



PUBLIC DISCLOSURE

December 4, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

i3 Bank
RSSD# 348159

12212 North 156th Street
Bennington, Nebraska 68007

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

i3 Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable geographic distribution of loans occurs throughout the bank's AAs.
- Lending reflects a poor distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as the AAs' demographic and economic characteristics, and credit needs. In addition, available aggregate data for the analysis of 2022 home mortgage lending and 2019 through 2022 small business lending was referenced for additional perspective to gauge credit demand within the bank's AAs. Lending performance was assessed within the bank's two AAs, the Omaha Metropolitan AA and the Lancaster County Metropolitan AA. The Omaha Metropolitan AA was assessed using a full-scope review and carried a greater weight in the overall conclusion of performance, while the Lancaster County Metropolitan AA was assessed using a limited-scope review and received less weight in the overall performance conclusion. With regard to performance weighting among specific loan products, the bank's small business lending was given greater weight in the analysis given the bank's loan portfolio composition and strategy.

Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio, and
- A universe of 83 outstanding small business loans originated between July 30, 2019 and December 31, 2022, and the universe of 87 home mortgage loans originated between January 1, 2022 and December 31, 2022.

DESCRIPTION OF INSTITUTION

i3 Bank is a community bank headquartered in Bennington, Nebraska. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of BBIG Holdings, LLC.
- The bank has total assets of \$188.3 million as of June 30, 2023.
- In addition to its full-service main office in Bennington, the bank operates full-service branches in Ashland, Lincoln, and Omaha. The bank has automated teller machines (ATMs) at each location except the Ashland branch.
- In response to the Coronavirus Disease 2019 pandemic (pandemic), the bank participated in the U.S. Small Business Administration’s Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act. PPP loans are specialized loans that were originated to assist businesses and farms in retaining workers and staff during the economic crisis caused by the pandemic. In 2020 and 2021, the bank originated 279 PPP loans in amounts of \$1 million or less for a total dollar amount of \$24.6 million. The PPP loans were responsive to the needs of businesses during the pandemic.
- As illustrated in Table 1, the bank’s primary business strategy remains in its commercial lending portfolio, followed by home mortgage lending.

Table 1

| Composition of Loan Portfolio as of June 30, 2023 | | |
|---|----------------|--------------|
| Loan Type | \$(000) | % |
| Construction and Land Development | 24,122 | 17.0 |
| Farmland | 3,495 | 2.5 |
| 1- to 4- Family Residential Real Estate | 26,271 | 18.5 |
| Multifamily Residential Real Estate | 12,439 | 8.8 |
| Nonfarm Nonresidential Real Estate | 26,655 | 18.8 |
| Agricultural | 390 | 0.3 |
| Commercial and Industrial | 42,539 | 30.0 |
| Consumer | 5,656 | 4.0 |
| Other | 181 | 0.1 |
| Gross Loans | 141,748 | 100.0 |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | |

The bank was rated Satisfactory under the CRA at its July 29, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Omaha Metropolitan AA (full-scope review); and a brief discussion of performance in the Lancaster County Metropolitan AA (limited-scope review).

The bank's overall lending test performance is Satisfactory. The conclusion is derived from a reasonable NLTD ratio, a majority of loans being originated within the bank's AAs, and a reasonable overall geographic distribution. The overall borrower distribution of loans is rated poor, which will be discussed in greater detail in the individual discussion of this performance criterion.

While the evaluation assessed small business lending between July 30, 2019 and December 31, 2022, loan data was assessed for two separate time periods for the geographic and borrower distribution analyses based on changes to American Community Survey (ACS) data during the evaluation period. Specifically, for the geographic and borrower analyses, loan data for 2019 through 2021 was combined and evaluated in aggregate and compared to 2021 demographic data, as there were no significant demographic changes during the three-year period. Loan data for 2022 was evaluated individually and compared to 2022 demographic data. The tables in the body of this report include data for 2022. See Appendix C for 2019 through 2021 lending data tables.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison, to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions and geographic proximity.

The bank's NLTD ratio is reasonable. While the bank's 18-quarter average NLTD ratio is below the ratios of other similarly situated financial institutions included in the analysis, it does not reveal any limitations that would impede its ability to meet the credit needs of its AAs given the bank's high ratio.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

Table 2

| Comparative NLTD Ratios March 31, 2019 – June 30, 2023 | | | |
|--|----------------|--------------------|--------------------|
| Institution | Location | Asset Size \$(000) | NLTD Ratio (%) |
| | | | 18 Quarter Average |
| i3 Bank | Bennington, NE | 188,253 | 84.1 |
| City Bank & Trust Company | Lincoln, NE | 291,052 | 85.2 |
| Commercial State Bank | Wausa, NE | 215,780 | 87.7 |
| American Interstate Bank | Elkhorn, NE | 112,312 | 88.2 |
| Foundation One Bank | Waterloo, NE | 167,828 | 104.2 |
| Nebraska Bank of Commerce | Lincoln, NE | 172,193 | 106.1 |

Assessment Area Concentration

This performance criterion evaluates the percentage of lending originated inside and outside of the AAs. As illustrated in Table 3, the bank originates a majority of its small business and home mortgage loans, by number and dollar volumes, inside its AAs.

Table 3

| Lending Inside and Outside the Assessment Areas | | | | | | | | |
|---|------------|-------------|---------------|-------------|-----------|-------------|---------------|-------------|
| Loan Type | Inside | | | | Outside | | | |
| | # | #% | \$(000) | \$% | # | #% | \$(000) | \$% |
| Home Purchase - Conventional | 31 | 66.0 | 10,983 | 58.5 | 16 | 34.0 | 7,787 | 41.5 |
| Home Improvement | 1 | 100.0 | 95 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Multi-Family Housing | 2 | 50.0 | 900 | 49.6 | 2 | 50.0 | 914 | 50.4 |
| Refinancing | 26 | 74.3 | 6,479 | 72.0 | 9 | 25.7 | 2,524 | 28.0 |
| Total HMDA Related | 60 | 69.0 | 18,457 | 62.2 | 27 | 31.0 | 11,225 | 37.8 |
| Small Business | 58 | 69.9 | 13,227 | 69.6 | 25 | 30.1 | 5,777 | 30.4 |
| Total Loans | 118 | 69.4 | 31,684 | 65.1 | 52 | 30.6 | 17,002 | 34.9 |

Note: Percentages may not total 100.0 percent due to rounding.

The remaining loan distribution analyses discussed in this performance evaluation considered only those loans originated within the bank’s AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects a reasonable distribution of loans among the different census tracts. This conclusion was derived from reasonable penetration noted in the Omaha Metropolitan AA which, as discussed, carried greater weight in the overall analysis. It is noted that some gaps or lapses in the dispersion of loans among the various AA census tracts were identified in the distribution of loans, specifically among LMI tracts in the Omaha Metropolitan AA.

However, given the bank's proximity to AA LMI census tracts and the presence of significant banking competition, there was no negative impact to the conclusion.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall poor distribution among individuals of different income levels and businesses of different sizes, which is discussed in greater detail in the Omaha Metropolitan AA analysis for this test criterion.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**OMAHA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OMAHA
METROPOLITAN AA**

The bank's Omaha Metropolitan AA consists of the entireties of Douglas and Saunders Counties, which are two of the eight counties which comprise the Omaha-Council Bluffs, Nebraska-Iowa Metropolitan Statistical Area (MSA). See Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no delineation changes since the prior CRA evaluation.
- The AA is comprised of a total of 168 census tracts, including 16 low-, 45 moderate-, 61 middle -, 46 upper-, and no unknown-income census tracts. As a result of the 2020 Census changes, the AA previously consisted of 161 total census tracts, including 27 low-, 38 moderate-, 57 middle-, and 39 upper-income census tracts.
- The concentration of LMI census tracts is located in east Douglas County, approximately ten miles from the nearest bank office.
- The bank operates two full-service branches in Douglas County. The main branch is located in Bennington in an upper-income census tract, and the Omaha branch office is located in a middle-income census tract. The bank operates an additional full-service branch in Ashland, which lies within Saunders County. The county is composed entirely of middle-income tracts and contains more rural communities.
- The AA is highly competitive for both deposits and lending. According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a market share of 0.5 percent, ranking 23 out of 49 institutions operating from 192 branches in the AA. Additionally, aggregate Home Mortgage Disclosure Act (HMDA) data reflects 349 HMDA lenders reporting origination activity within the AA in 2022.
- A member of the local community was interviewed to ascertain relevant area credit needs, local economic conditions, the responsiveness of area banks in meeting those credit needs, and the availability of credit programs within the area. The community member represented an area organization focused on economic development.

