



PUBLIC DISCLOSURE

August 5, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Adams Bank & Trust
RSSD# 463650

315 North Spruce
Ogallala, Nebraska 69153

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

This institution is rated: **Satisfactory**
The Lending Test is rated: **Satisfactory**
The Community Development Test is rated: **Satisfactory**

Adams Bank and Trust (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests.

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment areas' (AA) credit needs.
- A majority of the bank's loans are originated inside its AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms 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.
- Community development (CD) activity reflects adequate responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate 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 AA demographic and economic characteristics, and credit needs. In addition, available CRA and Home Mortgage Disclosure Act (HMDA) aggregate data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's eight AAs. The Western Nebraska, Fort Collins Metropolitan Statistical Area (MSA), and Thomas County Kansas AAs were assessed using a full-scope review. The Red Willow County, Colorado Springs Metropolitan, Boulder MSA, Greeley MSA, and Logan County AAs were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio;
- A statistical sample of 125 small business loans selected from a universe of 328 loans and 129 small farm loans from a universe of 356 loans originated between January 1, 2023 and December 31, 2023;

- The bank's home purchase, home refinance, home improvement, and multifamily loans reported on the bank's 2022 and 2023 HMDA Loan/Application Registers (LARs);
- To provide a meaningful analysis for the AAs in Colorado and Kansas, the original small business samples were supplemented with an additional 21 small business loans within the Fort Collins MSA AA, Greeley MSA AA and Thomas County AAs. The original samples were utilized for the lending inside the AA test while the additional samples of loans were included in the geographic and borrower distribution tests.
- CD loans, qualified investments, and CD services from April 1, 2020 to December 31, 2023.

When determining the overall institutional rating, the greatest weight was placed on the Nebraska state rating, based on higher lending and deposit volumes, as well as the numbers of branches, followed by the state of Colorado, with the least weight given to the state of Kansas. With respect to the lending analysis, more emphasis was placed on home mortgage lending due to the volume of loan originations. Furthermore, in the AAs subject to full-scope reviews, lending levels were frequently too low to render meaningful analyses for one or more loan products. These instances typically included home improvement and multifamily loans.

DESCRIPTION OF INSTITUTION

Adams Bank & Trust is a community bank headquartered in Ogallala, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Adbanc Inc., which in turn, is owned by Adage LLC. Both are located in Ogallala, Nebraska.
- The bank has total assets of \$1.4 billion as of March 31, 2024.
- Throughout most of the evaluation period, the bank's offices include its main office in Ogallala and 21 additional offices located across Nebraska, Colorado, and Kansas. The bank had 11 offices in Nebraska, 10 in Colorado, and 1 in Kansas. The bank closed one location in Colorado in August 2023 and as a result, no longer designates a Logan County AA. At the end of the evaluation period, there were 21 total locations with 9 branches located in Colorado.
- The bank's network of 23 automated teller machines (ATMs) includes 21 units at its branch locations as well as 2 stand-alone ATMs, one of which is located outside of its AAs, but in a county adjacent to the Western Nebraska AA.
- As shown in the table below, the bank's primary business focus is agricultural and commercial lending. The bank also originates a significant volume of home mortgage loans that are sold into the secondary market, and therefore not reflected in its loan portfolio totals.

Table 1

Composition of Loan Portfolio as of March 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	50,662	6.0
Farmland	85,177	10.1
1- to 4-Family Residential Real Estate	140,631	16.6
Multifamily Residential Real Estate	29,391	3.5
Nonfarm Nonresidential Real Estate	325,193	38.4
Agricultural	119,071	14.1
Commercial and Industrial	78,014	9.2
Consumer	11,134	1.3
Other	6,704	0.8
Gross Loans	845,977	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 27, 2020 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 TESTS¹

The evaluation discusses the bank’s overall performance based on the NLTD ratio, level of lending within its delineated AAs, and CD activities. This is followed by a more in-depth discussion of the bank’s record of lending and CD activities in each state and specific AAs.

LENDING TEST

The bank’s overall lending test performance is satisfactory based on the institution’s reasonable NLTD ratio; having originated a majority of loans inside its AAs; and the reasonable distribution of loans throughout the bank’s AAs to individuals and businesses and farms of different revenue sizes. In determining the overall lending test rating, equal weight was given to each of the performance criteria. Furthermore, the lending test performance state ratings for Nebraska, Colorado, and Kansas were similarly rated as satisfactory.

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

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 states, multistate metropolitan areas, and assessment areas.

lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and their locations within or near the bank’s AAs. The bank’s NLTD ratio is reasonable. The bank’s 16-quarter average NLTD ratio was comparable to the range of the five similarly situated institutions with ratios ranging from 56.6 percent to 94.5 percent.

Table 2

Comparative NLTD Ratios June 30, 2020 – March 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			16 Quarter Average
Adams Bank & Trust	Ogallala, NE	1,400,332	75.3
Similarly Situated Institutions			
Dayspring Bank	Gothenburg, NE	1,058,165	94.5
Point West Community Bank	Windsor, CO	806,614	56.6
The Eastern Colorado Bank	Cheyenne Wells, CO	652,027	78.7
Western State Bank	Garden City, KS	725,572	70.8
Bennington State Bank	Salina, KS	993,629	77.5

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside its AAs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Improvement	44	78.6	2,168	61.1	12	21.4	1,381	38.9
Home Purchase – Conventional	241	64.1	56,489	50.5	135	35.9	55,349	49.5
Home Purchase – FHA	36	87.8	5,373	87.6	5	12.2	764	12.4
Home Purchase – VA	6	100.0	1,423	100.0	0	0.0	0	0.0
Multi-Family Housing	15	65.2	2,357	19.1	8	34.8	9,981	80.9
Other Purpose Closed-End	33	78.6	3,432	65.4	9	21.4	1,819	34.6
Refinancing	105	78.9	16,560	69.3	28	21.1	7,344	30.7
Total HMDA Related	480	70.9	87,802	53.4	197	29.1	76,638	46.6
Small Business	105	84.0	12,384	75.9	20	16.0	3,933	24.1
Small Farm	80	62.0	13,146	67.2	49	38.0	6,404	32.8
Total Loans	665	71.4	113,332	56.6	266	28.6	86,975	43.4

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

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 reasonable distribution among the different census tracts and dispersion throughout the AAs. The state ratings for Nebraska, Colorado, and Kansas are consistent with the overall rating.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall reasonable penetration among individuals of different income levels and businesses and farms of different sizes. The state ratings for Nebraska, Colorado, and Kansas are consistent with the overall rating.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to the CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness. The CD test performance state rating for Nebraska was adequate, while the performance state ratings for Colorado and Kansas were excellent. The greater weight given to the state of Nebraska supports the overall rating.

For this evaluation, acknowledgement is given to the significant numbers of loans originated by the bank to area businesses and farms through the Small Business Administration's (SBA's) Paycheck Protection Program (PPP) in response to the COVID-19 health pandemic (pandemic). These loans are considered particularly responsive to the needs of small businesses and helped revitalize and stabilize distressed and/or underserved areas or low- and moderate-income census tracts within the bank's AAs. Additionally, based on the bank meeting the CD needs of its AAs, consideration also was given to CD activities that took place outside of the bank's delineated AAs, but within the broader statewide/regional areas, totaling \$27.5 million (MM). All the bank's CD activities that occurred outside its AAs were within the states of Nebraska, Colorado, and Kansas, and will be further discussed in the specific analysis of those states. Refer to Table 4 below for an itemized summary of the bank's CD activity.

