

### **CRA & HMDA Disclosure Act Notice**

The CRA data about our small business and small farm lending is available online for review. The data show the geographic distributions of loans as well as population income levels for each county where the bank made these loans. This data can be found at [www.ffiec.gov](http://www.ffiec.gov) or by clicking [here](#) and searching for “The Central Trust Bank”

The HMDA data about our mortgage lending is available online for review. The data show 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 can be found at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda) or by clicking [here](#) and searching for “The Central Trust Bank”