Table 4

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Omaha Metropolitan | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Omaha Metropolitan | 558,568 | 606,804 | 8.6 |
| Douglas County, NE | 537,655 | 584,526 | 8.7 |
| Saunders County, NE | 20,913 | 22,278 | 6.5 |
| Omaha-Council Bluffs, NE-IA MSA | 895,919 | 967,604 | 8.0 |
| Nebraska | 1,869,365 | 1,961,504 | 4.9 |

*Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey*

- Douglas County, which includes the city of Omaha, has the highest population density in Nebraska at 1,791 people per square mile, more than double the next highest population density in Sarpy County at 801 people per square mile.
- Douglas County has a substantial majority of the population in the Omaha-Council Bluffs MSA, and had a larger population increase than Saunders County and the state between 2015 and 2020.

Table 5

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Omaha Metropolitan | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Omaha Metropolitan | 77,684 | 85,086 | 9.5 |
| Douglas County, NE | 77,891 | 87,064 | 11.8 |
| Saunders County, NE | 79,875 | 86,836 | 8.7 |
| Omaha-Council Bluffs, NE-IA MSA | 80,449 | 87,733 | 9.1 |
| Nebraska | 73,448 | 80,125 | 9.1 |

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The AA experienced a 42.9 percent decline in families living below poverty in low-income census tracts since the previous evaluation (31.9 percent from the 2015 American Community Survey (ACS) data compared to 18.2 percent from the 2020 ACS data).
- While overall AA median family income (MFI) reflects a growth rate comparable to the state of Nebraska, Douglas County MFI growth rate is notably higher than Saunders County and the Omaha-Council Bluffs MSA.

Table 6

| Housing Cost Burden | | | | | | |
|--|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Assessment Area: Omaha Metropolitan | | | | | | |
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Omaha Metropolitan | 75.6 | 30.0 | 41.2 | 67.2 | 35.5 | 18.2 |
| Douglas County, NE | 76.1 | 30.5 | 41.5 | 67.9 | 36.0 | 18.4 |
| Saunders County, NE | 51.8 | 8.5 | 25.4 | 52.0 | 27.0 | 15.9 |
| Omaha-Council Bluffs, NE-IA MSA | 74.6 | 28.6 | 39.5 | 64.7 | 32.0 | 17.0 |
| Nebraska | 71.0 | 23.4 | 36.8 | 58.9 | 26.4 | 15.8 |

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- As illustrated in Table 6, housing costs are less affordable in the AA for both renters and owners compared to statewide figures.
- The cost burden for LMI renters in the AA has increased since 2015 due to an increase in rental prices according to 2015 ACS data. Median gross rental costs in low-income census tracts have increased 28.4 percent and 17.0 percent in moderate-income census tracts.
- Median home values in the AA have increased in value by 23.0 percent between 2015 ACS and 2020 ACS data.

Table 7

| Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: Omaha Metropolitan | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Omaha Metropolitan | 3.2 | 3.2 | 3.3 | 4.9 | 3.0 |
| Douglas County, NE | 3.2 | 3.2 | 3.3 | 5.0 | 3.0 |
| Saunders County, NE | 2.8 | 2.8 | 2.8 | 3.6 | 2.2 |
| Omaha-Council Bluffs, NE-IA MSA | 3.1 | 3.0 | 3.1 | 4.7 | 3.0 |
| Nebraska | 3.0 | 2.9 | 3.0 | 4.1 | 2.5 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The community member stated that major industries in the AA are the healthcare sector, finance and insurance sectors, construction, and transportation.
- Major employers in the AA include Offutt Air Force Base, Nebraska Medicine, Methodist Health Systems, CHI Health, Berkshire Hathaway, Mutual of Omaha, Union Pacific Railroad, PayPal, Tyson Foods, First National Bank and Kiewit Corporation.

Table 8

| Small Business Loan Trends | | | | | |
|---|--------|--------|--------|--------|--------|
| Assessment Area: Omaha Metropolitan | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Omaha Metropolitan | 9,382 | 10,007 | 10,677 | 12,200 | 13,434 |
| Douglas County, NE | 9,081 | 9,659 | 10,341 | 11,793 | 12,954 |
| Saunders County, NE | 301 | 348 | 336 | 407 | 480 |
| Omaha-Council Bluffs, NE-IA MSA | 13,985 | 14,981 | 15,882 | 17,867 | 19,649 |
| Nebraska | 28,808 | 30,337 | 31,801 | 36,238 | 39,566 |
| <i>Source: FFIEC CRA Aggregate Data</i> | | | | | |

- Douglas County represents 32.7 percent of all reported small business loans in Nebraska in 2021. The county consistently represents roughly one-third of all reported small business lending.

Table 9

| Home Mortgage Loan Trends | | | | |
|--|--------|--------|--------|--------|
| Assessment Area: Omaha Metropolitan | | | | |
| Area | 2018 | 2019 | 2020 | 2021 |
| Omaha Metropolitan | 14,064 | 16,890 | 28,778 | 26,558 |
| Douglas County, NE | 13,535 | 16,164 | 27,675 | 25,482 |
| Saunders County, NE | 529 | 726 | 1,103 | 1,076 |
| Omaha-Council Bluffs, NE-IA MSA | 23,114 | 28,121 | 47,884 | 44,366 |
| Nebraska | 39,050 | 46,631 | 79,467 | 73,602 |
| <i>Source: FFIEC Home Mortgage Disclosure Act Aggregate Data</i> | | | | |

- Douglas County is responsible for 34.6 percent of all reported home mortgage loans in Nebraska compared to 1.5 percent for Saunders County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE OMAHA METROPOLITAN AA

The bank’s performance under the lending test in the Omaha Metropolitan AA is reasonable. The geographic distribution of loans is reasonable, while a poor distribution of loans is noted in the borrower distribution. It is noted that in the evaluation of home mortgage loans, only home purchase loans and refinance loans were evaluated in the analysis as home improvement lending and multifamily lending had insufficient loan volumes to conduct a meaningful analysis. The evaluation of loans in this AA was comprised of 46 small business loans and 56 home mortgage loans.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts throughout the AA. As indicated in the overall geographic distribution discussion, gaps or lapses were identified in the bank’s dispersion of both loan products, particularly among the LMI census tracts. However, no impact was applied to the conclusions given the proximity of the bank’s offices to these tracts and the competitive nature of the AA.

As previously noted, the AA’s LMI census tracts are predominantly located in eastern Douglas County and are at least ten miles or more from each of the bank’s branches in the AA. This may hinder the bank’s ability to lend among these census tracts. As previously indicated, the AA is highly competitive for deposits and loans.

Small Business Lending

The geographic distribution of small business lending is reasonable. As illustrated in Table 10, the distribution of 2022 small business loans in low-income census tracts was above the demographic figure, although the distribution of loans in moderate-income census tracts was below the demographic figure. The bank’s distribution of small business loans from 2019 to 2021 reflected performance consistent to 2022 lending patterns.