Table 4

Community Development Activity – All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	5	3,606	0	0	11	34	11	34	18
Community Services	0	0	0	0	41	65	41	65	27
Economic Development	46	54,868	0	0	5	22	5	22	2
Revitalization and Stabilization	705	34,661	50	8,574	23	42	73	8,616	8
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	756	93,135	50	8,574	80	163	130	8,737	55

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.

STATE OF NEBRASKA

CRA rating for Nebraska: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Satisfactory***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including LMI, and businesses and farms of different sizes.
- CD activity reflects adequate responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Nebraska was consistent with the overall scope for the institution. A full-scope review was conducted for the Western Nebraska AA and the overall state rating was based predominantly on the bank's performance in this AA based on lending and deposit volume. A limited-scope review was conducted for the Red Willow County AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation.

A total of 491 loans were reviewed in the state of Nebraska, including 345 home mortgage, 80 small business, and 66 small farm loans. The greatest weight was placed on the bank's home mortgage lending, with small business and small farm lending carrying lesser, but equal weight between them based on loan volumes.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE STATE OF NEBRASKA

The bank delineates 2 of its 8 AAs and operates 11 of its 22 branches in the state of Nebraska. Loan and deposit products and services offered in the state mirror those discussed in the overall institution section of this report. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF NEBRASKA

Bank performance under the lending test in the Western Nebraska AA is considered reasonable, while the bank's lending performance in its limited-scope Red Willow County AA was below the performance in the Western Nebraska AA.

LENDING TEST

The bank's overall lending test performance in the state of Nebraska is Satisfactory.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Nebraska reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is also reasonable in the Western Nebraska AA.

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

The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The borrower distribution of loans is also reasonable in the Western Nebraska AA.

COMMUNITY DEVELOPMENT TEST

The bank's overall CD test performance in the state of Nebraska is Satisfactory and demonstrates adequate responsiveness. A substantial portion of the bank's CD activities occurred within the Western Nebraska AA. All of the CD loans were PPP loans originated in LMI geographies or distressed/underserved middle-income geographies. All qualified investments included bonds that provide essential infrastructure services, helping to revitalize or stabilize underserved middle-income geographies throughout the bank's AAs.

Table 5

Community Development Activity State of Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	3	20	3	20	12
Community Services	0	0	0	0	6	3	6	3	6
Economic Development	0	0	0	0	0	0	0	0	1
Revitalization and Stabilization	533	12,205	25	4,124	16	36	41	4,160	7
Outside Activities	3	2,024	25	4,450	7	6	32	4,456	0
Totals	536	14,229	50	8,574	32	65	82	8,639	26

**WESTERN NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE WESTERN NEBRASKA AA

The bank’s Western Nebraska AA consists of Chase, Cheyenne, Deuel, Keith, Lincoln, and Perkins counties in their entirety. See Appendix B for an AA map and Appendix C for additional demographic data.

- The AA remains unchanged since the previous evaluation.
- The composition of the AA includes 2 moderate-, 13 middle-, and 2 upper-income census tracts. In 2023, the FFIEC designated census tracts in Chase and Deuel Counties as underserved and in Cheyenne and Perkins Counties as both distressed and underserved.
- The bank operates ten banking offices in the AA, including its headquarters. The offices are located in Ogallala, Brule, Chappell, Grant, Imperial, Lodgepole, Madrid, North Platte, and Sutherland.
- As of June 30, 2023, the bank held a 22.3 percent market share of deposits in the AA, ranking 1st out of 21 FDIC-insured financial institutions with 48 banking offices operating in the AA.
- To further augment the CRA performance evaluation, a community contact was conducted to help ascertain the credit needs of area communities, the local responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization that serves the AA.

Table 6

Population Change			
Assessment Area: Western Nebraska			
Area	2015 Population	2020 Population	Percent Change
Western Nebraska	62,886	61,068	(2.9)
Chase County, NE	3,897	3,893	(0.1)
Cheyenne County, NE	10,077	9,468	(6.0)
Deuel County, NE	1,946	1,838	(5.5)
Keith County, NE	8,146	8,335	2.3
Lincoln County, NE	35,896	34,676	(3.4)
Perkins County, NE	2,924	2,858	(2.3)
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population saw a net decline, with each county experiencing negative growth, with the exception of Keith County, which experienced modest growth.
- Lincoln County contains 56.8 percent of the AA population and contains North Platte, the largest city in the AA, with 23,405 people.
- The AA has an older population, with people aged 65 and older accounting for 20.8 percent of the population, compared to the statewide figure of 15.4 percent. Adults 18 to 24 years of age only comprise 6.5 percent of the AA’s population, while the state of Nebraska has 9.6 percent in that age range of the population.
- The community contact stated double-digit population growth is anticipated in Lincoln County by the 2030 census.

Table 7

Median Family Income Change Assessment Area: Western Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Western Nebraska	69,831	70,904	1.5
Chase County, NE	65,858	65,208	(1.0)
Cheyenne County, NE	78,017	73,750	(5.5)
Deuel County, NE	63,993	59,313	(7.3)
Keith County, NE	63,775	67,486	5.8
Lincoln County, NE	68,219	72,653	6.5
Perkins County, NE	72,079	75,859	5.2
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- As table 7 illustrates, the increase in median family income (MFI) in the AA was below both the Nebraska statewide nonmetropolitan figure and state of Nebraska figure.
- MFI growth varied throughout the AA, with three counties experiencing negative growth and three experiencing growth in line with the Nebraska statewide nonmetropolitan figure. Growth was largest in Lincoln County, the most populous county in the AA.
- The percentage of families below poverty in the AA, at 6.0 percent, was similar to the figures in the state of Nebraska and statewide nonmetropolitan areas of 6.6 percent and 7.1 percent, respectively. Lincoln County contained 49.7 percent of families in the AA below poverty.
- The community contact stated wages are competitive in Lincoln County.

Table 8

Housing Cost Burden Assessment Area: Western Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Western Nebraska	70.0	18.3	36.4	60.6	20.3	16.6
Chase County, NE	48.6	4.7	21.1	62.2	20.9	17.7
Cheyenne County, NE	69.7	33.8	36.3	59.2	22.0	18.2
Deuel County, NE	47.5	0.0	21.7	46.2	32.7	18.8
Keith County, NE	57.8	12.5	33.6	64.2	18.1	18.6
Lincoln County, NE	76.5	15.7	39.1	61.9	19.2	15.1
Perkins County, NE	51.4	23.3	28.8	54.8	18.4	17.8
NonMSA Nebraska	62.8	15.0	30.7	55.5	19.3	15.4
Nebraska	71.4	24.2	36.2	60.6	26.7	15.9

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The percentage of renters considered cost burdened in the AA was higher than the statewide nonmetropolitan figure and similar to the Nebraska statewide figure.
- Low-income homeowners utilize the same percentage of their income for housing in the AA as in the state of Nebraska, but a higher percentage than in statewide nonmetropolitan areas. Overall, low- and moderate-income homeowners utilize approximately the same percentage of their incomes on housing as in the state of Nebraska and statewide nonmetropolitan areas.
- According to the 2020 American Community Survey (ACS) five-year average, the median housing value in the AA at \$135,361, is above the statewide nonmetropolitan figure of \$126,095, but below the Nebraska statewide figure of \$164,000. Median home values in the AA vary greatly with a low in Deuel County of \$89,800 to a high in Lincoln County of \$153,200.
- The percentage of owner-occupied housing units in the AA, at 58.0 percent, is similar to the statewide nonmetropolitan and Nebraska statewide rates of 60.6 percent and 60.1 percent, respectively. Lincoln County has the highest volume of owner-occupied housing units, accounting for 54.0 percent of total units in the AA.
- The community contact stated there are multiple housing projects underway, representing 2,000 housing units, providing needed housing supply.

