

Community Reinvestment Act (CRA) Public File Information

Central Bank is committed to meeting the financial needs of our local communities, including low to moderate income and minority areas. To comply with CRA requirements, the following information must be provided to the public and updated quarterly.

CRA Performance Evaluation

Central Bank received a CRA Rating of “satisfactory” during our last performance evaluation on December 10, 2018. The evaluation covered the period from the prior evaluation dated November 13, 2012, to the most current evaluation dated December 10, 2018.

Written Comments

Central Bank has not received any written comments from the public for the current year or either of the two prior calendar years relating to the banks performance in helping to meet the community credit needs. Upon receipt of any future written comments relating to the specified subject, they will be posted for public review.

Branch and ATM Locations

- 1506 Market St, Ste C180, Little Rock, AR 72211-1871
- 5000 W Markham St, Little Rock, AR 72205-3626
- 3001 SE J St, Bentonville, AR 72712-3797

Products and Services

The products and services offered by Central Bank can be found on the bank’s website, centralbankar.com.

Assessment Areas

Central Bank’s assessment areas are the following Arkansas counties: Pulaski, Saline, Benton and Washington. Please see the assessment area maps that follow this document.

CRA Public Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board will evaluate our record of helping to meet the credit needs of the community with safe and sound operations. Certain information about our operations and CRA performance is required to be made available to the public. Upon request, this information along with the following information will be made available to you within five calendar days of the request: 1) a map of our assessment areas; 2) information about our branches in these assessment areas; 3) a list of services we provide at our branch locations; 4) our lending performance will be made available when an evaluation has been completed; 5) written comments that relate to our CRA performance will be made available when received.

The Federal Reserve provides a list at least thirty days prior to the start of each quarter that details the banks scheduled for CRA examination. These lists may be found online at: <https://www.federalreserve.gov/apps/CRAPubWeb/Schedule/DistrictSchedule>. The referenced website can also be used to submit written comments about our performance to meet community credit needs. You may also send written comments to the Officer in Charge of Supervision, Federal Reserve Bank of St. Louis, P.O. Box 442, St. Louis, MO 63166-0442. Your comments along with our responses will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

HMDA Notice

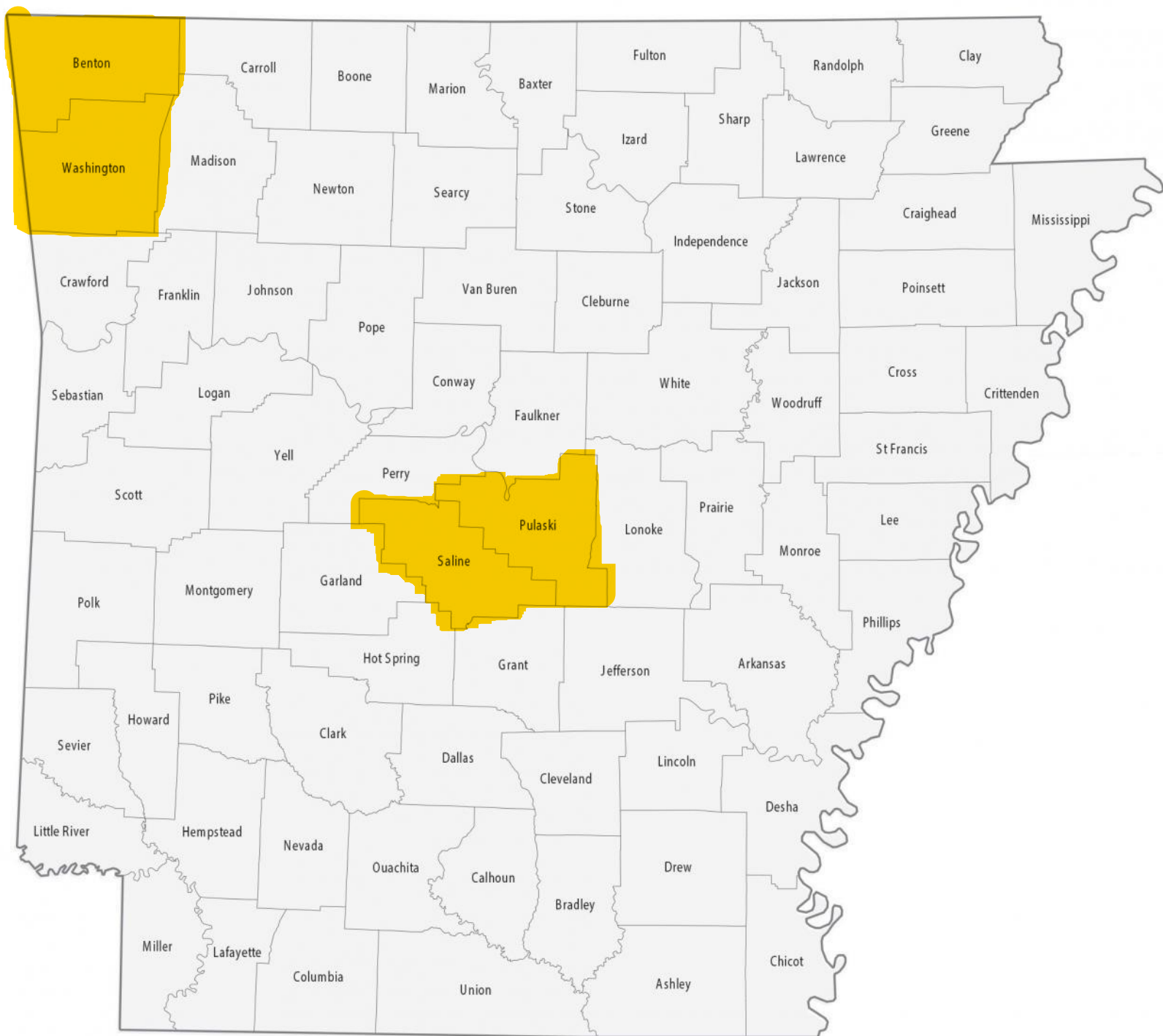
Effective January 1, 2018 the Home Mortgage Disclosure Act (HMDA) data about our residential mortgage lending are available online for review. The data shows geographic distribution of loans and applications. Information including ethnicity, race, sex, age and income of applicants and borrowers is made available for loan approvals, denials and withdrawals.