As noted above, while gaps or lapses were identified, no negative impact was applied to the conclusion.

Table 10

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|-----------------------|
| Assessment Area: Omaha Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| Low | 4 | 17.4 | 895 | 16.1 | 3.8 |
| Moderate | 1 | 4.3 | 540 | 9.7 | 21.1 |
| Middle | 10 | 43.5 | 2,808 | 50.4 | 42.3 |
| Upper | 8 | 34.8 | 1,326 | 23.8 | 32.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 23 | 100.0 | 5,569 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. As illustrated in Table 11, the bank originated only one loan in a low-income census tract; however, this level of lending was comparable to aggregate lending data as well as the demographic figure. Lending in moderate-income census tracts was below aggregate lending data and the demographic figure and influenced the conclusion based upon a larger volume of lending.

As noted above, while gaps or lapses were identified, no impact was applied to the conclusion.

Home Purchase Lending

The geographic distribution of home purchase lending is poor. The bank did not originate a home purchase loan in a low-income census tract. The bank originated only one home purchase loan in a moderate-income census tract, which was below aggregate lending data and the demographic figure.

As noted above, while gaps or lapses were identified, no impact was applied to the conclusion.

Home Refinance Lending

The geographic distribution of home refinance lending is reasonable. The bank originated one home refinance loan in a low-income census tract, which was comparable to aggregate lending data and the demographic figure. Lending in moderate-income census tracts was below aggregate lending data and the demographic figure.

While gaps or lapses were identified that include LMI tracts, they did not negatively impact the conclusion.

Table 11

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Omaha Metropolitan | | | | | | | |
|--|--------------------------|--------------|--------------|---------------|--------------|--------------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 4.7 | 0 | 0.0 | 2.1 | 3.9 |
| Moderate | 1 | 3.4 | 18.4 | 92 | 0.9 | 11.7 | 18.9 |
| Middle | 18 | 62.1 | 36.6 | 6,725 | 63.9 | 33.7 | 41.6 |
| Upper | 10 | 34.5 | 40.3 | 3,700 | 35.2 | 52.5 | 35.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 29 | 100.0 | 100.0 | 10,517 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 1 | 3.8 | 2.9 | 131 | 2.0 | 1.3 | 3.9 |
| Moderate | 3 | 11.5 | 18.9 | 435 | 6.7 | 11.9 | 18.9 |
| Middle | 15 | 57.7 | 40.9 | 3,534 | 54.5 | 37.8 | 41.6 |
| Upper | 7 | 26.9 | 37.3 | 2,379 | 36.7 | 49.0 | 35.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 26 | 100.0 | 100.0 | 6,479 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.7 | 3.9 |
| Moderate | 0 | 0.0 | 12.8 | 0 | 0.0 | 9.2 | 18.9 |
| Middle | 0 | 0.0 | 36.8 | 0 | 0.0 | 30.7 | 41.6 |
| Upper | 0 | 0.0 | 47.9 | 0 | 0.0 | 58.4 | 35.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 10.3 | 0 | 0.0 | 2.8 | 3.9 |
| Moderate | 1 | 100.0 | 45.1 | 500 | 100.0 | 14.9 | 34.7 |
| Middle | 0 | 0.0 | 37.9 | 0 | 0.0 | 48.9 | 43.6 |
| Upper | 0 | 0.0 | 6.7 | 0 | 0.0 | 33.5 | 17.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 500 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 1 | 1.8 | 3.9 | 131 | 0.7 | 2.0 | 3.9 |
| Moderate | 5 | 8.9 | 17.9 | 1,027 | 5.9 | 11.9 | 18.9 |
| Middle | 33 | 58.9 | 37.8 | 10,259 | 58.6 | 36.3 | 41.6 |
| Upper | 17 | 30.4 | 40.4 | 6,079 | 34.7 | 49.7 | 35.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 56 | 100.0 | 100.0 | 17,496 | 100.0 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending has a poor distribution among individuals of different income levels and businesses of different sizes. The borrower distribution was poor for both small business and home mortgage lending.

Small Business Lending

The borrower distribution of small business lending is poor. As illustrated in Table 12, the bank's lending to small businesses in 2022 was below the percentage of businesses with revenues of \$1 million or less, at 39.1 percent by number. The low level of lending to small businesses in 2022 reflects a declining trend that includes the review period and extends to the previous CRA evaluation. The bank's lending to small businesses was 52.2 percent from 2019 to 2021 and 65.4 percent by number volume at the previous CRA evaluation.

Furthermore, while aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall demand for small business lending in the AA. A review of aggregate CRA data from 2019 through 2022 submitted by CRA reporters in the AA noted lending to small businesses was 49.6 percent by number and 32.0 by dollar, further supporting the poor rating.

Table 12

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|--|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Omaha Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| By Revenue | | | | | |
| \$1 Million or Less | 9 | 39.1 | 1,221 | 21.9 | 89.8 |
| Over \$1 Million | 13 | 56.5 | 4,308 | 77.4 | 9.4 |
| Revenue Unknown | 1 | 4.3 | 40 | 0.7 | 0.8 |
| Total | 23 | 100.0 | 5,569 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 9 | 39.1 | 374 | 6.7 | |
| \$100,001 - \$250,000 | 5 | 21.7 | 891 | 16.0 | |
| \$250,001 - \$1 Million | 9 | 39.1 | 4,305 | 77.3 | |
| Total | 23 | 100.0 | 5,569 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 6 | 66.7 | 189 | 15.5 | |
| \$100,001 - \$250,000 | 1 | 11.1 | 211 | 17.3 | |
| \$250,001 - \$1 Million | 2 | 22.2 | 821 | 67.2 | |
| Total | 9 | 100.0 | 1,221 | 100.0 | |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | |

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. As illustrated in Table 13, the distribution of home mortgage loans to low-income borrowers was comparable to aggregate lending data and below the demographic figure. Lending to moderate-income borrowers was below aggregate lending data as well as the demographic figure.

Home Purchase Lending

The borrower distribution of home purchase lending is poor. The bank originated two home purchase loans to low-income borrowers which was comparable to aggregate lending data and below the demographic figure. The bank originated one home purchase loan to a moderate-income borrower which was below both aggregate lending data and the demographic figure.

Home Refinance Lending

The borrower distribution of home refinance lending is poor. The bank originated one refinance loan to a low-income borrower and three loans to moderate-income borrowers in 2022, which were below both aggregate lending data and the demographic figures.