Table 9

Unemployment Rates					
Assessment Area: Western Nebraska					
Area	2018	2019	2020	2021	2022
Western Nebraska	2.9	3.4	3.7	2.3	2.2
Chase County, NE	2.3	2.3	1.8	1.7	1.8
Cheyenne County, NE	2.9	3.7	4.5	3.0	2.5
Deuel County, NE	3.0	3.1	3.2	2.2	2.4
Keith County, NE	3.1	3.3	3.2	2.2	1.9
Lincoln County, NE	3.1	3.5	4.0	2.4	2.2
Perkins County, NE	2.0	2.3	1.9	1.4	1.7
NonMSA Nebraska	2.8	3.0	3.5	2.3	2.2
Nebraska	2.9	3.1	4.3	2.7	2.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are agriculture, government, healthcare, and accommodation and food services.
- The largest employers in the AA are found in North Platte and include Union Pacific Railroad (1,600 employees), Great Plains Health (1,100), Walmart and the Walmart Distribution Center (988), and the North Platte School System (662).
- AA unemployment rates have held steady since 2018 and are currently at a five-year low, in line with the statewide nonmetropolitan rate and Nebraska statewide rate. Rates saw little effect from the pandemic.
- The community contact stated the labor force participation rate, while high, has decreased since the pandemic.
- The contact also stated there will be a new meat processing plant opening in 2025, starting with one third of its eventual 900-member workforce, adding more jobs each month. The contact stated one economic study predicts the addition of 1,000 more jobs as an effect of the new plant.
- The contact stated there is a need for childcare services and public transportation in the Lincoln County area as there is demand, but little supply.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WESTERN NEBRASKA AA

LENDING TEST

The bank’s overall lending test performance in the Western Nebraska AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in this AA consisted of an evaluation of 345 home mortgage, 80 small business, and 66 small farm loans. Home improvement and multifamily loans were not evaluated at the product level due to lending volumes too low to render a meaningful analysis. Greater weight was placed on the bank’s home mortgage lending based on

origination volumes, with small business and small farm lending carrying lesser, but equal weight based on loan volumes.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small farm lending were reasonable, while the distribution of small business lending was poor.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage loans originated in moderate-income census tracts was below the aggregate lending data by number and dollar volume, and comparable to the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level.

The geographic distribution of home mortgage lending in 2022 reflected performance above 2023 levels and with more originations, supported the overall rating.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. The distribution of 2023 home purchase loans originated in moderate-income census tracts was below the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home purchase lending in 2022 reflected performance above 2023 levels and with more originations, supported the overall rating.

Home Refinance Loans

The geographic distribution of home refinance lending is reasonable. The distribution of 2023 home refinance loans originated in moderate-income census tracts was below the aggregate lending data by number and dollar volume, and below the demographic figure.

The geographic distribution of home refinance lending in 2022 reflected performance above 2023 levels and with more originations, supported the overall rating.

Table 10

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Western Nebraska													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	15.9	12.6	1,548	8.8	8.5	6	6.1	10.8	490	3.3	7.3	9.1
Middle	74	65.5	75.6	13,372	76.1	77.3	83	84.7	82.5	13,314	89.0	85.1	77.5
Upper	21	18.6	11.7	2,661	15.1	14.1	9	9.2	6.7	1,158	7.7	7.6	13.4
Unknown	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	1	0.9	0.0	261	1.5	0.0	0	0.0	0.0	0	0.0	0.0	
Total	113	100.0	100.0	17,581	100.0	100.0	98	100.0	100.0	14,962	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	6.8	9.2	194	3.4	5.9	0	0.0	10.3	0	0.0	7.0	9.1
Middle	35	79.5	78.6	4,682	82.1	79.1	21	91.3	83.4	3,089	95.7	85.5	77.5
Upper	6	13.6	12.2	825	14.5	15.0	2	8.7	6.3	139	4.3	7.5	13.4
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	5,701	100.0	100.0	23	100.0	100.0	3,228	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	12.5	5.6	29	5.3	3.1	2	13.3	14.9	52	10.6	8.9	9.1
Middle	11	68.8	80.9	391	71.4	80.4	12	80.0	70.3	390	79.4	71.0	77.5
Upper	3	18.8	13.5	128	23.4	16.5	1	6.7	14.9	49	10.0	20.1	13.4
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	548	100.0	100.0	15	100.0	100.0	491	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	10.0	14.3	110	5.5	8.9	1	33.3	17.6	125	50.0	30.9	6.7
Middle	9	90.0	82.1	1,875	94.5	67.6	2	66.7	76.5	125	50.0	67.8	92.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	5.9	0	0.0	1.3	0.8
Unknown	0	0.0	3.6	0	0.0	23.5	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	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,985	100.0	100.0	3	100.0	100.0	250	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	25	12.8	11.2	2,018	7.5	7.8	10	6.8	10.9	700	3.6	7.5	9.1
Middle	139	70.9	76.7	21,266	78.7	77.2	125	85.0	81.0	17,165	89.3	84.2	77.5
Upper	32	16.3	12.0	3,730	13.8	14.1	12	8.2	8.2	1,346	7.0	8.3	13.4
Unknown	0	0.0	0.1	0	0.0	0.8	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	1	0.5	0.0	261	1.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	196	100.0	100.0	27,014	100.0	100.0	147	100.0	100.0	19,211	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of loans in 2023 among moderate-income census tracts was below the demographic figure, which represents the percentage of businesses in each census tract income level. 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 credit demand for business loans by small businesses within the AA. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 15.4 percent of loans originated in moderate-income census tracts, further supporting the rating.

An analysis of the dispersion of loans was conducted and revealed a conspicuous gap, but did not include the moderate-income tracts and does not impact the conclusion.

Table 11

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Western Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	3	3.8	772	13.9	10.5
Middle	69	87.3	4,224	76.2	80.0
Upper	7	8.9	547	9.9	9.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	79	100.0	5,542	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank originated one loan in a moderate-income census tract in 2023 which is comparable to the demographic figure. There is limited opportunity to lend, given only 1.2 percent of farms in the AA (8 total farms) are located in the AA’s moderate-income census tracts.

An analysis of the dispersion of loans was conducted and revealed a conspicuous gap, but did not include the moderate-income tracts and does not impact the conclusion.

Table 12

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Western Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	1.7	300	3.0	1.2
Middle	53	91.4	9,266	93.7	82.0
Upper	4	6.9	327	3.3	16.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	58	100.0	9,893	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet 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 and Farms of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage lending reflected excellent performance, while small business and small farm lending reflected reasonable performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of 2023 loans to both low- and moderate-income borrowers was comparable to the aggregate lending data by number, dollar volume, and the demographic figure, which represents the percentage of families by income level.

The borrower distribution of 2022 home mortgage lending was above 2023 levels and with greater volume, supported the overall rating.

Home Purchase Loans

The borrower distribution of home purchase lending is excellent. The distribution of 2023 loans to low-income borrowers was comparable to the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume, and above the demographic figure.

The borrower distribution of 2022 home purchase lending was above 2023 levels and with greater volume, supported the overall rating.

Home Refinance Loans

The borrower distribution of home refinance loans is reasonable. The distribution of 2023 loans to both low- and moderate-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2022 home refinance lending was comparable to the levels in 2023.

