02*	4201.15*	4201.16*	4202.14*	4205.06*
4207.07*	4207.09*	4207.10*	4211.01*	4212.01*	4213.04*	4214.00*	4215.02*	4216.01*	4219.01*	4222.03*
4223.01*	4226.24*	4226.25*	4226.27*	4226.30*	4226.34*	4226.38*	5228.02*	5231.02*	6154.00*	6185.00*
9412.00*										
Median Family Income 70-80%										
0405.06*	0405.28*	0405.31*	0506.15*	0507.01*	0608.02*	0609.01*	0609.03*	0610.26*	0610.35*	0610.46*
0613.00*	0715.05*	0715.06*	0715.16*	0717.01*	0719.09*	0719.14*	0820.09*	0820.17*	0820.22*	0820.24*
0820.28*	0822.08*	0822.09*	0923.08*	0923.12*	0927.08*	0927.15*	0927.16*	0927.19*	0927.24*	0930.02*
0931.06*	1033.03*	1037.01*	1040.00*	1042.18*	1042.27*	1043.01*	1046.00*	1056.01*	1057.01*	1057.02*
1059.00*	1068.02*	1069.00*	1070.02*	1071.01*	1074.02*	1086.02*	1091.02*	1093.00*	1100.02*	1105.01*
1108.01*	1109.01*	1112.04*	1113.00*	1114.01*	1114.02*	1115.01*	1125.12*	1125.14*	1125.15*	1132.04*
1157.00*	1163.00*	1166.14*	1167.17*	1167.18*	1167.36*	3184.00*	3189.00*	3197.06*	3199.08*	3200.07*
4202.02*	4202.06*	4202.13*	4204.01*	4211.02*	4221.05*	4222.18*	4225.01*	4226.10*	4226.18*	4226.26*
5230.02*	5230.07*	6153.00*	6155.00*	6165.00*	6174.00*	6184.00*	6190.00*	6193.00*	6195.00*	8120.00*
8138.00*										
Median Family Income 80-90%										

## 2022 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

0405.12*	0405.15*	0405.26*	0405.30*	0506.03*	0506.09*	0506.21*	0610.14*	0610.29*	0610.42*	0610.43*
0610.51*	0610.58*	0715.04*	0820.10*	0820.12*	0820.18*	0820.26*	0820.27*	0822.04*	0822.07*	0822.10*
0923.07*	0927.13*	0927.23*	1033.02*	1036.04*	1042.02*	1042.03*	1042.07*	1042.12*	1042.19*	1042.21*
1044.02*	1047.01*	1058.00*	1085.01*	1090.03*	1095.00*	1097.05*	1104.00*	1105.02*	1112.01*	1162.02*
1162.03*	1164.00*	1166.06*	1166.07*	2168.26*	2168.30*	2175.01*	3197.08*	3198.02*	4201.04*	4201.11*
4201.14*	4209.01*	4212.02*	4222.19*	4222.23*	4223.02*	4225.14*	4226.07*	4226.09*	4226.29*	4226.36*
4226.39*	4226.52*	4226.53*	4226.59*	5229.04*	5230.06*	5231.04*	6107.00*	6146.02*	6148.00*	6156.00*
6170.02*	6182.00*	6187.00*	6189.00*	6194.00*	6196.02*	7233.04*	8163.01*	8171.03*		

Median Family Income 90-100%

0405.07*	0405.14*	0405.22*	0405.24*	0405.25*	0405.27*	0405.29*	0405.39*	0506.04*	0506.11*	0506.16*
0506.17*	0610.28*	0610.38*	0610.40*	0610.41*	0610.57*	0610.60*	0610.61*	0715.03*	0715.12*	0715.17*
0719.03*	0719.06*	0719.11*	0820.02*	0820.25*	0822.05*	0923.06*	0925.00*	0927.11*	0927.12*	0927.20*
1037.02*	1042.04*	1042.14*	1042.15*	1042.16*	1042.22*	1042.24*	1065.02*	1070.01*	1107.02*	1108.02*
1124.02*	1125.10*	1131.00*	1137.02*	1158.02*	1166.16*	1166.20*	1167.03*	1167.09*	1167.11*	2168.57*
2176.00*	3194.02*	3194.03*	3198.01*	3200.01*	4202.09*	4202.10*	4205.04*	4207.04*	4209.02*	4218.01*
4222.10*	4222.15*	4223.04*	4224.01*	4225.02*	4225.03*	4226.15*	4226.32*	4226.40*	4226.55*	5230.08*
6135.00*	6144.00*	6145.00*	6166.00*	6168.00*	6175.00*	6177.00*	6186.00*	6197.00*	8140.00*	8146.00*
8148.02*	8174.00*	8175.00*								