Table 13

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | | | |
|---|--------------------------|--------------|--------------|---------------|--------------|--------------|--------------------------------|
| Assessment Area: Omaha Metropolitan | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 2 | 6.9 | 6.7 | 329 | 3.1 | 3.6 | 20.3 |
| Moderate | 1 | 3.4 | 19.6 | 190 | 1.8 | 14.1 | 18.5 |
| Middle | 2 | 6.9 | 19.9 | 544 | 5.2 | 18.5 | 22.1 |
| Upper | 13 | 44.8 | 30.9 | 7,699 | 73.2 | 43.1 | 39.0 |
| Unknown | 11 | 37.9 | 22.8 | 1,755 | 16.7 | 20.6 | 0.0 |
| Total | 29 | 100.0 | 100.0 | 10,517 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 1 | 3.8 | 10.7 | 75 | 1.2 | 5.9 | 20.3 |
| Moderate | 3 | 11.5 | 20.9 | 280 | 4.3 | 15.0 | 18.5 |
| Middle | 5 | 19.2 | 21.1 | 1,558 | 24.0 | 18.8 | 22.1 |
| Upper | 9 | 34.6 | 31.3 | 3,336 | 51.5 | 44.5 | 39.0 |
| Unknown | 8 | 30.8 | 16.0 | 1,230 | 19.0 | 15.8 | 0.0 |
| Total | 26 | 100.0 | 100.0 | 6,479 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 7.3 | 0 | 0.0 | 4.7 | 20.3 |
| Moderate | 0 | 0.0 | 17.2 | 0 | 0.0 | 12.5 | 18.5 |
| Middle | 0 | 0.0 | 22.3 | 0 | 0.0 | 17.4 | 22.1 |
| Upper | 0 | 0.0 | 47.8 | 0 | 0.0 | 58.3 | 39.0 |
| Unknown | 0 | 0.0 | 5.3 | 0 | 0.0 | 7.1 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 3 | 5.5 | 7.9 | 404 | 2.4 | 4.2 | 20.3 |
| Moderate | 4 | 7.3 | 19.6 | 470 | 2.8 | 14.2 | 18.5 |
| Middle | 7 | 12.7 | 20.6 | 2,102 | 12.4 | 18.5 | 22.1 |
| Upper | 22 | 40.0 | 33.1 | 11,035 | 64.9 | 44.3 | 39.0 |
| Unknown | 19 | 34.5 | 18.9 | 2,985 | 17.6 | 18.9 | 0.0 |
| Total | 55 | 100.0 | 100.0 | 16,996 | 100.0 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | |

**LANCASTER COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LANCASTER COUNTY METROPOLITAN AA

The bank's AA is comprised of Lancaster County in its entirety. Refer to Appendix A for an AA map and Appendix D for additional demographic and lending data.

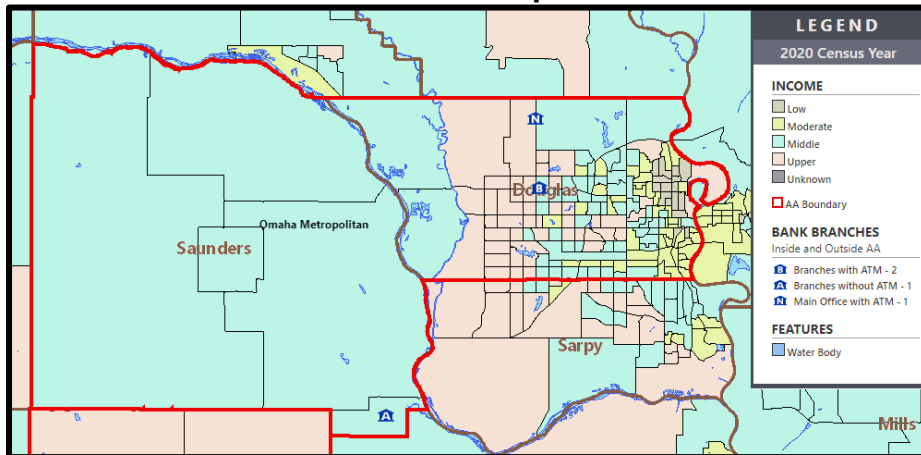
- As of 2020, the bank converted its loan production office to a full-service branch in Lincoln, Nebraska. As such, the bank established an additional AA in the Lincoln, Nebraska MSA as its Lancaster County Metropolitan AA.
- Based on 2020 Census data, the AA population was 322,608.
- The AA's composition of families by income level includes 19.3 percent low-, 18.7 percent moderate-, 22.2 percent middle-, and 39.8 percent upper-income families.
- The AA consists of 6 low-, 17 moderate-, 26 middle-, 27 upper-, and 5 unknown-income census tracts.
- The bank operates one full-service office in this AA, located in a middle-income census tract, and features an onsite ATM.
- The AA is served by numerous institutions, indicating a high level of competition. According to the June 30, 2023 FDIC Deposit Market Share Report, the bank held a market share of less than 0.1 percent, ranking 27 out of 29 FDIC-insured institutions that operate 119 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE LANCASTER COUNTY METROPOLITAN AA

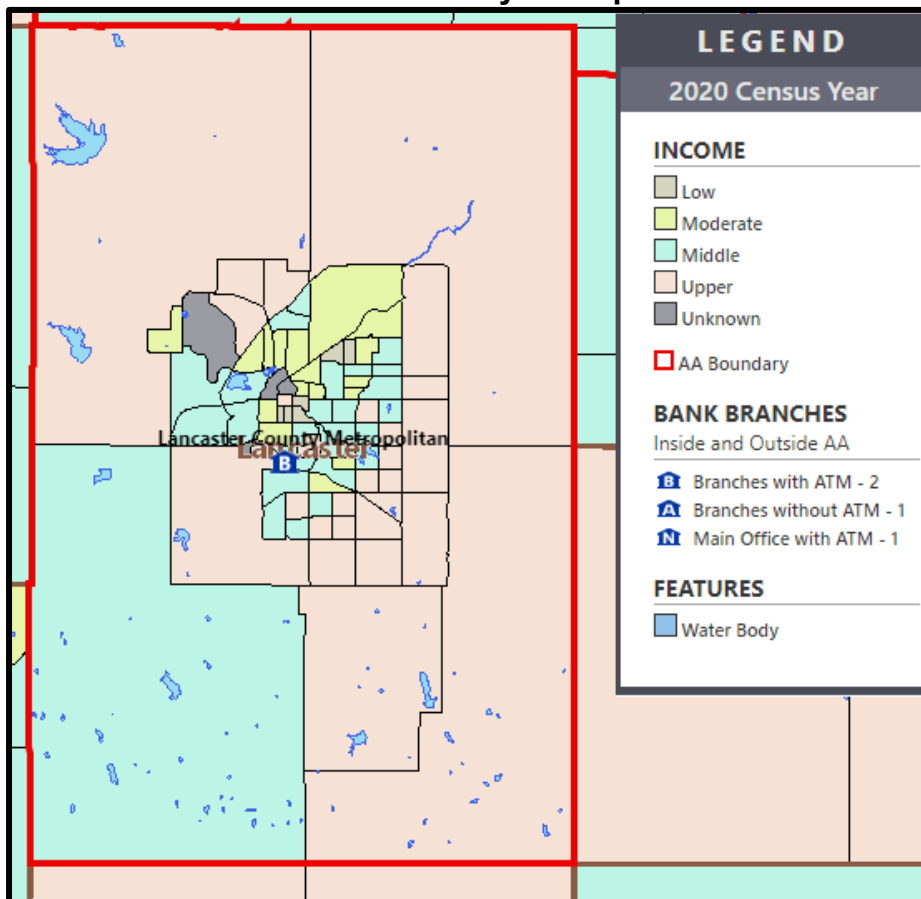
The institution's lending performance in this AA is consistent with the institution's lending performance overall. For this evaluation, the bank's lending activity was relatively low and was comprised of a total of 16 loan originations, including 12 small business loans and 4 home mortgage loans originated within the same time period indicated in the overall scope section of this report.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