Table 13

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Western Nebraska													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	29	25.7	12.4	3,040	17.3	7.7	15	15.3	11.5	1,957	13.1	7.5	18.6
Moderate	27	23.9	23.4	3,064	17.4	18.5	27	27.6	24.5	2,618	17.5	18.5	18.3
Middle	32	28.3	21.1	5,427	30.9	20.0	26	26.5	22.1	4,045	27.0	21.4	23.7
Upper	20	17.7	23.7	5,702	32.4	34.8	23	23.5	26.1	5,803	38.8	37.8	39.4
Unknown	6	5.3	19.4	609	3.5	19.0	7	7.1	15.8	539	3.6	14.8	0.0
Total	113	100.0	100.0	17,581	100.0	100.0	98	100.0	100.0	14,962	100.0	100.0	100.0
Refinance Loans													
Low	7	15.9	15.9	414	7.3	9.3	3	13.0	16.0	79	2.4	10.1	18.6
Moderate	9	20.5	20.0	1,203	21.1	15.3	4	17.4	17.7	239	7.4	14.3	18.3
Middle	8	18.2	25.7	958	16.8	25.7	4	17.4	28.6	650	20.1	30.3	23.7
Upper	19	43.2	30.8	3,006	52.7	39.3	11	47.8	28.0	2,234	69.2	35.8	39.4
Unknown	1	2.3	7.6	120	2.1	10.4	1	4.3	9.7	26	0.8	9.4	0.0
Total	44	100.0	100.0	5,701	100.0	100.0	23	100.0	100.0	3,228	100.0	100.0	100.0
Home Improvement Loans													
Low	2	12.5	10.1	17	3.1	6.6	4	26.7	9.9	164	33.4	8.1	18.6
Moderate	3	18.8	16.9	112	20.4	18.5	3	20.0	16.8	69	14.1	15.1	18.3
Middle	5	31.3	31.5	157	28.6	20.6	3	20.0	22.8	106	21.6	20.6	23.7
Upper	6	37.5	37.1	262	47.8	50.5	3	20.0	44.6	81	16.5	51.8	39.4
Unknown	0	0.0	4.5	0	0.0	3.9	2	13.3	5.9	71	14.5	4.5	0.0
Total	16	100.0	100.0	548	100.0	100.0	15	100.0	100.0	491	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	41	22.0	13.3	3,560	14.2	8.1	23	16.0	12.1	2,233	11.8	7.9	18.6
Moderate	42	22.6	21.7	4,526	18.1	17.6	36	25.0	22.2	2,982	15.7	17.7	18.3
Middle	49	26.3	22.9	6,753	27.0	21.4	35	24.3	23.3	4,909	25.9	22.7	23.7
Upper	48	25.8	26.9	9,722	38.8	36.4	40	27.8	29.0	8,201	43.3	38.2	39.4
Unknown	7	3.8	15.2	729	2.9	16.6	10	6.9	13.5	636	3.4	13.5	0.0
Total	186	100.0	100.0	25,029	100.0	100.0	144	100.0	100.0	18,961	100.0	100.0	100.0
Source: 2023 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.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans to small businesses was below the demographic figure of the percentage of businesses with gross annual revenue of \$1MM or less. However, of the 27 loans originated to businesses with revenues greater than \$1MM, 20 loans were originated to two business entities. 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 credit demand for business loans by small businesses within the AA. A review of aggregate lending data submitted by CRA reporters in the bank's AA noted an aggregate distribution

of 56.0 percent of loans originated to small businesses, further supporting the rating. Additionally, 94.9 percent of business loans were made in amounts of \$250,000 or less, which further demonstrates the bank’s willingness to originate lower loan amounts that are typically demanded by smaller business entities.

Table 14

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Western Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	47	59.5	2,068	37.3	91.5
Over \$1 Million	27	34.2	3,300	59.5	6.6
Revenue Unknown	5	6.3	174	3.1	1.8
Total	79	100.0	5,542	100.0	100.0
By Loan Size					
\$100,000 or Less	70	88.6	2,372	42.8	
\$100,001 - \$250,000	5	6.3	910	16.4	
\$250,001 - \$1 Million	4	5.1	2,260	40.8	
Total	79	100.0	5,542	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	44	93.6	1,558	75.3	
\$100,001 - \$250,000	3	6.4	510	24.7	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	47	100.0	2,068	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The distribution of loans to small farms was below the demographic figure. 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 credit demand for farm loans by small farms within the AA. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 57.5 percent of loans originated to small farms, further supporting the rating. Additionally, 72.4 percent of farm loans were made in amounts of \$250,000 or less, which further demonstrates the bank’s willingness to originate lower loan amounts that are typically demanded by smaller farming entities.

Table 15

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Western Nebraska					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	37	63.8	5,398	54.6	97.5
Over \$1 Million	17	29.3	4,356	44.0	2.4
Revenue Unknown	4	6.9	139	1.4	0.1
Total	58	100.0	9,893	100.0	100.0
By Loan Size					
\$100,000 or Less	30	51.7	1,630	16.5	
\$100,001 - \$250,000	12	20.7	2,137	21.6	
\$250,001 - \$500,000	16	27.6	6,126	61.9	
Total	58	100.0	9,893	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	21	56.8	1,166	21.6	
\$100,001 - \$250,000	9	24.3	1,557	28.8	
\$250,001 - \$500,000	7	18.9	2,675	49.6	
Total	37	100.0	5,398	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness. All of the CD loans were PPP loans originated in LMI geographies or distressed/underserved middle-income geographies. All qualified investments included bonds that provide essential infrastructure services and education, helping to revitalize or stabilize underserved middle-income geographies throughout the AA.

Table 16

Community Development Activity Assessment Area: Western Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services #
	#	\$(000)	Investments		Donations		Total Investments		
			#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	3	20	3	20	12
Community Services	0	0	0	0	6	3	6	3	6
Economic Development	0	0	0	0	0	0	0	0	1
Revitalization and Stabilization	486	10,954	21	2,794	14	36	35	2,830	7
Totals	486	10,954	21	2,794	23	59	44	2,853	26

**RED WILLOW COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE RED WILLOW COUNTY AA

The bank's Red Willow County AA is comprised of Red Willow County its entirety. Refer to Appendix B for a map of the AA.

- The AA consists of one moderate- and two middle-income census tracts based on the most recent 2016-2020 ACS data. Both middle-income tracts are designated as underserved according to the FFIEC in 2023.
- According to 2020 ACS data, the AA population was 10,702, which represented a 2.2 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 22.3 percent low-, 21.0 percent moderate-, 22.3 percent middle-, and 34.4 percent upper-income families.
- One of the bank's branches is located in the AA and offers an ATM onsite.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 4.5 percent market share, ranking 4th out of 8 FDIC-insured depository institutions operating from 9 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE RED WILLOW COUNTY AA

The institution's lending performance in the area is below the institution's lending performance in the state overall.

The institution's community development performance in the area exceeds the institution's community development performance for the state; however, it does not change the rating for the institution.

STATE OF COLORADO

CRA rating for Colorado:	<i>Satisfactory</i>
The Lending Test is rated:	<i>Satisfactory</i>
The Community Development Test is rated:	<i>Outstanding</i>

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including LMI, and businesses and farms of different sizes.
- CD activity reflects excellent responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Colorado was generally consistent with the overall scope for the institution, except an analysis of small farm loans was not conducted in the Fort Collins MSA AA because of limited loan activity. Branch locations are in predominantly urban locations and the volume of small farm loans was too limited to result in a meaningful conclusion. The volume of home mortgage lending by individual product was limited, therefore, the bank's lending was reviewed collectively. In addition, the original sample of small business loans in the Colorado AAs was supplemented with 11 additional loans to provide a more meaningful geographic and borrower distribution analysis.

A full-scope review was conducted for the Fort Collins MSA AA and the overall state rating was based predominantly on the bank's performance in this AA based on lending and deposit volume. Limited-scope reviews were conducted for the Colorado Springs Metropolitan, Boulder MSA, Greeley MSA, and Logan County AAs to ascertain if the bank's performance in these areas was generally consistent with its performance in the overall state evaluation.