Median Family Income 100-110%

0405.13*	0405.16*	0405.23*	0405.38*	0405.40*	0506.13*	0506.14*	0610.13*	0610.24*	0610.27*	0610.33*
0610.34*	0610.49*	0610.52*	0610.53*	0610.62*	0715.14*	0820.16*	0820.20*	0820.23*	0822.06*	0822.12*
0822.13*	0927.10*	1032.08*	1032.10*	1036.08*	1036.12*	1042.17*	1042.25*	1042.26*	1052.00*	1106.00*
1117.00*	1125.17*	1125.18*	1166.05*	1166.17*	1166.18*	1167.08*	1167.20*	1167.32*	1167.34*	1167.38*
1171.00*	2168.10*	2168.33*	2168.50*	2168.52*	2170.02*	2175.02*	2182.00*	3194.01*	3196.00*	4201.12*
4202.12*	4205.05*	4222.09*	4222.17*	4222.21*	4223.07*	4224.02*	4225.09*	4225.13*	4226.50*	4226.60*
5229.01*	5231.03*	6100.01*	6134.00*	6146.01*	6161.00*	6167.00*	6176.00*	8107.00*	8111.00*	8112.00*
8137.00*										

Median Family Income 110-120%

0405.02*	0405.32*	0506.12*	0610.15*	0610.18*	0610.31*	0610.32*	0610.44*	0610.50*	0715.11*	0719.15*
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## 2022 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