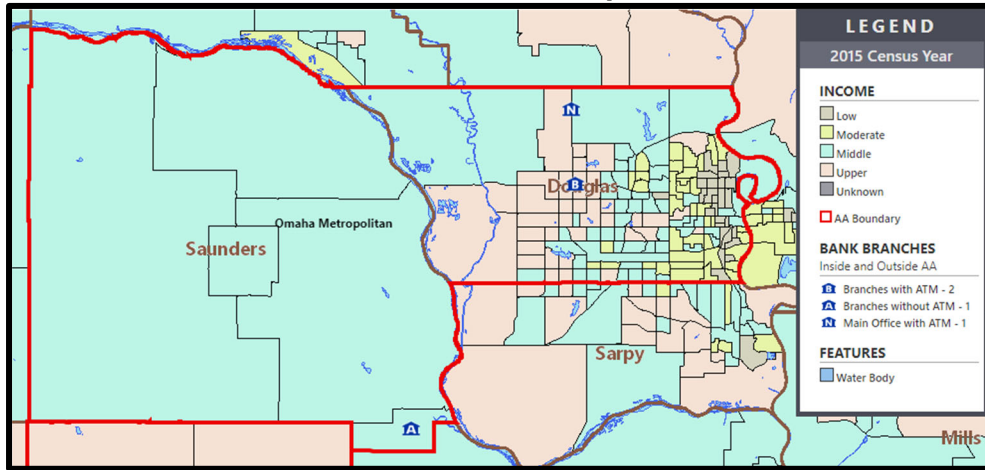
Map A-1
2022 Omaha Metropolitan AA



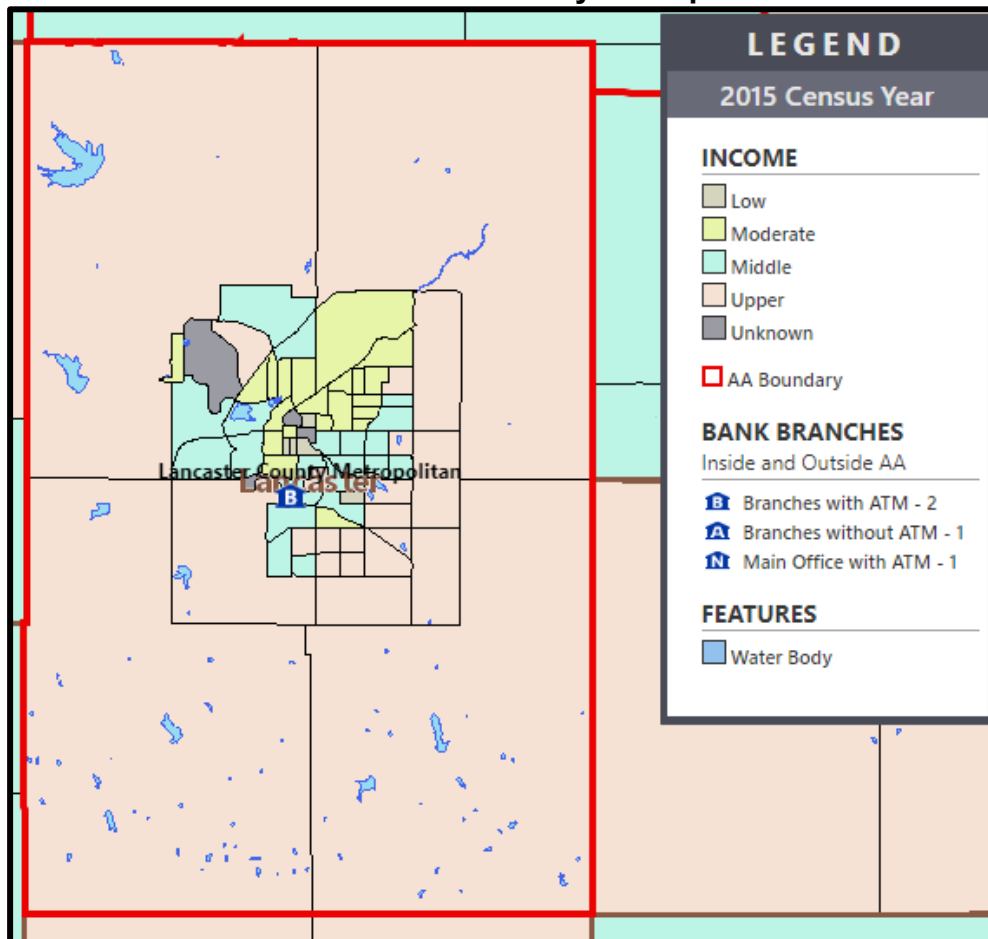
Map A-2
2022 Lancaster County Metropolitan AA



Map A-3
2019-2021 Omaha Metropolitan AA



Map A-4
2020-2021 Lancaster County Metropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

| 2022 Omaha Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 16 | 9.5 | 8,047 | 5.7 | 2,243 | 27.9 | 28,933 | 20.3 |
| Moderate | 45 | 26.8 | 31,122 | 21.9 | 3,946 | 12.7 | 26,375 | 18.5 |
| Middle | 61 | 36.3 | 55,586 | 39.0 | 2,579 | 4.6 | 31,501 | 22.1 |
| Upper | 46 | 27.4 | 47,628 | 33.5 | 978 | 2.1 | 55,574 | 39.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 168 | 100.0 | 142,383 | 100.0 | 9,746 | 6.8 | 142,383 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 16,050 | 5,657 | 3.9 | 35.2 | 8,432 | 52.5 | 1,961 | 12.2 |
| Moderate | 62,499 | 27,254 | 18.9 | 43.6 | 30,282 | 48.5 | 4,963 | 7.9 |
| Middle | 101,157 | 60,019 | 41.6 | 59.3 | 34,020 | 33.6 | 7,118 | 7.0 |
| Upper | 67,021 | 51,336 | 35.6 | 76.6 | 12,993 | 19.4 | 2,692 | 4.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 246,727 | 144,266 | 100.0 | 58.5 | 85,727 | 34.7 | 16,734 | 6.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,022 | 3.8 | 903 | 3.7 | 113 | 4.5 | 6 | 2.8 |
| Moderate | 5,683 | 21.1 | 5,035 | 20.8 | 617 | 24.3 | 31 | 14.6 |
| Middle | 11,381 | 42.3 | 10,121 | 41.9 | 1,155 | 45.5 | 105 | 49.5 |
| Upper | 8,829 | 32.8 | 8,105 | 33.5 | 654 | 25.8 | 70 | 33.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 26,915 | 100.0 | 24,164 | 100.0 | 2,539 | 100.0 | 212 | 100.0 |
| Percentage of Total Businesses: | | | | 89.8 | | 9.4 | | 0.8 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 6 | 1.3 | 6 | 1.3 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 19 | 4.0 | 19 | 4.1 | 0 | 0.0 | 0 | 0.0 |
| Middle | 319 | 67.3 | 316 | 68.0 | 3 | 33.3 | 0 | 0.0 |
| Upper | 130 | 27.4 | 124 | 26.7 | 6 | 66.7 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 474 | 100.0 | 465 | 100.0 | 9 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.1 | | 1.9 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table B-2

| 2021 Omaha Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 27 | 16.8 | 15,164 | 11.3 | 5,142 | 33.9 | 30,566 | 22.7 |
| Moderate | 38 | 23.6 | 29,304 | 21.8 | 4,521 | 15.4 | 24,001 | 17.8 |
| Middle | 57 | 35.4 | 50,861 | 37.8 | 3,241 | 6.4 | 26,944 | 20.0 |
| Upper | 39 | 24.2 | 39,338 | 29.2 | 919 | 2.3 | 53,156 | 39.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 161 | 100.0 | 134,667 | 100.0 | 13,823 | 10.3 | 134,667 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 31,350 | 9,848 | 7.3 | 31.4 | 16,696 | 53.3 | 4,806 | 15.3 |
| Moderate | 56,054 | 28,062 | 20.8 | 50.1 | 23,634 | 42.2 | 4,358 | 7.8 |
| Middle | 92,166 | 54,001 | 40.0 | 58.6 | 31,810 | 34.5 | 6,355 | 6.9 |
| Upper | 54,807 | 43,173 | 32.0 | 78.8 | 9,372 | 17.1 | 2,262 | 4.1 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 234,377 | 135,084 | 100.0 | 57.6 | 81,512 | 34.8 | 17,781 | 7.6 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 2,133 | 7.9 | 1,894 | 7.9 | 231 | 8.8 | 8 | 3.9 |
| Moderate | 4,764 | 17.8 | 4,287 | 17.9 | 459 | 17.5 | 18 | 8.7 |
| Middle | 12,082 | 45.0 | 10,579 | 44.1 | 1,388 | 53.0 | 115 | 55.6 |
| Upper | 7,860 | 29.3 | 7,252 | 30.2 | 542 | 20.7 | 66 | 31.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 26,839 | 100.0 | 24,012 | 100.0 | 2,620 | 100.0 | 207 | 100.0 |
| Percentage of Total Businesses: | | | | 89.5 | 9.8 | 0.8 | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 10 | 2.2 | 10 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 21 | 4.5 | 21 | 4.6 | 0 | 0.0 | 0 | 0.0 |
| Middle | 318 | 68.7 | 312 | 68.9 | 5 | 55.6 | 1 | 100.0 |
| Upper | 114 | 24.6 | 110 | 24.3 | 4 | 44.4 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 463 | 100.0 | 453 | 100.0 | 9 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.8 | 1.9 | 0.2 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table B-3