A total of 145 loans were reviewed in the state of Colorado, including 110 home mortgage and 35 small business, and 6 small farm loans. The greatest weight was placed on the bank's home mortgage lending, followed by small business lending, with small farm lending carrying the least weight, based on loan volumes.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLORADO

The bank delineates 5 of its 8 AAs and operates 10 of its 22 branches in the state of Colorado. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report. Detailed descriptions of the

bank's operations in each AA are provided in each AA analysis. The bank closed its location in Sterling, Colorado in August 2023. The closure will remove the Logan County AA in subsequent evaluations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLORADO

The bank's overall lending test performance in the state of Colorado is Satisfactory.

LENDING TEST

Bank performance under the lending test in the Fort Collins MSA AA is considered reasonable, while the bank's lending performance in its limited-scope Colorado Springs Metropolitan, Boulder MSA, Greeley MSA, and Logan County AAs was considered below the performance of the Fort Collins MSA AA.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Colorado reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is also reasonable in the Fort Collins MSA AA.

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

The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The borrower distribution of loans is also reasonable in the Fort Collins MSA AA.

COMMUNITY DEVELOPMENT TEST

The bank's overall CD test performance in the state of Colorado is Outstanding and demonstrates excellent responsiveness. A majority of the bank's CD loans were PPP loans originated in LMI geographies. The bank also originated 34 SBA 504 loans which promoted economic development initiatives for small businesses. There were no qualifying security investments in the bank's AAs.

Table 17

Community Development Activity State of Colorado									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	8	14	8	14	6
Community Services	0	0	0	0	35	62	35	62	19
Economic Development	26	32,232	0	0	0	0	0	0	0
Revitalization and Stabilization	155	18,666	0	0	0	0	0	0	0
Outside Activities	11	22,020	0	0	0	0	0	0	0
Totals	192	72,918	0	0	43	76	43	76	25

**FORT COLLINS MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE FORT COLLINS MSA AA

The bank's Fort Collins MSA AA consists of Larimer County in its entirety, which also comprises the Fort Collins, Colorado MSA in its entirety. See Appendix B for an AA map and Appendix C for additional demographic data.

- The AA remains unchanged since the previous evaluation.
- The AA is comprised of 1 low-, 16 moderate-, 52 middle-, 16 upper-, and 1 unknown-income census tracts.
- The bank operates three banking offices in the AA. Two offices are located in Fort Collins and one is located in Berthoud.
- As of June 30, 2023, the bank held a 1.6 percent market share of deposits in the AA, ranking 10th out of 26 FDIC-insured financial institutions with 90 banking offices operating in the AA.
- To further augment the CRA performance evaluation, a community contact was conducted to help ascertain the credit needs of area communities, the local responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization that serves the AA.

Table 18

Population Change			
Assessment Area: Fort Collins MSA			
Area	2015 Population	2020 Population	Percent Change
Fort Collins MSA	318,227	359,066	12.8
Colorado	5,278,906	5,773,714	9.4
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Population growth in the AA was above the Colorado statewide rate.
- Area demographics were reflective of a larger student population due to Colorado State University's presence in the city of Fort Collins. Young adults aged 18 to 24 represented 13.9 percent of the total population in the AA, compared to 9.1 percent in the state of Colorado.
- Despite the presence of the university, the percentage of households that are families in the AA, at 62.5 percent, is similar to the figure for the state of Colorado, at 63.6 percent.

Table 19

Median Family Income Change			
Assessment Area: Fort Collins MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Fort Collins MSA	84,004	96,221	14.5
Colorado	81,753	92,752	13.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The increase in MFI in the AA was similar to the state of Colorado growth figure.
- The AA has a lower rate of families below poverty, at 4.7 percent, than in the state of Colorado, at 6.1 percent.
- Within the AA, 37.5 percent of families are LMI, which is similar to the percent in the state of Colorado at 38.1 percent.
- The community contact stated that wages in the AA are competitive, with some, primarily entry-level jobs, having wage growths of 30 percent since the pandemic. The contact further stated that the presence of technology jobs in the AA has kept wages growing.

Table 20

Housing Cost Burden						
Assessment Area: Fort Collins MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Fort Collins MSA	81.0	44.5	48.7	58.1	37.8	19.8
Colorado	79.7	47.9	46.5	63.2	37.3	21.4
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy</i>						

- The cost burdens for low- and moderate-income renters and homeowners in the AA are similar to the Colorado statewide figures.
- The overall housing affordability ratio within the AA is 19.5 percent, which is slightly below the Colorado statewide ratio of 20.3 percent, both indicating lower affordability both in the AA and statewide.²
- According to the 2020 ACS five-year average, the median housing value in the AA at \$390,591 is above the Colorado statewide figure of \$369,900.
- In addition to housing being less affordable, rent prices in the AA are costly, with 51.4 percent of renters having rents that exceed 30.0 percent of their monthly income.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- The percentage of owner-occupied housing units in the AA, at 61.5 percent, is similar to the statewide Colorado statewide rate of 59.9.
- The community contact stated that there is a shortage of housing and prices are elevated. Pressure is further put on prices for individuals and families that are local due to the volume of people that relocate to the area for work or retirement. Additionally, some work in Larimer County, but live in neighboring Weld County due to the lower cost of living.

Table 21

Unemployment Rates					
Assessment Area: Fort Collins MSA					
Area	2018	2019	2020	2021	2022
Fort Collins MSA	2.6	2.3	5.9	4.7	2.7
Colorado	3.0	2.7	6.8	5.4	3.0

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA remained in line with statewide figures for Colorado, with an increase during 2020 and 2021 as the result of the pandemic, before returning to pre-pandemic levels in 2022.
- The largest industries in the AA are government, retail trade, accommodation and food services, healthcare, and manufacturing.
- The largest employers in the AA include the University of Colorado Health (5,740 employees), Hewlett Packard (1,490), Banner Health (1,340), and Avago Technologies (1,300).
- The community contact stated that the economy is diverse, recovers quickly from downturns, and was not as affected as other areas by the pandemic.
- The community contact also stated that there has long been a shortage of childcare which has ripple effects on employment for residents.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE FORT COLLINS MSA AA

LENDING TEST

The bank’s overall lending test performance in the Fort Collins MSA AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in this AA consisted of an evaluation of 42 home mortgage and 20 small business loans. Small farm lending was not evaluated due to lending levels too low to render a meaningful analysis. The volume of home mortgage lending by individual product was limited, therefore, the bank’s lending was reviewed collectively. Greater weight was placed on the bank’s home mortgage lending based on origination volumes.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business loans were both reasonable.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank originated no loans in low-income census tracts in 2023, which was comparable to the aggregate lending data by number, dollar volume, and the demographic figure of owner-occupied units. The distribution of loans in moderate-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure.

The geographic distribution of home mortgage lending in 2022 reflected performance below 2023 levels and with fewer originations, supported the overall rating.

An analysis of the dispersion of loans was conducted and revealed conspicuous lending gaps that included LMI tracts. The gaps were due to the bank’s limited branch presence (and relatively low volume of originations) in a large metropolitan area, and thus, did not impact the overall conclusion.

Table 22

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Fort Collins MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%		
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.4	0	0.0	0.4	0	0.0	0.2	0	0.0	0.2	0.3
Moderate	1	5.0	12.8	274	3.1	11.5	2	9.1	13.1	662	8.0	12.2	14.8
Middle	13	65.0	62.4	6,060	69.6	59.6	17	77.3	60.9	6,123	74.1	58.3	64.3
Upper	6	30.0	24.4	2,375	27.3	28.4	3	13.6	25.7	1,475	17.9	29.3	20.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	8,709	100.0	100.0	22	100.0	100.0	8,260	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank originated no loans in low-income census tracts, which was comparable to the demographic figure of the percentage of small businesses. The distribution of loans in moderate-income census tracts was comparable to the demographic figure.

