

Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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	1	197	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	197	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	197	0	0	0	0	0	0
STATE TOTAL	0	0	1	197	0	0	0	0	0	0

Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>ARAPAHOE COUNTY (005), 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	1	115	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>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%	1	50	1	140	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	1	140	0	0	0	0	0	0

Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>EL PASO COUNTY (041), CO</b>										
<b>MSA 17820</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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	100	2	255	0	0	0	0	0	0
STATE TOTAL	2	100	2	255	0	0	0	0	0	0

Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

State: CONNECTICUT (09)

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>FAIRFIELD COUNTY (001), CT</b>										
<b>MSA 14860</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	394	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	394	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	2	394	0	0	0	0	0	0
STATE TOTAL	0	0	2	394	0	0	0	0	0	0





Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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 0002</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	353	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	353	0	0	0	0
<b>DOUGLAS COUNTY (045), KS</b>										
<b>MSA 29940</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	129	0	0	1	915	1	85	0	0
Middle Income	3	94	1	200	3	1,264	2	92	0	0
Upper Income	0	0	2	415	0	0	1	230	0	0
Income Not Known	0	0	1	150	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	223	4	765	4	2,179	4	407	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	0	0	0	0	1	480	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	480	0	0	0	0



Loans by County

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>JEFFERSON COUNTY (087), 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	1	200	0	0	0	0	0	0
Upper Income	2	81	1	115	0	0	1	57	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	81	2	315	0	0	1	57	0	0
<b>JOHNSON COUNTY (091), KS 2/</b>										
<b>MSA 28140</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	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%	1	11	0	0	0	0	1	11	0	0
Median Family Income 100-110%	2	144	4	564	0	0	1	151	0	0
Median Family Income 110-120%	1	50	0	0	0	0	1	50	0	0
Median Family Income >= 120%	7	283	4	865	1	725	6	300	0	0
Median Family Income Not Known	5	253	0	0	0	0	1	35	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	741	8	1,429	1	725	10	547	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>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	1	25	0	0	0	0	1	25	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	0	0	1	25	0	0
<b>RILEY COUNTY (161), KS</b>										
<b>MSA 31740</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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	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

**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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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 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	25	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	60	0	0	0	0	1	60	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%	2	120	0	0	0	0	2	120	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%	2	143	1	130	1	925	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	6	348	1	130	1	925	3	180	0	0
<b>SHAWNEE COUNTY (177), KS</b>										
<b>MSA 45820</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	36	0	0	1	745	2	36	0	0
Middle Income	16	723	5	1,068	7	4,366	11	1,643	0	0
Upper Income	45	2,406	6	765	2	651	6	700	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	63	3,165	11	1,833	10	5,762	19	2,379	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>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	1	56	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	56	0	0	0	0	0	0	0	0
<b>THOMAS COUNTY (193), 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	1	440	1	440	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	440	1	440	0	0
<b>WYANDOTTE COUNTY (209), KS</b>										
<b>MSA 28140</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	1	250	0	0	0	0	0	0
Moderate Income	3	215	1	250	0	0	4	465	0	0
Middle Income	1	33	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	4	248	2	500	0	0	5	498	0	0
TOTAL INSIDE AA IN STATE	95	4,825	26	4,657	17	9,944	41	4,011	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: 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)
TOTAL OUTSIDE AA IN STATE	4	162	2	315	2	920	3	522	0	0
STATE TOTAL	99	4,987	28	4,972	19	10,864	44	4,533	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>CLAY COUNTY (047), MO</b>										
<b>MSA 28140</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	136	0	0	1	744	2	794	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	136	0	0	1	744	2	794	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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 2/</b>										
<b>MSA 28140</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	1	139	0	0	0	0	0	0
Median Family Income 50-60%	1	67	0	0	1	329	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	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	67	1	139	1	329	0	0	0	0
<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	1	120	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

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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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)
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	120	0	0	0	0	0	0
<b>Totals For County: (095) 2/</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	1	139	0	0	0	0	0	0
Median Family Income 50-60%	1	67	0	0	1	329	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	1	120	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	67	2	259	1	329	0	0	0	0
<b>PLATTE COUNTY (165), MO</b>										
<b>MSA 28140</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	1	350	1	350	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	176	0	0	1	176	0	0
Upper Income	0	0	1	150	1	417	2	567	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	2	326	2	767	4	1,093	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>STONE COUNTY (209), 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	0	0	1	600	1	600	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	600	1	600	0	0
TOTAL INSIDE AA IN STATE	3	203	3	465	4	1,840	6	1,887	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	120	1	600	1	600	0	0
STATE TOTAL	3	203	4	585	5	2,440	7	2,487	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>MECKLENBURG COUNTY (119), NC</b>										
<b>MSA 16740</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	50	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>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	100	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	100	0	0	0	0	0	0	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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	50	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	150	0	0	0	0	0	0	0	0
STATE TOTAL	2	150	0	0	0	0	0	0	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