0923.09*	0927.09*	1032.05*	1035.01*	1035.02*	1036.06*	1064.00*	1067.02*	1076.01*	1085.02*	1166.12*
1166.21*	2171.01*	2172.03*	2177.00*	2178.00*	2181.00*	3194.04*	3197.10*	3199.05*	3201.00*	4202.08*
4202.15*	4202.16*	4203.03*	4208.00*	4222.11*	4222.13*	4222.27*	4224.03*	4225.08*	4226.22*	4226.37*
6157.00*	6160.00*	6162.00*	6169.00*	6179.00*	6180.00*	6181.00*	6183.00*	6198.00*	7233.09*	8121.00*
8143.00*	8164.01*	8171.02*	8173.00*							
Median Family Income >= 120%										
0101.02*	0101.03*	0101.04*	0304.01*	0304.02*	0405.33*	0405.34*	0405.35*	0405.36*	0405.37*	0506.18*
0506.19*	0506.20*	0610.10*	0610.11*	0610.20*	0610.21*	0610.36*	0610.37*	0610.39*	0610.45*	0610.47*
0610.48*	0610.54*	0610.55*	0610.56*	0610.59*	0610.64*	0715.09*	0715.10*	0715.13*	0715.15*	0820.19*
0820.21*	0822.11*	0927.21*	1032.06*	1032.07*	1032.09	1032.11*	1032.12*	1032.14*	1032.15*	1032.16*
1032.17*	1032.19*	1032.20*	1034.00*	1036.05*	1036.07*	1036.11*	1036.14*	1042.23*	1048.01*	1048.02*
1049.00*	1050.02*	1050.03	1050.04*	1051.01*	1051.02*	1051.03*	1053.00*	1054.00*	1061.00*	1062.00*
1063.00*	1065.01*	1066.00*	1067.03*	1074.01*	1075.00*	1076.02*	1077.00*	1078.00*	1079.00*	1080.00*
1081.00	1082.00*	1083.01*	1083.02*	1084.00*	1089.01*	1110.00*	1111.00*	1118.00*	1119.00*	1130.00*
1141.00*	1166.10*	1166.11*	1166.19*	1167.07*	1167.10*	1167.12*	1167.13*	1167.14*	1167.15*	1167.19*
1167.21*	1167.25*	1167.27*	1167.28*	1167.29*	1167.30*	1167.31*	1167.37*	2168.06*	2168.07*	2168.09*
2168.13	2168.16	2168.19*	2168.20*	2168.21*	2168.22*	2168.29*	2168.31*	2168.32*	2168.34*	2168.35*
2168.36*	2168.37*	2168.38*	2168.39*	2168.40*	2168.41*	2168.42*	2168.43*	2168.44*	2168.49*	2168.51*
2168.53*	2168.54*	2168.55*	2168.56*	2168.59*	2168.60*	2168.61*	2169.01*	2169.02*	2170.01*	2171.02*
2172.01*	2173.00*	2174.00*	2179.00*	2180.00*	3187.00*	3190.02*	3195.00*	3199.02*	3199.03*	3199.04*
3199.06*	3199.07*	3199.09*	3199.10*	4201.05*	4201.07*	4201.08*	4201.09*	4201.10*	4202.07*	4202.11*
4203.01*	4203.02*	4203.04*	4204.02*	4206.02*	4206.03*	4206.04*	4207.05*	4207.06*	4222.12*	4222.16*
4222.20*	4222.22*	4223.05*	4223.08*	4223.09*	4224.04*	4225.04*	4225.06*	4225.07*	4225.10*	4225.11*
4225.12*	4226.17*	4226.20*	4226.21*	4226.23*	4226.42*	4226.43*	4226.47*	4226.48*	4226.49*	4226.51*
4226.54*	4226.56*	4226.57*	4226.58*	5230.05*	6100.02*	6101.00*	6102.01*	6102.02*	6103.01*	6103.02*
6104.00*	6105.00*	6106.00*	6108.00*	6109.01*	6109.02*	6109.03*	6110.00*	6111.00*	6112.00*	6113.00*
6114.00*	6115.00*	6116.00*	6117.00*	6118.00*	6119.00*	6120.00*	6122.00*	6123.01*	6123.02*	6124.01*
6124.02*	6125.00*	6126.00*	6127.00*	6128.00*	6129.00*	6130.00*	6131.00*	6132.00*	6133.00*	6136.01*
6136.02*	6137.00*	6138.00*	6139.00*	6140.00*	6141.00*	6142.00*	6143.00*	6149.00*	6150.01*	6150.02*

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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6151.00*	6152.01*	6152.02*	6158.00*	6159.00*	6163.00*	6164.00*	6171.00*	6172.00*	6173.00*	6178.00*
6199.00*	7233.07*	7233.10*	7233.11*	8100.00*	8101.00*	8102.00*	8103.00*	8104.00*	8105.00*	8106.00*
8108.00*	8109.00*	8110.00*	8113.00*	8114.00*	8115.00*	8116.00*	8117.00*	8118.00*	8119.00*	8122.00*
8123.00*	8124.00*	8125.00*	8126.00*	8127.00*	8128.01*	8128.02*	8129.00	8130.00*	8131.00*	8132.00*
8133.00*	8134.00*	8135.00*	8136.00*	8139.00*	8141.00*	8142.00*	8144.00*	8145.00*	8147.00*	8148.01*
8149.00*	8150.00*	8151.00*	8152.01*	8152.02*	8152.03*	8153.00*	8154.01*	8154.02*	8155.01*	8155.02*
8156.01*	8156.02*	8157.00*	8158.00*	8159.01*	8159.02	8160.01*	8160.02*	8160.03*	8160.04*	8160.05*
8161.00*	8162.00*	8163.02*	8164.02*	8165.01*	8165.02*	8166.00*	8167.00*	8168.00*	8169.01*	8169.02*
8169.03*	8169.04*	8170.00*	8171.01*	8172.00*	8176.00*	9809.00*				

Median Family Income Not Known

0608.01*	0610.17*	0610.63*	1074.04*	1147.05*	1167.33*	2168.58*	3190.01*	3192.02*	3197.07*	3197.09*
4222.24*	4222.25*	4222.26*	5228.01*	6170.01*	6196.01*	7233.06*	9411.00*	9801.00*	9804.00*	9805.00*
9807.00*	9810.00*									

