

Loans by County

Small Business Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

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)
DOUGLAS COUNTY (035), CO										
MSA 19740										
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	184	0	0	1	184	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	184	0	0	1	184	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	184	0	0	1	184	0	0
STATE TOTAL	0	0	1	184	0	0	1	184	0	0

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Respondent ID: 0000700670

Agency: OCC - 1

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										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	134	1	203	0	0	3	309	0	0
Middle Income	4	198	4	783	4	1,234	5	820	0	0
Upper Income	1	4	1	200	1	300	2	204	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	8	336	6	1,186	5	1,534	10	1,333	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	0	0	0	0	1	327	1	327	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	327	1	327	0	0
JACKSON COUNTY (085), 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	2	133	0	0	0	0	1	33	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	133	0	0	0	0	1	33	0	0

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State: KANSAS (20)

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	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 (087), KS										
MSA 45820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	146	0	0	2	735	2	368	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	146	0	0	2	735	2	368	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	264	1	264	0	0
Median Family Income 70-80%	0	0	1	122	0	0	0	0	0	0
Median Family Income 80-90%	2	85	0	0	1	960	3	1,045	0	0
Median Family Income 90-100%	3	119	1	142	0	0	3	165	0	0
Median Family Income 100-110%	1	66	0	0	1	447	2	513	0	0
Median Family Income 110-120%	0	0	2	342	0	0	2	342	0	0
Median Family Income ≥ 120%	10	488	8	1,437	7	3,979	14	2,654	0	0
Median Family Income Not Known	3	137	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	895	12	2,043	10	5,650	25	4,983	0	0

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	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)
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	1	240	0	0	1	240	0	0
Upper Income	1	22	0	0	0	0	1	22	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	22	1	240	0	0	2	262	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	75	0	0	0	0	1	75	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	1	75	0	0
OSAGE COUNTY (139), 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	1	30	0	0	0	0	1	30	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	1	30	0	0

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	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 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	3	1,544	3	1,544	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	134	0	0	1	134	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	36	0	0	0	0	1	36	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	15	0	0	0	0	1	15	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	51	1	134	3	1,544	6	1,729	0	0
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0003										
Low Income	2	50	0	0	0	0	1	10	0	0
Moderate Income	4	187	1	130	5	2,217	4	853	0	0
Middle Income	11	517	6	953	4	1,698	7	898	0	0
Upper Income	56	2,940	5	711	4	2,493	7	2,218	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	73	3,694	12	1,794	13	6,408	19	3,979	0	0

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State: KANSAS (20)

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	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)
WABAUNSEE COUNTY (197), 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	1	30	0	0	0	0	1	30	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	1	30	0	0
WYANDOTTE COUNTY (209), KS										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	1	230	1	338	2	245	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	1	200	0	0	1	200	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	2	430	1	338	4	545	0	0
TOTAL INSIDE AA IN STATE	104	5,091	33	5,587	32	15,474	64	12,569	0	0
TOTAL OUTSIDE AA IN STATE	8	436	1	240	3	1,062	9	1,125	0	0
STATE TOTAL	112	5,527	34	5,827	35	16,536	73	13,694	0	0

Loans by County

Small Business Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

State: MARYLAND (24)

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 (031), MD										
MSA 23224										
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	71	0	0	0	0	1	71	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	71	0	0	0	0	1	71	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	0	0	0	0	1	71	0	0
STATE TOTAL	1	71	0	0	0	0	1	71	0	0

Loans by County

Small Business Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

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)
BENTON COUNTY (015), 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	1	310	1	310	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	310	1	310	0	0
CAPE GIRARDEAU COUNTY (031), MO										
MSA 16020										
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	33	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	33	0	0	0	0	0	0	0	0
CASS COUNTY (037), MO										
MSA 28140										
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	1	50	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	1	200	0	0	1	200	0	0