An analysis of the dispersion of loans was conducted and revealed conspicuous lending gaps that included LMI tracts. The gaps were due to the bank’s limited branch presence (and relatively low volume of originations) in a large metropolitan area, and thus, did not impact the overall conclusion.

Table 23

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Fort Collins MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.4
Moderate	4	20.0	1,165	26.2	16.6
Middle	7	35.0	1,578	35.5	65.6
Upper	9	45.0	1,700	38.3	17.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	20	100.0	4,443	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet 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 reasonable distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage lending reflected excellent performance while the distribution of small business lending reflected poor performance. The greater weight given to home mortgage lending, based on origination volumes, supported the overall rating.

Home Mortgage Lending

The borrower distribution of home mortgage lending is excellent. The distribution of 2023 home mortgage loans among low-income borrowers was above the aggregate lending data by number and dollar volume, and below the demographic figure of the percentage of families. Lending among moderate-income borrowers was comparable to the

aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2022 was consistent with 2023 levels.

Table 24

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Fort Collins MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													
Low	3	15.0	7.2	948	10.9	3.9	2	9.1	5.8	862	10.4	2.6	19.2
Moderate	4	20.0	17.1	1,191	13.7	12.6	4	18.2	15.9	1,995	24.2	10.8	18.3
Middle	4	20.0	23.4	1,383	15.9	20.9	6	27.3	24.3	1,640	19.9	21.5	23.6
Upper	7	35.0	38.7	4,612	53.0	46.5	8	36.4	38.6	3,088	37.4	47.0	38.9
Unknown	2	10.0	13.7	575	6.6	16.2	2	9.1	15.3	675	8.2	18.1	0.0
Total	20	100.0	100.0	8,709	100.0	100.0	22	100.0	100.0	8,260	100.0	100.0	100.0
<i>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>													
<i>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</i>													

Small Business Lending

The borrower distribution of small business lending is poor. The distribution of loans to small businesses was below the demographic figure of the percentage of businesses with gross annual revenues of \$1MM or less. Despite the bank originating 65.0 percent of its loans in amounts of \$250,000 or less, which can be used as a proxy for lending to small businesses, a majority of the bank’s lending is to businesses with greater than \$1MM in revenues.

Table 25

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Fort Collins MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	7	35.0	889	20.0	94.1
Over \$1 Million	13	65.0	3,554	80.0	4.9
Revenue Unknown	0	0.0	0	0.0	1.0
Total	20	100.0	4,443	100.0	100.0
By Loan Size					
\$100,000 or Less	8	40.0	554	12.5	
\$100,001 - \$250,000	5	25.0	939	21.1	
\$250,001 - \$1 Million	7	35.0	2,950	66.4	
Total	20	100.0	4,443	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	57.1	189	21.3	
\$100,001 - \$250,000	2	28.6	400	45.0	
\$250,001 - \$1 Million	1	14.3	300	33.7	
Total	7	100.0	889	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates excellent responsiveness. The bank originated 12 SBA 504 loans which promoted economic development initiatives for small businesses. The remaining CD loans were PPP loans originated in LMI geographies. There were no qualifying security investments.

Table 26

Community Development Activity Assessment Area: Fort Collins MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	6	10	6	10	4
Community Services	0	0	0	0	12	21	12	21	2
Economic Development	12	13,470	0	0	0	0	0	0	0
Revitalization and Stabilization	54	4,622	0	0	0	0	0	0	0
Totals	66	18,092	0	0	18	31	18	31	6

**COLORADO SPRINGS METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA**
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE COLORADO
SPRINGS METROPOLITAN AA**

The bank's Colorado Springs Metropolitan AA consists of El Paso County in its entirety, one of the two counties that comprises the Colorado Springs, Colorado MSA. Refer to Appendix B for a map of the AA.

- The AA consists of 4 low-, 46 moderate-, 66 middle-, 49 upper-, and 2 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 730,395, which represented an 11.5 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 18.9 percent low-, 18.6 percent moderate-, 21.9 percent middle-, and 40.6 percent upper-income families.
- Three of the bank's branches are located in the AA and each offers an ATM onsite.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 0.9 percent market share, ranking 22nd out of 40 FDIC-insured depository institutions operating from 128 banking offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLORADO
SPRINGS METROPOLITAN AA**

The institution's lending performance in the area is below the institution's lending performance in the state overall.

The institution's community development performance in the area exceeds the institution's community development performance for the state; however, it does not change the rating for the institution.

**BOULDER MSA ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BOULDER MSA AA

The bank's Boulder MSA AA consists of Boulder County in its entirety, which also comprises the Boulder, Colorado MSA in its entirety. Refer to Appendix B for a map of the AA.

- The AA consists of 4 low-, 13 moderate-, 32 middle-, 26 upper-, and 3 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 330,758, which represented a 6.7 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 20.5 percent low-, 17.8 percent moderate-, 21.3 percent middle-, and 40.5 percent upper-income families.
- One of the bank's branches is located in the AA and offers an ATM onsite.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 0.4 percent market share, ranking 26th out of 33 FDIC-insured depository institutions operating from 88 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BOULDER MSA AA

The institution's lending performance in the area is below the institution's lending performance in the state overall.

The institution's community development performance in the area exceeds the institution's community development performance for the state; however, it does not change the rating for the institution.

**GREELEY MSA ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GREELEY MSA AA

The bank's Greeley MSA AA consists of Weld County in its entirety, which also comprises the Greeley, Colorado MSA in its entirety. Refer to Appendix B for a map of the AA.

- The AA consists of 4 low-, 19 moderate-, 30 middle-, 29 upper-, and 1 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 328,981, which represented a 21.4 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 19.5 percent low-, 18.0 percent moderate-, 22.7 percent middle-, and 39.8 percent upper-income families.
- Two of the bank's branches are located in the AA, each offering an ATM onsite.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 1.0 percent market share, ranking 18th out of 25 FDIC-insured depository institutions operating from 68 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GREELEY MSA AA

The institution's lending performance in the area is below the institution's lending performance in the state overall.

The institution's community development performance in the area exceeds the institution's community development performance for the state; however, it does not change the rating for the institution.

**LOGAN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LOGAN COUNTY AA

The bank's Logan County AA is comprised of Logan County its entirety. Refer to Appendix B for a map of the AA.

- The bank closed its only branch in this AA in August 2023, removing the AA from future evaluations.
- The AA consists of two moderate-, four middle-, and one upper-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 21,528, which represented a 1.8 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 21.6 percent low-, 20.5 percent moderate-, 26.5 percent middle-, and 31.4 percent upper-income families.
- According to the June 30, 2023 FDIC Market Share Report, the bank had a 1.2 percent market share, ranking 8th out of 8 FDIC-insured depository institutions operating from 8 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LOGAN COUNTY AA

The institution's lending performance in the area is below the institution's lending performance in the state overall.

The institution's community development performance in the area is consistent with the institution's community development performance for the state.

STATE OF KANSAS

CRA rating for Kansas: ***Satisfactory***
The Lending Test is rated: ***Satisfactory***
The Community Development Test is rated: ***Outstanding***

This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including LMI, and businesses and farms of different sizes.
- CD activity reflects excellent responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was generally consistent with the overall scope for the institution. The volume of home mortgage lending by individual product was limited, therefore, the bank's lending was reviewed collectively. In addition, the original sample of small business loans in the Thomas County AA was supplemented with ten additional loans to provide a more meaningful geographic and borrower distribution analysis.