OUTSIDE ASSESSMENT AREA

GILA COUNTY (007), AZ

MSA: NA

Moderate Income

9404.00

Middle Income

0003.01

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 80-90%

4371.01

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2060.51 4003.04

SAN LUIS OBISPO COUNTY (079), CA

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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MSA: 42020

Upper Income

0118.00

BOULDER COUNTY (013), CO

MSA: 14500

Middle Income

0122.08

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income >= 120%

0032.03

GUNNISON COUNTY (051), CO

MSA: NA

Middle Income

9636.02

MESA COUNTY (077), CO

MSA: 24300

Middle Income

0010.02

OSCEOLA COUNTY (097), FL

MSA: 36740

Middle Income

0410.04

SEMINOLE COUNTY (117), FL

MSA: 36740

Upper Income

0208.05

FULTON COUNTY (121), GA

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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MSA: 12060

Median Family Income >= 120%

0099.00

CHRISTIAN COUNTY (021), IL

MSA: NA

Middle Income

9584.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income >= 120%

2819.00

MORGAN COUNTY (109), IN

MSA: 26900

Middle Income

5104.01

JASPER COUNTY (099), IA

MSA: 19780

Moderate Income

0403.00

CHEROKEE COUNTY (021), KS

MSA: NA

Middle Income

9583.00

DONIPHAN COUNTY (043), KS

MSA: 41140

Middle Income

0203.00

DOUGLAS COUNTY (045), KS

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

MSA: 29940

Moderate Income

0005.01

Middle Income

0005.02 0010.02 0012.03

Upper Income

0006.03

FRANKLIN COUNTY (059), KS

MSA: NA

Middle Income

9543.00 9545.00

HARPER COUNTY (077), KS

MSA: NA

Moderate Income

9617.00

HARVEY COUNTY (079), KS

MSA: 48620

Middle Income

0302.00

LABETTE COUNTY (099), KS

MSA: NA

Moderate Income

9504.00

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0712.04

Upper Income

0710.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

LINN COUNTY (107), KS

MSA: 28140

Moderate Income

9552.00

LYON COUNTY (111), KS

MSA: NA

Upper Income

0002.02

MIAMI COUNTY (121), KS

MSA: 28140

Middle Income

1002.00

RENO COUNTY (155), KS

MSA: NA

Middle Income

0003.00 0013.00 0014.00

Upper Income

0011.00

SHAWNEE COUNTY (177), KS

MSA: 45820

Middle Income

0037.01

SUMNER COUNTY (191), KS

MSA: 48620

Upper Income

9621.00

JEFFERSON COUNTY (111), KY

MSA: 31140

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

Median Family Income >= 120%

0104.07

MCCREARY COUNTY (147), KY

MSA: NA

Moderate Income

9601.00

BOSSIER PARISH (015), LA

MSA: 43340

Upper Income

0111.22

EAST BATON ROUGE PARISH (033), LA

MSA: 12940

Moderate Income

0038.10

BOONE COUNTY (019), MO

MSA: 17860

Upper Income

0017.02

BUCHANAN COUNTY (021), MO

MSA: 41140

Middle Income

0018.00

BUTLER COUNTY (023), MO

MSA: NA

Upper Income

9503.02

CASS COUNTY (037), MO

MSA: 28140

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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Moderate Income

0613.00

Middle Income

0600.01 0600.04 0603.06 0603.09

CLAY COUNTY (047), MO

MSA: 28140

Moderate Income

0221.00

Middle Income

0220.00

Upper Income

0202.02 0212.12 0213.07

GREENE COUNTY (077), MO

MSA: 44180

Moderate Income

0056.00

PLATTE COUNTY (165), MO

MSA: 28140

Low Income

0300.02

Middle Income

0303.08

Upper Income

0301.03

ST. LOUIS CITY (510), MO

MSA: 41180

Middle Income

1256.00

SARPY COUNTY (153), NE



2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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MSA: 36540

Middle Income

0101.08

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income 90-100%

0034.21

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 70-80%

0018.06

NEW HANOVER COUNTY (129), NC

MSA: 48900

Middle Income

0116.09

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income >= 120%

0540.16

CANADIAN COUNTY (017), OK

MSA: 36420

Middle Income

3009.01

Upper Income

3008.04 3010.14 3014.06

CLEVELAND COUNTY (027), OK

MSA: 36420

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

2003.00  
Middle Income

2015.11 2020.02 2022.05  
Upper Income

2016.10 2017.00 2018.01 2024.03  
COTTON COUNTY (033), OK  
MSA: 30020  
Middle Income