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	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)
CLAY COUNTY (047), MO										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	96	1	200	2	608	2	296	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	154	0	0	1	500	3	654	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	250	1	200	3	1,108	5	950	0	0
CLINTON COUNTY (049), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	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
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	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	561	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	561	0	0	0	0

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	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 2/										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	3	1,804	1	454	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	1	455	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	515	1	515	0	0
Median Family Income 100-110%	1	18	1	131	0	0	2	149	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	184	0	0	1	184	0	0
Median Family Income Not Known	1	14	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	2	315	5	2,774	5	1,302	0	0
LAFAYETTE COUNTY (107), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	161	0	0	1	161	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	161	0	0	1	161	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Agency: OCC - 1

State: MISSOURI (29)

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (165), MO										
MSA 28140										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,080	1	680	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	1,080	1	680	0	0
TOTAL INSIDE AA IN STATE	5	282	3	515	10	4,962	11	2,932	0	0
TOTAL OUTSIDE AA IN STATE	2	83	3	581	2	871	3	671	0	0
STATE TOTAL	7	365	6	1,096	12	5,833	14	3,603	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

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)
WICHITA COUNTY (485), TX										
MSA 48660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	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	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	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	109	5,373	36	6,102	42	20,436	75	15,501	0	0
TOTAL OUTSIDE AA	11	590	5	1,005	6	2,433	14	2,051	0	0
TOTAL INSIDE & OUTSIDE	120	5,963	41	7,107	48	22,869	89	17,552	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 2-1

PAGE: 1 OF 2

Loans by County

Small Farm Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JOHNSON COUNTY (091), KS										
MSA 28140										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
LINN COUNTY (107), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	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	35	0	0	0	0	1	35	0	0

2022 Institution Disclosure Statement - Table 2-1

PAGE: 2 OF 2

Loans by County

Small Farm Loans - Originations

Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670

Agency: OCC - 1

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)
SHAWNEE COUNTY (177), KS										
MSA 45820										
Inside AA 0003										
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	20	0	0	0	0	1	20	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
TOTAL INSIDE AA IN STATE	2	120	0	0	0	0	2	120	0	0
TOTAL OUTSIDE AA IN STATE	1	35	0	0	0	0	1	35	0	0
STATE TOTAL	3	155	0	0	0	0	3	155	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	2	120	0	0	0	0	2	120	0	0
TOTAL OUTSIDE AA	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE & OUTSIDE	3	155	0	0	0	0	3	155	0	0

2022 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: CAPITOL FEDERAL SAVINGS BANK

PAGE: 1 OF 1
Respondent ID: 0000700670
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	41	8,588	25	4,983	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	5	883	4	545	0	0
MO - CLAY COUNTY (047) - MSA 28140	7	1,558	5	950	0	0
MO - JACKSON COUNTY (095) - MSA 28140 2/	9	3,121	5	1,302	0	0
MO - PLATTE COUNTY (165) - MSA 28140	2	1,080	1	680	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	6	1,729	6	1,729	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	98	11,896	19	3,979	0	0
KS - DOUGLAS COUNTY (045) - MSA 29940	19	3,056	10	1,333	0	0

Footnote:
2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: CAPITOL FEDERAL SAVINGS BANK

Respondent ID: 0000700670
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KS - JOHNSON COUNTY (091) - MSA 28140	1	100	1	100	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	1	20	1	20	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: CAPITOL FEDERAL SAVINGS

Respondent ID: 0000700670
Agency: OCC - 1

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	4	25,000	0	0
Purchased	0	0	0	0
Total	4	25,000	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

PAGE: 1 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000700670***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: CAPITOL FEDERAL SAVINGS**

ASSESSMENT AREA - 0001**JOHNSON COUNTY (091), KS****MSA: 28140****Median Family Income 40-50%**