| 2020 Omaha Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 27 | 16.8 | 15,164 | 11.3 | 5,142 | 33.9 | 30,566 | 22.7 |
| Moderate | 38 | 23.6 | 29,304 | 21.8 | 4,521 | 15.4 | 24,001 | 17.8 |
| Middle | 57 | 35.4 | 50,861 | 37.8 | 3,241 | 6.4 | 26,944 | 20.0 |
| Upper | 39 | 24.2 | 39,338 | 29.2 | 919 | 2.3 | 53,156 | 39.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 161 | 100.0 | 134,667 | 100.0 | 13,823 | 10.3 | 134,667 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 31,350 | 9,848 | 7.3 | 31.4 | 16,696 | 53.3 | 4,806 | 15.3 |
| Moderate | 56,054 | 28,062 | 20.8 | 50.1 | 23,634 | 42.2 | 4,358 | 7.8 |
| Middle | 92,166 | 54,001 | 40.0 | 58.6 | 31,810 | 34.5 | 6,355 | 6.9 |
| Upper | 54,807 | 43,173 | 32.0 | 78.8 | 9,372 | 17.1 | 2,262 | 4.1 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 234,377 | 135,084 | 100.0 | 57.6 | 81,512 | 34.8 | 17,781 | 7.6 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 2,111 | 7.7 | 1,854 | 7.6 | 250 | 9.3 | 7 | 3.3 |
| Moderate | 4,822 | 17.6 | 4,334 | 17.7 | 468 | 17.5 | 20 | 9.3 |
| Middle | 12,409 | 45.3 | 10,886 | 44.5 | 1,406 | 52.5 | 117 | 54.7 |
| Upper | 8,029 | 29.3 | 7,406 | 30.3 | 553 | 20.7 | 70 | 32.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 27,371 | 100.0 | 24,480 | 100.0 | 2,677 | 100.0 | 214 | 100.0 |
| Percentage of Total Businesses: | | | | 89.4 | 9.8 | 0.8 | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 11 | 2.3 | 11 | 2.3 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 23 | 4.8 | 23 | 4.9 | 0 | 0.0 | 0 | 0.0 |
| Middle | 331 | 69.0 | 325 | 69.3 | 5 | 50.0 | 1 | 100.0 |
| Upper | 115 | 24.0 | 110 | 23.5 | 5 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 480 | 100.0 | 469 | 100.0 | 10 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.7 | 2.1 | 0.2 | | |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table B-4

| 2019 Omaha Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 27 | 16.8 | 15,164 | 11.3 | 5,142 | 33.9 | 30,566 | 22.7 |
| Moderate | 38 | 23.6 | 29,304 | 21.8 | 4,521 | 15.4 | 24,001 | 17.8 |
| Middle | 57 | 35.4 | 50,861 | 37.8 | 3,241 | 6.4 | 26,944 | 20.0 |
| Upper | 39 | 24.2 | 39,338 | 29.2 | 919 | 2.3 | 53,156 | 39.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 161 | 100.0 | 134,667 | 100.0 | 13,823 | 10.3 | 134,667 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 31,350 | 9,848 | 7.3 | 31.4 | 16,696 | 53.3 | 4,806 | 15.3 |
| Moderate | 56,054 | 28,062 | 20.8 | 50.1 | 23,634 | 42.2 | 4,358 | 7.8 |
| Middle | 92,166 | 54,001 | 40.0 | 58.6 | 31,810 | 34.5 | 6,355 | 6.9 |
| Upper | 54,807 | 43,173 | 32.0 | 78.8 | 9,372 | 17.1 | 2,262 | 4.1 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 234,377 | 135,084 | 100.0 | 57.6 | 81,512 | 34.8 | 17,781 | 7.6 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 2,032 | 7.6 | 1,781 | 7.5 | 246 | 9.0 | 5 | 2.6 |
| Moderate | 4,703 | 17.5 | 4,204 | 17.6 | 480 | 17.5 | 19 | 9.9 |
| Middle | 12,316 | 45.9 | 10,755 | 45.0 | 1,453 | 53.0 | 108 | 56.5 |
| Upper | 7,780 | 29.0 | 7,157 | 29.9 | 564 | 20.6 | 59 | 30.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 26,831 | 100.0 | 23,897 | 100.0 | 2,743 | 100.0 | 191 | 100.0 |
| Percentage of Total Businesses: | | | | 89.1 | | 10.2 | | 0.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 10 | 2.1 | 10 | 2.1 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 24 | 4.9 | 24 | 5.1 | 0 | 0.0 | 0 | 0.0 |
| Middle | 335 | 69.1 | 328 | 69.2 | 6 | 60.0 | 1 | 100.0 |
| Upper | 116 | 23.9 | 112 | 23.6 | 4 | 40.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 485 | 100.0 | 474 | 100.0 | 10 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.7 | | 2.1 | | 0.2 |
| Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

APPENDIX C – ADDITIONAL LENDING TABLES

Table C-1

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | |
|--|---------------------------|-----------|----------------|----------|-------------|-----------|----------------|----------|-----------------------------------|
| Assessment Area: Omaha Metropolitan | | | | | | | | | |
| Geographic Income Level | Bank Loans By Year | | | | | | | | Total Businesses % |
| | 2020 | | | | 2021 | | | | |
| | # | #% | \$(000) | % | # | #% | \$(000) | % | |
| Low | 1 | 11.1 | 450 | 28.4 | 5 | 35.7 | 1,069 | 50.2 | 7.9 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 17.8 |
| Middle | 5 | 55.6 | 418 | 26.4 | 7 | 50.0 | 395 | 18.5 | 45.0 |
| Upper | 3 | 33.3 | 714 | 45.1 | 2 | 14.3 | 666 | 31.3 | 29.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | |
| Total | 9 | 100.0 | 1,582 | 100.0 | 14 | 100.0 | 2,131 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. Additionally, loan data for 2019 is not displayed in the table as the evaluation of lending did not include any loans originated in 2019.