A full-scope review was conducted for the Thomas County AA, the only AA in the state. Therefore, statewide performance will be discussed concurrently with the Thomas County AA.

A total of 43 loans were reviewed in the state of Kansas, including 24 home mortgage, 11 small business, and 8 small farm loans. Greater weight was placed on the bank's home mortgage lending, with small business and small farm lending carrying lesser, but equal weight.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS/THOMAS COUNTY AA

The bank's Thomas County AA consists of Thomas County, Kansas in its entirety. See Appendix B for an AA map and Appendix C for additional demographic data.

- The AA remains unchanged since the previous evaluation.
- The composition of the AA includes one middle- and one upper-income census tract. The middle-income tract is designated as underserved according to the FFIEC in 2023.
- The bank operates one branch with one cash dispensing ATM in the AA.

- As of June 30, 2023, the bank held a 0.3 percent market share of deposits in the AA, ranking 6th out of 8 FDIC-insured financial institutions with 10 banking offices operating in the AA.
- To further augment the CRA performance evaluation, a community contact was conducted to help ascertain the credit needs of area communities, the local responsiveness of area banks in meeting those credit needs, and the local economic conditions. The contact represented an economic development organization that serves the AA.

Table 27

Population Change			
Assessment Area: Thomas County			
Area	2015 Population	2020 Population	Percent Change
Thomas County Kansas	7,925	7,930	0.1
NonMSA Kansas	922,403	892,006	(3.3)
Kansas	2,892,987	2,937,880	1.6

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

- The AA has a small population, making up less than one percent of the state of Kansas population.
- Population growth within the AA was similar to the state of Kansas, but above state nonmetropolitan areas as a whole.
- Colby is the largest city in the AA and with a population of 5,570, comprises 70.3 percent of the total AA population.

Table 28

Median Family Income Change			
Assessment Area: Thomas County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Thomas County Kansas	74,767	80,455	7.6
NonMSA Kansas	62,527	65,467	4.7
Kansas	72,535	77,620	7.0

*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.

- MFI growth in the AA was similar to growth in the state of Kansas, but above growth in other statewide nonmetropolitan areas.
- The percentage of families below the poverty level in the AA, at 6.2 percent, is below the figures for the state of Kansas and statewide nonmetropolitan areas, at 7.6 percent and 8.4 percent, respectively.

- The community contact stated that wages have not kept pace with inflation and that some businesses struggle to find employees because they aren't paying wages competitive to the market.
- The contact stated that another proxy for wages not increasing in alignment with costs is the local food pantry has seen significant growth in the number of families served, most of whom cite cost of living as the reason for visiting the pantry.

Table 29

Housing Cost Burden						
Assessment Area: Thomas County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Thomas County Kansas	40.9	17.6	23.0	65.2	9.6	9.9
NonMSA Kansas	66.3	20.7	33.9	52.4	20.9	15.1
Kansas	73.6	27.8	38.2	57.4	24.8	15.4

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2016-2020 Comprehensive Housing Affordability Strategy

- The percentage of renters and homeowners considered cost burdened in the AA was below both the statewide nonmetropolitan and state of Kansas figures.
- According to the 2020 ACS five-year average, the median housing value in the AA at \$129,554 is above the statewide nonmetropolitan figure of \$103,478, but below the Kansas statewide figure of \$157,600.
- The overall housing affordability ratio within the AA is 50.9 percent, which is similar to statewide nonmetropolitan ratio of 49.0 percent and above the Kansas statewide figure of 38.8 percent, indicating greater affordability.
- The community contact stated there is a severe shortage of housing, especially affordable units. The contact stated there has been very little supply built in the previous 20 or more years, and most houses on the market are at a price point of \$250,000 or more which is unaffordable to most low-, moderate-, and middle-income individuals in the area. Because of the housing shortage, the contact estimated 50 percent or more of the local workforce commutes from 30 minutes or more away.

Table 30

Unemployment Rates					
Assessment Area: Thomas County					
Area	2018	2019	2020	2021	2022
Thomas County Kansas	2.5	2.3	2.7	1.9	1.9
NonMSA Kansas	3.2	3.2	4.5	2.8	2.5
Kansas	3.4	3.3	5.8	3.3	2.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- AA unemployment rates have held steady since 2018 and are currently at a five-year low, comparable to the statewide nonmetropolitan rate and Nebraska statewide rate. Rates saw little effect from the pandemic.
- Agriculture and related services is the leading industry and source of employment in the AA.
- The community contact said that in Colby, there were no business closures during the pandemic.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS/THOMAS COUNTY AA

LENDING TEST

The bank's overall lending test performance in the state of Kansas is Satisfactory. The bank's performance under the lending test in the Thomas County AA is reasonable, which is consistent with the overall state rating. In determining the lending test rating, equal weight was given to each of the performance criteria.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The bank's AA contains no low- or moderate-income census tracts. The distribution of home mortgage, small business, and small farm lending reflected reasonable performance.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage loans originated in the middle-income census tract was comparable to the aggregate lending data by number and dollar volume, and comparable to the demographic figure of owner-occupied units. Lending levels in the upper-income census tract were above the aggregate lending data by number, comparable by dollar volume, and above the demographic figure. The geographic distribution of home mortgage lending in 2022 reflected penetration consistent with 2023 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 31

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Thomas County KS													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	16	94.1	83.9	2,496	92.3	83.2	4	57.1	82.3	343	76.1	79.9	74.1
Upper	1	5.9	16.1	208	7.7	16.8	3	42.9	17.7	108	23.9	20.1	25.9
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	2,704	100.0	100.0	7	100.0	100.0	451	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank originated all of its 2023 small business loans in the middle-income census tract, which was comparable to the demographic figure of total businesses in the tract. An analysis of the dispersion of loans was conducted and revealed a conspicuous gap. However, as there are no LMI tracts in the AA, this gap did not impact the conclusion.

Table 32

Distribution of 2023 Small Business Lending By Income Level of Geography Assessment Area: Thomas County Kansas					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	11	100.0	769	100.0	81.0
Upper	0	0.0	0	0.0	19.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	11	100.0	769	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of 2023 small farm loans originated in the middle-income census tract was above the demographic figure of total farms in the tract. Lending levels in the upper-income census tract were below the demographic figure.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 33

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Thomas County Kansas					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	5	62.5	1,317	70.8	42.2
Upper	3	37.5	543	29.2	57.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	8	100.0	1,859	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet 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 and Farms of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending reflected reasonable performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage loans among low-income borrowers was comparable to the aggregate lending data by number, below by dollar, and comparable to the demographic figure of the percentage of families. Lending among moderate-income borrowers was above the aggregate lending data by number, dollar volume, and the demographic figure.

The borrower distribution of home mortgage lending in 2022 was below 2023 levels and with greater volume, supported the overall rating.

Table 34

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Thomas County KS													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	4	26.7	12.6	338	13.1	6.6	1	14.3	11.5	16	3.5	6.5	13.6
Moderate	2	13.3	25.2	368	14.3	21.1	3	42.9	24.1	259	57.4	19.9	12.5
Middle	3	20.0	21.8	312	12.1	22.5	0	0.0	21.8	0	0.0	24.5	24.3
Upper	4	26.7	21.8	1,360	52.7	30.9	2	28.6	27.6	66	14.6	35.8	49.6
Unknown	2	13.3	18.5	204	7.9	18.9	1	14.3	14.9	110	24.4	13.4	0.0
Total	15	100.0	100.0	2,582	100.0	100.0	7	100.0	100.0	451	100.0	100.0	100.0
<p>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of loans to small businesses was comparable to the demographic figure of the percentage of businesses with gross annual revenues of \$1MM or less.