0518.08* 0524.18*

Median Family Income 50-60%

0524.23* 0535.02* 0535.55*

Median Family Income 60-70%

0519.11* 0520.05 0529.05* 0535.56*

Median Family Income 70-80%

0520.04* 0520.06* 0523.08* 0529.06 0535.57* 0537.05*

Median Family Income 80-90%

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

Median Family Income 90-100%

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

0529.07 0530.04 0531.05* 0536.01* 0537.07*

Median Family Income 100-110%

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

0537.03*

Median Family Income 110-120%

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

0534.14 0535.07* 0536.04* 0537.09* 0537.12* 0538.01

Median Family Income >= 120%

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

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

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

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

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

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

2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000700670***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: CAPITOL FEDERAL SAVINGS**

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*

CLAY COUNTY (047), MO**MSA: 28140****Moderate Income**

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

0212.08* 0212.11* 0214.03 0217.01* 0217.03* 0221.00

Middle Income

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

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

0220.00* 0222.00* 0223.01*

Upper Income

2022 Institution Disclosure Statement - Table 6

PAGE: 3 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000700670***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: CAPITOL FEDERAL SAVINGS**

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

JACKSON COUNTY (095), MO 2/**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* 0163.00* 0164.00*

Median Family Income 40-50%

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

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* 0129.03* 0130.03* 0131.00* 0132.08* 0134.01* 0134.10* 0153.00* 0156.00* 0162.00*

Median Family Income 60-70%

0038.00* 0061.00* 0088.00* 0090.00* 0102.04* 0105.00* 0129.06* 0133.01* 0133.09* 0134.05* 0134.17*

0167.00* 0169.00* 0171.00*

Median Family Income 70-80%

0073.01* 0080.00* 0125.01* 0125.02* 0128.03* 0128.04* 0129.04* 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* 0126.00* 0133.13* 0161.00* 0168.01*

0175.00*

Median Family Income 90-100%

0098.00* 0100.02 0128.02* 0134.18* 0179.00*

Median Family Income 100-110%

0092.00 0101.05 0102.03* 0127.02* 0127.03* 0134.16* 0144.00* 0168.02* 0177.00*

Median Family Income 110-120%

0043.00* 0065.00* 0082.00* 0091.00* 0099.00* 0100.01* 0134.07* 0143.00* 0176.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

PAGE: 4 OF 10

Respondent ID: 0000700670

Agency: OCC - 1

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* 0152.00* 0157.01* 0157.02* 0158.00* 0173.00* 0181.02* 0182.00*

Median Family Income Not Known

0011.00* 0057.00* 0073.02 0133.07* 0154.02* 0159.00* 9801.01*

PLATTE COUNTY (165), MO

MSA: 28140

Low Income

0300.02*

Moderate Income

0302.13* 0305.02* 0306.01*

Middle Income

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

Upper Income

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

Income Not Known

9800.00*

ASSESSMENT AREA - 0002

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

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

PAGE: 5 OF 10

Assessment Area(s) by Tract**Respondent ID: 0000700670***** denotes no loans made in specified tracts****Agency: OCC - 1****Institution: CAPITOL FEDERAL SAVINGS**

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%

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*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

PAGE: 6 OF 10

Respondent ID: 0000700670

Agency: OCC - 1

ASSESSMENT AREA - 0003

SHAWNEE COUNTY (177), KS

MSA: 45820

Low Income

0004.00* 0005.00* 0011.00* 0029.00

Moderate Income

0006.00* 0008.00 0010.00 0012.00* 0013.00* 0021.00 0027.01 0028.00* 0030.01* 0031.00 0040.00

Middle Income

0007.00 0009.00* 0015.00 0016.01* 0016.03* 0016.04* 0018.00* 0019.00 0022.00* 0024.01 0024.02

0025.00 0026.01* 0027.02 0030.02* 0033.01* 0036.01 0036.06 0037.01 0037.02* 0039.02* 0041.00