Table C-2

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | |
|---|---------------------------|-----------|----------------|----------|-------------|-----------|----------------|----------|-----------------------------------|
| Assessment Area: Omaha Metropolitan | | | | | | | | | |
| | Bank Loans By Year | | | | | | | | Total Businesses % |
| | 2020 | | | | 2021 | | | | |
| | # | #% | \$(000) | % | # | #% | \$(000) | % | |
| By Revenue | | | | | | | | | |
| \$1 Million or Less | 7 | 77.8 | 1,441 | 91.1 | 5 | 35.7 | 486 | 22.8 | 89.5 |
| Over \$1 Million | 2 | 22.2 | 140 | 8.8 | 9 | 64.3 | 1,644 | 77.1 | 9.8 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0.8 |
| Total | 9 | 100.0 | 1,582 | 100.0 | 14 | 100.0 | 2,131 | 100.0 | 100.0 |
| By Loan Size | | | | | | | | | |
| \$100,000 or Less | 3 | 33.3 | 86 | 5.4 | 9 | 64.3 | 411 | 19.3 | |
| \$100,001 - \$250,000 | 4 | 44.4 | 702 | 44.4 | 1 | 7.1 | 125 | 5.9 | |
| \$250,001 - \$1 Million | 2 | 22.2 | 794 | 50.2 | 4 | 28.6 | 1,595 | 74.8 | |
| Total | 9 | 100.0 | 1,582 | 100.0 | 14 | 100.0 | 2,131 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | | | |
| \$100,000 or Less | 2 | 28.6 | 60 | 4.2 | 3 | 60.0 | 86 | 17.7 | |
| \$100,001 - \$250,000 | 3 | 42.9 | 587 | 40.7 | 1 | 20.0 | 125 | 25.7 | |
| \$250,001 - \$1 Million | 2 | 28.6 | 794 | 55.1 | 1 | 20.0 | 275 | 56.6 | |
| Total | 7 | 100.0 | 1,441 | 100.0 | 5 | 100.0 | 486 | 100.0 | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. Additionally, loan data for 2019 is not displayed in the table as the evaluation of lending did not include any loans originated in 2019.

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table D-1

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lancaster County Metropolitan | | | | | | | |
|---|--------------------------|--------------|--------------|------------|--------------|--------------|------------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | \$% | |
| Low | 1 | 25.0 | 3.4 | 400 | 41.6 | 3.6 | 2.3 |
| Moderate | 1 | 25.0 | 15.5 | 95 | 9.9 | 11.6 | 15.6 |
| Middle | 1 | 25.0 | 39.2 | 242 | 25.2 | 31.5 | 41.2 |
| Upper | 1 | 25.0 | 41.7 | 224 | 23.3 | 53.0 | 40.7 |
| Unknown | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 4 | 100.0 | 100.0 | 961 | 100.0 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-2

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Lancaster County Metropolitan | | | | | | | |
|---|--------------------------|--------------|--------------|------------|--------------|--------------|-----------------------------------|
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | \$% | |
| Low | 0 | 0.0 | 7.9 | 0 | 0.0 | 4.4 | 19.3 |
| Moderate | 0 | 0.0 | 20.1 | 0 | 0.0 | 15.0 | 18.7 |
| Middle | 1 | 33.3 | 23.0 | 242 | 43.1 | 21.2 | 22.2 |
| Upper | 0 | 0.0 | 30.9 | 0 | 0.0 | 39.8 | 39.8 |
| Unknown | 2 | 66.7 | 18.2 | 319 | 56.9 | 19.6 | 0.0 |
| Total | 3 | 100.0 | 100.0 | 561 | 100.0 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table D-3

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|----------|-------------------------------|
| Assessment Area: Lancaster County Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 4.8 |
| Moderate | 1 | 14.3 | 712 | 34.8 | 18.7 |
| Middle | 3 | 42.9 | 510 | 24.9 | 34.2 |
| Upper | 3 | 42.9 | 825 | 40.3 | 39.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 2.6 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 2,047 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-4

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|--|-------------------|-----------|----------------|----------|-------------------------------|
| Assessment Area: Lancaster County Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 1 | 14.3 | 200 | 9.8 | 90.6 |
| Over \$1 Million | 6 | 85.7 | 1,847 | 90.2 | 8.1 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 1.2 |
| Total | 7 | 100.0 | 2,047 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 1 | 14.3 | 100 | 4.9 | |
| \$100,001 - \$250,000 | 3 | 42.9 | 600 | 29.3 | |
| \$250,001 - \$1 Million | 3 | 42.9 | 1,347 | 65.8 | |
| Total | 7 | 100.0 | 2,047 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 0 | 0.0 | 0 | 0.0 | |
| \$100,001 - \$250,000 | 1 | 100.0 | 200 | 100.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 200 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-5

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | |
|--|---------------------------|-----------|----------------|----------|-------------|-----------|----------------|----------|-----------------------------------|
| Assessment Area: Lancaster County Metropolitan | | | | | | | | | |
| Geographic Income Level | Bank Loans By Year | | | | | | | | Total Businesses % |
| | 2020 | | | | 2021 | | | | |
| | # | #% | \$(000) | % | # | #% | \$(000) | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 3.6 |
| Moderate | 1 | 33.3 | 331 | 27.8 | 0 | 0.0 | 0 | 0.0 | 27.5 |
| Middle | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 30.7 |
| Upper | 2 | 66.7 | 860 | 72.2 | 2 | 100.0 | 707 | 100.0 | 36.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1.6 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 1,191 | 100.0 | 2 | 100.0 | 707 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-6

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | |
|---|---------------------------|-----------|----------------|----------|-------------|-----------|----------------|----------|-------------------------------|
| Assessment Area: Lancaster County Metropolitan | | | | | | | | | |
| | Bank Loans By Year | | | | | | | | Total Businesses % |
| | 2020 | | | | 2021 | | | | |
| | # | #% | \$(000) | % | # | #% | \$(000) | % | |
| By Revenue | | | | | | | | | |
| \$1 Million or Less | 2 | 66.7 | 341 | 28.6 | 2 | 100.0 | 708 | 100.1 | 90.5 |
| Over \$1 Million | 1 | 33.3 | 850 | 71.4 | 0 | 0.0 | 0 | 0.0 | 8.3 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1.2 |
| Total | 3 | 100.0 | 1,191 | 100.0 | 2 | 100.0 | 707 | 100.0 | 100.0 |
| By Loan Size | | | | | | | | | |
| \$100,000 or Less | 1 | 33.3 | 10 | 0.8 | 1 | 50.0 | 78 | 11.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 2 | 66.7 | 1,181 | 99.2 | 1 | 50.0 | 630 | 89.1 | |
| Total | 3 | 100.0 | 1,191 | 100.0 | 2 | 100.0 | 707 | 100.0 | |
| By Loan Size and Revenue \$1 Million or Less | | | | | | | | | |
| \$100,000 or Less | 1 | 50.0 | 10 | 2.9 | 1 | 50.0 | 78 | 11.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 1 | 50.0 | 331 | 97.1 | 1 | 50.0 | 630 | 89.0 | |
| Total | 2 | 100.0 | 341 | 100.0 | 2 | 100.0 | 708 | 100.0 | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table D-7

| 2022 Lancaster County Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 6 | 7.4 | 3,107 | 4.1 | 750 | 24.1 | 14,646 | 19.3 |
| Moderate | 17 | 21.0 | 15,096 | 19.9 | 2,020 | 13.4 | 14,247 | 18.7 |
| Middle | 26 | 32.1 | 29,008 | 38.2 | 1,674 | 5.8 | 16,910 | 22.2 |
| Upper | 27 | 33.3 | 28,611 | 37.6 | 704 | 2.5 | 30,233 | 39.8 |
| Unknown | 5 | 6.2 | 214 | 0.3 | 14 | 6.5 | 0 | 0.0 |
| Total AA | 81 | 100.0 | 76,036 | 100.0 | 5,162 | 6.8 | 76,036 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 11,231 | 1,706 | 2.3 | 15.2 | 8,506 | 75.7 | 1,019 | 9.1 |
| Moderate | 30,828 | 11,726 | 15.6 | 38.0 | 17,408 | 56.5 | 1,694 | 5.5 |
| Middle | 48,297 | 30,889 | 41.2 | 64.0 | 15,027 | 31.1 | 2,381 | 4.9 |
| Upper | 41,458 | 30,511 | 40.7 | 73.6 | 9,811 | 23.7 | 1,136 | 2.7 |
| Unknown | 1,267 | 105 | 0.1 | 8.3 | 977 | 77.1 | 185 | 14.6 |
| Total AA | 133,081 | 74,937 | 100.0 | 56.3 | 51,729 | 38.9 | 6,415 | 4.8 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 647 | 4.8 | 563 | 4.6 | 69 | 6.2 | 15 | 8.9 |
| Moderate | 2,542 | 18.7 | 2,255 | 18.3 | 270 | 24.4 | 17 | 10.1 |
| Middle | 4,653 | 34.2 | 4,252 | 34.5 | 359 | 32.5 | 42 | 25.0 |
| Upper | 5,387 | 39.7 | 4,947 | 40.2 | 355 | 32.1 | 85 | 50.6 |
| Unknown | 357 | 2.6 | 296 | 2.4 | 52 | 4.7 | 9 | 5.4 |
| Total AA | 13,586 | 100.0 | 12,313 | 100.0 | 1,105 | 100.0 | 168 | 100.0 |
| Percentage of Total Businesses: | | | | 90.6 | | 8.1 | | 1.2 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 8 | 2.3 | 8 | 2.4 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 22 | 6.4 | 21 | 6.2 | 1 | 16.7 | 0 | 0.0 |
| Middle | 99 | 28.7 | 96 | 28.3 | 3 | 50.0 | 0 | 0.0 |
| Upper | 216 | 62.6 | 214 | 63.1 | 2 | 33.3 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 345 | 100.0 | 339 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.3 | | 1.7 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-8