This data is available online at the Consumer Financial Protection Bureau's website, (<https://www.consumerfinance.gov/hmda>), beginning with calendar years 2022 forward.



www.centralbankar.com
Little Rock Phone 501-221-6400 Bentonville Phone 479-619-2000 Fax 501-227-8932
P.O. Box 22037 Little Rock, AR 72221 1506 Market Street Suite C-180 Little Rock, AR 72211
5000 West Markham Little Rock, AR 72205 3001 SE J Street Bentonville, AR 72712

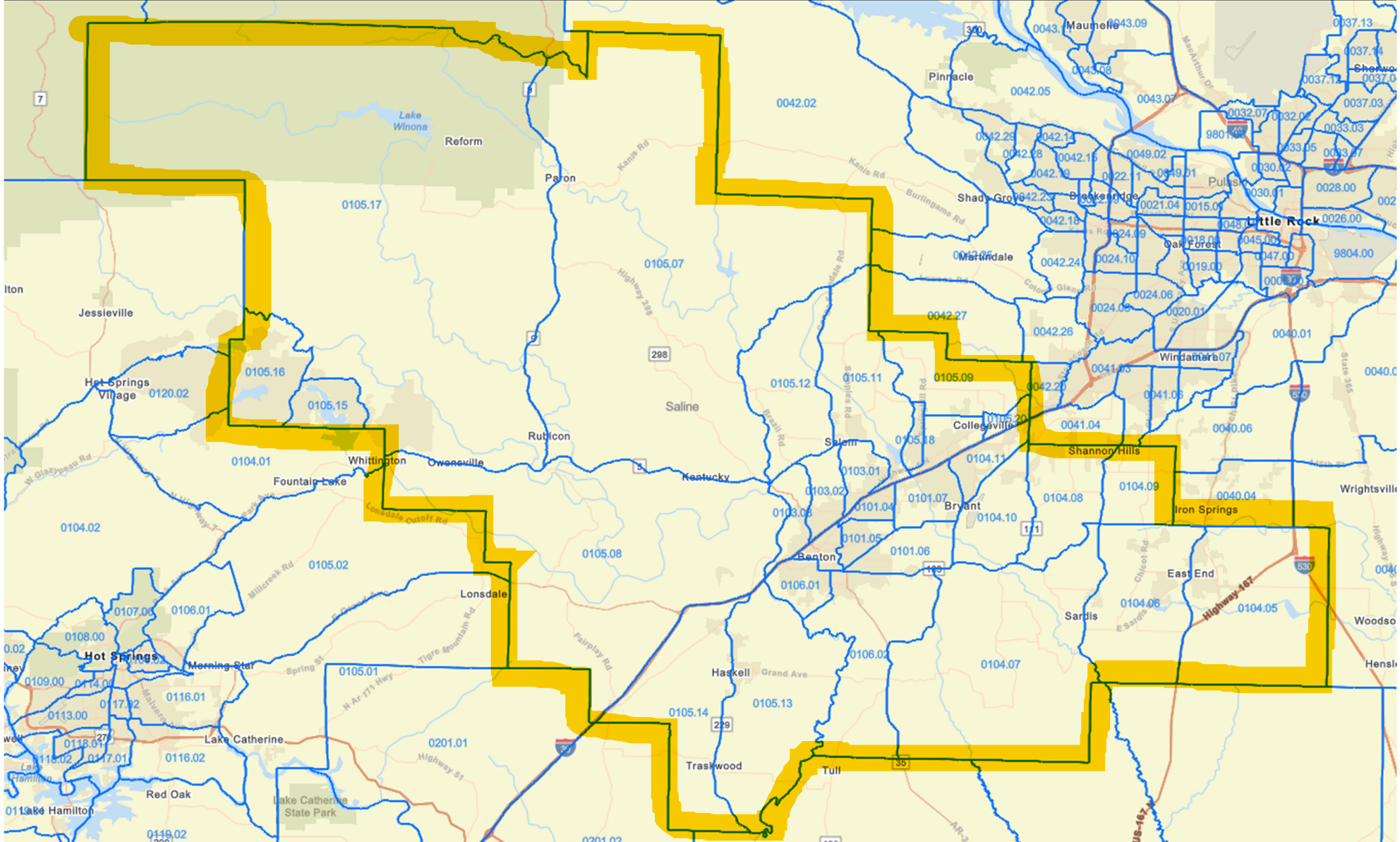




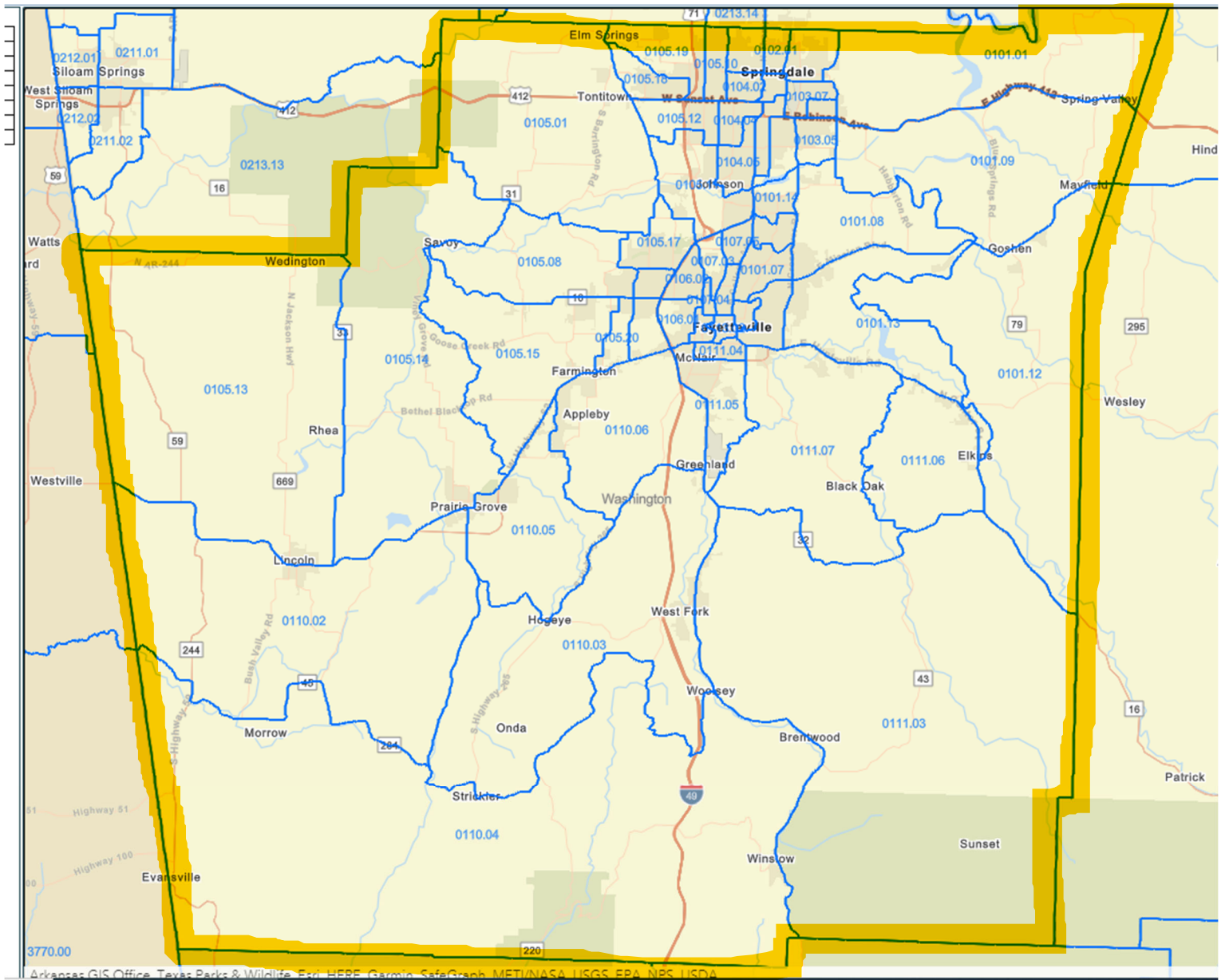
The map displays the proposed boundary for the new Little Rock Police Department, outlined in yellow. The boundary covers a large area in central Arkansas, including the city of Little Rock and surrounding regions. Key features include:

- Major Roads:** Interstate 49 (I-49) running vertically through the center, and State Routes 167, 300, 38, 70, 161, and 256.
- Water Bodies:** The Mississippi River to the east and several smaller lakes and reservoirs.
- Place Names:** Little Rock, Camp Joseph T. Robinson, Maumelle, Sherwood, Jacksonville, Bryant, and England.
- Geographic Features:** The boundary follows major roads and water bodies, enclosing a large area of land.

Saline County Census Tracts



Washington County Census Tracts



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