Upper Income

0026.02 0033.02 0034.01 0034.02 0035.00* 0036.04* 0036.05 0036.07 0039.01*

ASSESSMENT AREA - 0004

DOUGLAS COUNTY (045), KS

MSA: 29940

Moderate Income

0001.00 0002.01* 0002.02 0003.02* 0005.01* 0008.02* 0009.04*

Middle Income

0005.02 0006.04 0007.03* 0007.04 0008.01* 0009.02* 0009.03* 0010.01* 0010.02 0012.02* 0012.03

0014.00 0015.00*

Upper Income

0006.02 0006.03* 0007.01 0007.97 0012.01*

Income Not Known

0003.01* 0004.00*

ASSESSMENT AREA - 0005

POTTAWATOMIE COUNTY (149), KS

MSA: 31740

Middle Income

0001.01* 0003.00* 0004.00*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

PAGE: 7 OF 10

Respondent ID: 0000700670

Agency: OCC - 1

Upper Income

0001.02* 0002.00*

RILEY COUNTY (161), KS

MSA: 31740

Low Income

0011.01*

Moderate Income

0002.01* 0002.02* 0008.01* 0010.02*

Middle Income

0003.04* 0005.00* 0008.02* 0009.00*

Upper Income

0006.01* 0006.02* 0007.00* 0011.02* 0013.01* 0013.02*

Income Not Known

0003.03* 9800.00*

ASSESSMENT AREA - 0006

LYON COUNTY (111), KS

MSA: NA

Moderate Income

0001.01*

Middle Income

0002.01* 0002.03* 0003.00* 0004.00* 0005.00*

Upper Income

0001.03* 0002.02* 0006.00* 0007.00* 0008.00*

Income Not Known

0001.02*

ASSESSMENT AREA - 0007

SALINE COUNTY (169), KS

MSA: NA

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

Respondent ID: 0000700670

Agency: OCC - 1

0001.01* 0001.02* 0002.00* 0003.00* 0004.00*

Middle Income

0005.00* 0006.00* 0008.00* 0009.00* 0012.00*

Upper Income

0007.00* 0010.00* 0011.00*

OUTSIDE ASSESSMENT AREA

DOUGLAS COUNTY (035), CO

MSA: 19740

Upper Income

0144.10

FRANKLIN COUNTY (059), KS

MSA: NA

Middle Income

9541.01

JACKSON COUNTY (085), KS

MSA: 45820

Middle Income

0826.00 0828.00

JEFFERSON COUNTY (087), KS

MSA: 45820

Upper Income

0201.01

LEAVENWORTH COUNTY (103), KS

MSA: 28140

Middle Income

0714.00

Upper Income

0712.05

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

Respondent ID: 0000700670

Agency: OCC - 1

LINN COUNTY (107), KS

MSA: 28140

Middle Income

9551.01

MIAMI COUNTY (121), KS

MSA: 28140

Middle Income

1001.00

OSAGE COUNTY (139), KS

MSA: 45820

Middle Income

0101.00

WABAUNSEE COUNTY (197), KS

MSA: 45820

Middle Income

4831.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 80-90%

7012.16

BENTON COUNTY (015), MO

MSA: NA

Middle Income

4603.00

CAPE GIRARDEAU COUNTY (031), MO

MSA: 16020

Middle Income

8802.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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

Institution: CAPITOL FEDERAL SAVINGS

Respondent ID: 0000700670

Agency: OCC - 1

CASS COUNTY (037), MO

MSA: 28140

Moderate Income

0609.04

Upper Income

0604.02

CLINTON COUNTY (049), MO

MSA: 28140

Middle Income

9604.00

GREENE COUNTY (077), MO

MSA: 44180

Upper Income

0037.01

LAFAYETTE COUNTY (107), MO

MSA: 28140

Middle Income

0904.01

WICHITA COUNTY (485), TX

MSA: 48660

Moderate Income

0116.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000700670

Institution: CAPITOL FEDERAL SAVINGS

Agency: OCC - 1

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	112	112	0	0.00%
Small Farm Loans	3	3	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	715	715	0	0.00%
Total	832	832	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.