| 2021 Lancaster County Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 5 | 6.8 | 2,930 | 4.2 | 900 | 30.7 | 15,027 | 21.3 |
| Moderate | 21 | 28.4 | 17,011 | 24.1 | 3,283 | 19.3 | 12,043 | 17.1 |
| Middle | 21 | 28.4 | 24,396 | 34.6 | 1,714 | 7.0 | 14,937 | 21.2 |
| Upper | 22 | 29.7 | 25,882 | 36.7 | 533 | 2.1 | 28,542 | 40.5 |
| Unknown | 5 | 6.8 | 330 | 0.5 | 161 | 48.8 | 0 | 0.0 |
| Total AA | 74 | 100.0 | 70,549 | 100.0 | 6,591 | 9.3 | 70,549 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 9,081 | 1,128 | 1.6 | 12.4 | 7,161 | 78.9 | 792 | 8.7 |
| Moderate | 34,905 | 13,619 | 19.5 | 39.0 | 18,937 | 54.3 | 2,349 | 6.7 |
| Middle | 42,098 | 26,890 | 38.5 | 63.9 | 13,751 | 32.7 | 1,457 | 3.5 |
| Upper | 36,734 | 28,104 | 40.2 | 76.5 | 7,188 | 19.6 | 1,442 | 3.9 |
| Unknown | 955 | 111 | 0.2 | 11.6 | 778 | 81.5 | 66 | 6.9 |
| Total AA | 123,773 | 69,852 | 100.0 | 56.4 | 47,815 | 38.6 | 6,106 | 4.9 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 488 | 3.6 | 422 | 3.4 | 51 | 4.5 | 15 | 9.4 |
| Moderate | 3,726 | 27.5 | 3,249 | 26.5 | 418 | 37.2 | 59 | 37.1 |
| Middle | 4,148 | 30.7 | 3,798 | 31.0 | 321 | 28.6 | 29 | 18.2 |
| Upper | 4,948 | 36.6 | 4,606 | 37.6 | 291 | 25.9 | 51 | 32.1 |
| Unknown | 223 | 1.6 | 175 | 1.4 | 43 | 3.8 | 5 | 3.1 |
| Total AA | 13,533 | 100.0 | 12,250 | 100.0 | 1,124 | 100.0 | 159 | 100.0 |
| Percentage of Total Businesses: | | | | 90.5 | 8.3 | 1.2 | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 5 | 1.5 | 5 | 1.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 31 | 9.0 | 29 | 8.6 | 1 | 16.7 | 1 | 100.0 |
| Middle | 58 | 16.9 | 56 | 16.7 | 2 | 33.3 | 0 | 0.0 |
| Upper | 248 | 72.3 | 245 | 72.9 | 3 | 50.0 | 0 | 0.0 |
| Unknown | 1 | 0.3 | 1 | 0.3 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 343 | 100.0 | 336 | 100.0 | 6 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 98.0 | 1.7 | 0.3 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-9

| 2020 Lancaster County Metropolitan AA Demographics | | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|---|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | | |
| | # | % | # | % | # | % | # | % | |
| Low | 5 | 6.8 | 2,930 | 4.2 | 900 | 30.7 | 15,027 | 21.3 | |
| Moderate | 21 | 28.4 | 17,011 | 24.1 | 3,283 | 19.3 | 12,043 | 17.1 | |
| Middle | 21 | 28.4 | 24,396 | 34.6 | 1,714 | 7.0 | 14,937 | 21.2 | |
| Upper | 22 | 29.7 | 25,882 | 36.7 | 533 | 2.1 | 28,542 | 40.5 | |
| Unknown | 5 | 6.8 | 330 | 0.5 | 161 | 48.8 | 0 | 0.0 | |
| Total AA | 74 | 100.0 | 70,549 | 100.0 | 6,591 | 9.3 | 70,549 | 100.0 | |
| | Housing Units by Tract | Housing Type by Tract | | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit | |
| Low | 9,081 | 1,128 | 1.6 | 12.4 | 7,161 | 78.9 | 792 | 8.7 | |
| Moderate | 34,905 | 13,619 | 19.5 | 39.0 | 18,937 | 54.3 | 2,349 | 6.7 | |
| Middle | 42,098 | 26,890 | 38.5 | 63.9 | 13,751 | 32.7 | 1,457 | 3.5 | |
| Upper | 36,734 | 28,104 | 40.2 | 76.5 | 7,188 | 19.6 | 1,442 | 3.9 | |
| Unknown | 955 | 111 | 0.2 | 11.6 | 778 | 81.5 | 66 | 6.9 | |
| Total AA | 123,773 | 69,852 | 100.0 | 56.4 | 47,815 | 38.6 | 6,106 | 4.9 | |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | | |
| | | # | % | # | % | # | % | # | % |
| Low | 504 | 3.7 | 438 | 3.5 | 50 | 4.2 | 16 | 10.3 | |
| Moderate | 3,806 | 27.6 | 3,311 | 26.6 | 439 | 36.7 | 56 | 36.1 | |
| Middle | 4,254 | 30.8 | 3,878 | 31.2 | 349 | 29.2 | 27 | 17.4 | |
| Upper | 5,012 | 36.3 | 4,646 | 37.3 | 314 | 26.3 | 52 | 33.5 | |
| Unknown | 221 | 1.6 | 174 | 1.4 | 43 | 3.6 | 4 | 2.6 | |
| Total AA | 13,797 | 100.0 | 12,447 | 100.0 | 1,195 | 100.0 | 155 | 100.0 | |
| Percentage of Total Businesses: | | | | 90.2 | | 8.7 | | 1.1 | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | | |
| | | # | % | # | % | # | % | # | % |
| Low | 5 | 1.4 | 5 | 1.4 | 0 | 0.0 | 0 | 0.0 | |
| Moderate | 33 | 9.2 | 31 | 8.8 | 1 | 14.3 | 1 | 100.0 | |
| Middle | 58 | 16.1 | 56 | 15.9 | 2 | 28.6 | 0 | 0.0 | |
| Upper | 263 | 73.1 | 259 | 73.6 | 4 | 57.1 | 0 | 0.0 | |
| Unknown | 1 | 0.3 | 1 | 0.3 | 0 | 0.0 | 0 | 0.0 | |
| Total AA | 360 | 100.0 | 352 | 100.0 | 7 | 100.0 | 1 | 100.0 | |
| Percentage of Total Farms: | | | | 97.8 | | 1.9 | | 0.3 | |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | |

APPENDIX E – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.