8712.00  
CREEK COUNTY (037), OK  
MSA: 46140  
Middle Income

0201.01  
KINGFISHER COUNTY (073), OK  
MSA: NA  
Middle Income

9583.00  
LINCOLN COUNTY (081), OK  
MSA: 36420  
Moderate Income

9614.01  
LOGAN COUNTY (083), OK  
MSA: 36420  
Upper Income

6005.02  
MCCLAIN COUNTY (087), OK  
MSA: 36420  
Upper Income

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000058648

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: CROSSFIRST BANK

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4001.06 4002.04

OKFUSKEE COUNTY (107), OK

MSA: NA

Middle Income

0806.00

PAWNEE COUNTY (117), OK

MSA: 46140

Middle Income

9572.00

POTTAWATOMIE COUNTY (125), OK

MSA: NA

Upper Income

5008.00

ROGERS COUNTY (131), OK

MSA: 46140

Middle Income

0504.07 0508.01

STEPHENS COUNTY (137), OK

MSA: NA

Upper Income

0001.01

WAGONER COUNTY (145), OK

MSA: 46140

Middle Income

0304.06

WOODWARD COUNTY (153), OK

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

9534.00

BRAZORIA COUNTY (039), TX

MSA: 26420

Upper Income

6606.03

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 110-120%

0203.19

Median Family Income >= 120%

0201.10 0203.11 0216.26 0216.50 0217.50

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income 90-100%

6740.02

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income >= 120%

4306.00 4318.04 4320.04

HAYS COUNTY (209), TX

MSA: 12420

Upper Income

0108.06

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 100-110%

0225.02

JEFFERSON COUNTY (245), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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Respondent ID: 0000058648

Agency: FDIC - 3

MSA: 13140  
Income Not Known  
0117.00  
MONTGOMERY COUNTY (339), TX  
MSA: 26420  
Median Family Income 100-110%  
6940.01  
RANDALL COUNTY (381), TX  
MSA: 11100  
Upper Income  
0217.07  
ROCKWALL COUNTY (397), TX  
MSA: 19124  
Middle Income  
0405.03  
Upper Income  
0405.08  
SMITH COUNTY (423), TX  
MSA: 46340  
Moderate Income  
0005.00  
TARRANT COUNTY (439), TX  
MSA: 23104  
Median Family Income 70-80%  
1137.13  
Median Family Income >= 120%  
1055.20 1137.07 1137.09 1137.14 1138.14 1139.06  
TRAVIS COUNTY (453), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: CROSSFIRST BANK

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MSA: 12420

Median Family Income 110-120%

0019.15 0020.07 0308.00

Median Family Income >= 120%

0001.02 0011.02

WALLER COUNTY (473), TX

MSA: 26420

Moderate Income

6803.01

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

9303.00

PRINCE EDWARD COUNTY (147), VA

MSA: NA

Middle Income

9302.04

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

0454.08

BOONE COUNTY (005), WV

MSA: 16620

Middle Income

9585.01

BROWN COUNTY (009), WI

MSA: 24580

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: CROSSFIRST BANK

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0003.02

DUNN COUNTY (033), WI

MSA: NA

Middle Income

9708.02

LARAMIE COUNTY (021), WY

MSA: 16940

Moderate Income

0007.02

2022 Institution Disclosure Statement - Table E-1

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Error Status Information

Respondent ID: 0000058648

Institution: CROSSFIRST BANK

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	440	440	0	0.00%
Small Farm Loans	2	2	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
Total	454	454	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.





# *HMDA Disclosure Statement Notice*



**CROSSFIRST**  
BANK®

## HOME MORTGAGE DISCLOSURE ACT (HMDA) DISCLOSURE STATEMENTS NOTICE

The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions is also available at this web site.

CrossFirst Bank LEI: 5493005XMSZYL5SAEF41

<https://ffiec.cfpb.gov/data-publication/disclosure-reports/>