State: UTAH (49)

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>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</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	326	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	326	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	2	326	0	0	0	0	0	0
STATE TOTAL	0	0	2	326	0	0	0	0	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

Respondent ID: 0000700670

Small Business Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

State: WASHINGTON (53)

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>SNOHOMISH COUNTY (061), WA</b>										
<b>MSA 42644</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	50	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	98	5,028	29	5,122	21	11,784	47	5,898	0	0
TOTAL OUTSIDE AA	12	612	10	1,607	3	1,520	4	1,122	0	0
TOTAL INSIDE & OUTSIDE	110	5,640	39	6,729	24	13,304	51	7,020	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

Respondent ID: 0000700670

Small Farm Loans - Originations

Agency: OCC - 1

Institution: Capitol Federal Savings Bank

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>SHAWNEE COUNTY (177), KS</b>										
<b>MSA 45820</b>										
<b>Inside AA 0003</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	362	1	362	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	362	1	362	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	1	362	1	362	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	0	0	1	362	1	362	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	1	362	1	362	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	0	0	1	362	1	362	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Capitol Federal Savings Bank**

**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 2/	25	2,895	10	547	0	0
KS - WYANDOTTE COUNTY (209) - MSA 28140	6	748	5	498	0	0
MO - CLAY COUNTY (047) - MSA 28140	3	880	2	794	0	0
MO - JACKSON COUNTY (095) - MSA 28140 2/	3	535	0	0	0	0
MO - PLATTE COUNTY (165) - MSA 28140	4	1,093	4	1,093	0	0
KS - BUTLER COUNTY (015) - MSA 48620	1	353	0	0	0	0
KS - SEDGWICK COUNTY (173) - MSA 48620	8	1,403	3	180	0	0
KS - SHAWNEE COUNTY (177) - MSA 45820	84	10,760	19	2,379	0	0
KS - DOUGLAS COUNTY (045) - MSA 29940	13	3,167	4	407	0	0
KS - RILEY COUNTY (161) - MSA 31740	1	100	0	0	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.



**2023 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 - SHAWNEE COUNTY (177) - MSA 45820	1	362	1	362	0	0

**2023 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Capitol Federal Savings Bank**

PAGE: 1 OF 1

**Respondent ID: 0000700670**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	6	9,626	0	0
Purchased	0	0	0	0
Total	6	9,626	0	0
Consortium/Third Party Loans (optional)				

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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**ASSESSMENT AREA - 0001**

**JOHNSON COUNTY (091), KS 2/**

**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\*

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings 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**

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**

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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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\*

**Median Family Income 100-110%**

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

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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**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\* 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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

---

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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**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.



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

---

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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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**

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income >= 120%**

4304.00

**ARAPAHOE COUNTY (005), CO**

**MSA: 19740**

**Median Family Income >= 120%**

0067.06

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income >= 120%**

0004.03 0039.02

**EL PASO COUNTY (041), CO**

**MSA: 17820**

**Median Family Income 80-90%**

0015.00

**FAIRFIELD COUNTY (001), CT**

**MSA: 14860**

**Median Family Income >= 120%**

2454.00 2455.00

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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**Median Family Income 70-80%**

0137.00

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income >= 120%**

0715.00

**FRANKLIN COUNTY (059), KS**

**MSA: NA**

**Middle Income**

9544.00

**JEFFERSON COUNTY (087), KS**

**MSA: 45820**

**Middle Income**

0201.02

**Upper Income**

0201.01

**LEAVENWORTH COUNTY (103), KS**

**MSA: 28140**

**Middle Income**

0712.04

**SUMNER COUNTY (191), KS**

**MSA: 48620**

**Middle Income**

9625.00

**THOMAS COUNTY (193), KS**

**MSA: NA**

**Middle Income**

9531.00

**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.

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000700670**

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

**Agency: OCC - 1**

**Institution: Capitol Federal Savings Bank**

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

**MSA: 28140**

**Median Family Income 80-90%**

0141.27

**STONE COUNTY (209), MO**

**MSA: NA**

**Upper Income**

0906.04

**MECKLENBURG COUNTY (119), NC**

**MSA: 16740**

**Median Family Income >= 120%**

0058.33

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0136.17

**HARRIS COUNTY (201), TX**

**MSA: 26420**

**Median Family Income >= 120%**

5316.00

**SALT LAKE COUNTY (035), UT**

**MSA: 41620**

**Median Family Income >= 120%**

1128.14 1130.22

**SNOHOMISH COUNTY (061), WA**

**MSA: 42644**

**Median Family Income >= 120%**

0519.18

**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.

**2023 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000700670**

**Institution: Capitol Federal Savings Bank**

**Agency: OCC - 1**

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<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	85	85	0	0.00%
Small Farm Loans	1	1	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	708	708	0	0.00%
Total	796	796	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.