Table 35

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Thomas County Kansas					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	10	90.9	719	93.5	91.5
Over \$1 Million	1	9.1	50	6.5	6.6
Revenue Unknown	0	0.0	0	0.0	1.9
Total	11	100.0	769	100.0	100.0
By Loan Size					
\$100,000 or Less	9	81.8	282	36.7	
\$100,001 - \$250,000	1	9.1	137	17.8	
\$250,001 - \$1 Million	1	9.1	350	45.5	
Total	11	100.0	769	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	80.0	232	32.3	
\$100,001 - \$250,000	1	10.0	137	19.1	
\$250,001 - \$1 Million	1	10.0	350	48.7	
Total	10	100.0	719	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The distribution of loans to small farms was comparable to the demographic figure of the percentage of farms with gross annual revenues of \$1MM or less.

Table 36

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Thomas County Kansas					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	75.0	1,342	72.2	97.8
Over \$1 Million	2	25.0	517	27.8	2.2
Revenue Unknown	0	0.0	0	0.0	0.0
Total	8	100.0	1,859	100.0	100.0
By Loan Size					
\$100,000 or Less	3	37.5	224	12.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	5	62.5	1,635	88.0	
Total	8	100.0	1,859	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	33.3	132	9.8	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	4	66.7	1,210	90.2	
Total	6	100.0	1,342	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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>					

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the CD test in the state of Kansas is outstanding. The bank’s CD performance demonstrated adequate responsiveness in the Thomas County AA. The overall state rating was bolstered by four qualified CD loans originated outside of the bank’s AA, but in the broader statewide area. All of the qualified CD loans within the Thomas County AA were PPP loans originated in an underserved tract.

Table 37

Community Development Activity									
Assessment Area: State of Kansas/Thomas County									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
	#	\$(000)	Investments		Donations		Total Investments		
			#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	0	0	0	0	0
Economic Development	10	2,369	0	0	1	20	1	20	0
Revitalization and Stabilization	14	163	0	0	4	2	4	2	1
Outside Activities	4	3,457	0	0	0	0	0	0	0
Totals	28	5,989	0	0	5	22	5	22	1

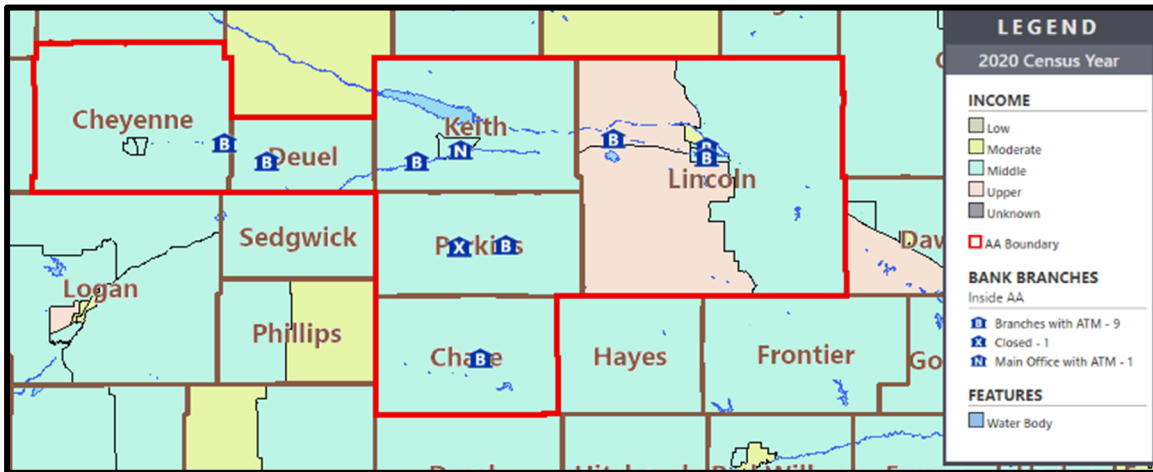
APPENDIX A – SCOPE OF EXAMINATION TABLE

Table A-1

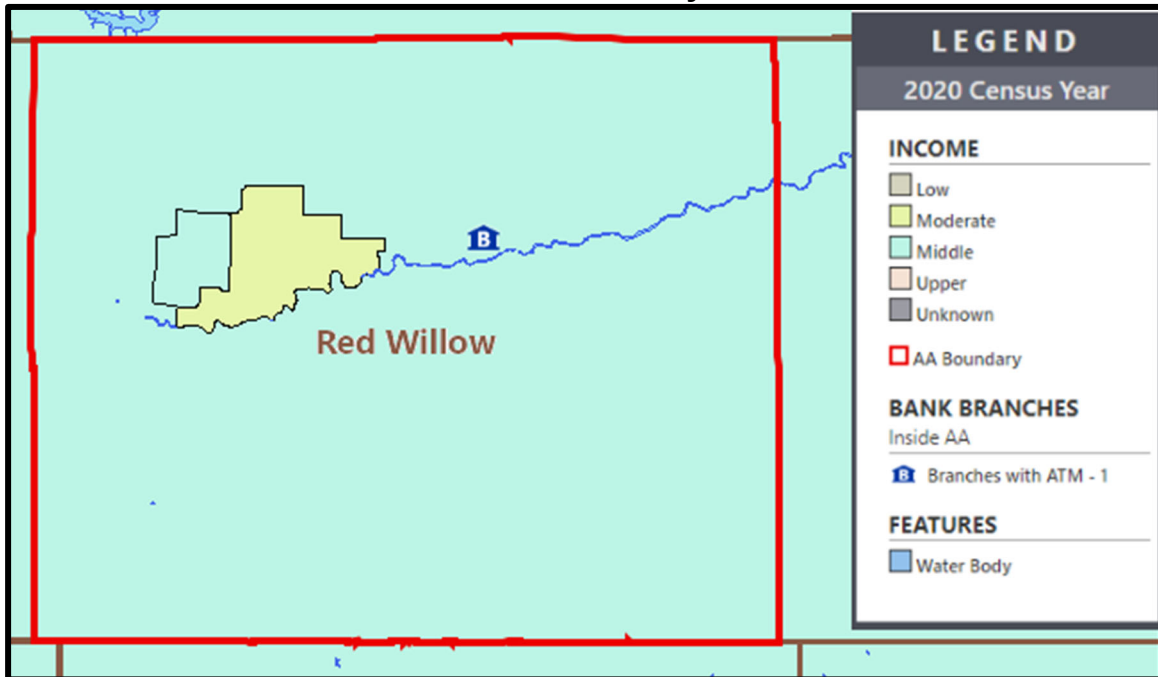
SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> Adams Bank & Trust Ogallala, Nebraska		<u>PRODUCTS/SERVICES REVIEWED</u>	
		<ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Multifamily Loans 	<ul style="list-style-type: none"> • Small Business Loans • Small Farm Loans • Community Development Loans • Qualified Investments and Donations • Community Development Services
<u>TIME PERIODS REVIEWED</u>			
<u>HMDA:</u>		January 1, 2022 – December 31, 2023	
<u>Small Business:</u>		January 1, 2023 – December 31, 2023	
<u>Small Farm:</u>		January 1, 2023 – December 31, 2023	
<u>Community Development Activities:</u>		April 1, 2020 – December 31, 2023	
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
None	None	None	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	OTHER INFORMATION
<u>Nebraska</u> Western Nebraska Red Willow County	Full Review Limited Review	None	
<u>Colorado</u> Fort Collins MSA Colorado Springs Metropolitan Boulder MSA Logan County Greeley MSA	Full Review Limited Review Limited Review Limited Review Limited Review	None	Logan County Colorado AA will cease to exist due to branch closure.
<u>Kansas</u> Thomas County	Full Review	None	

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

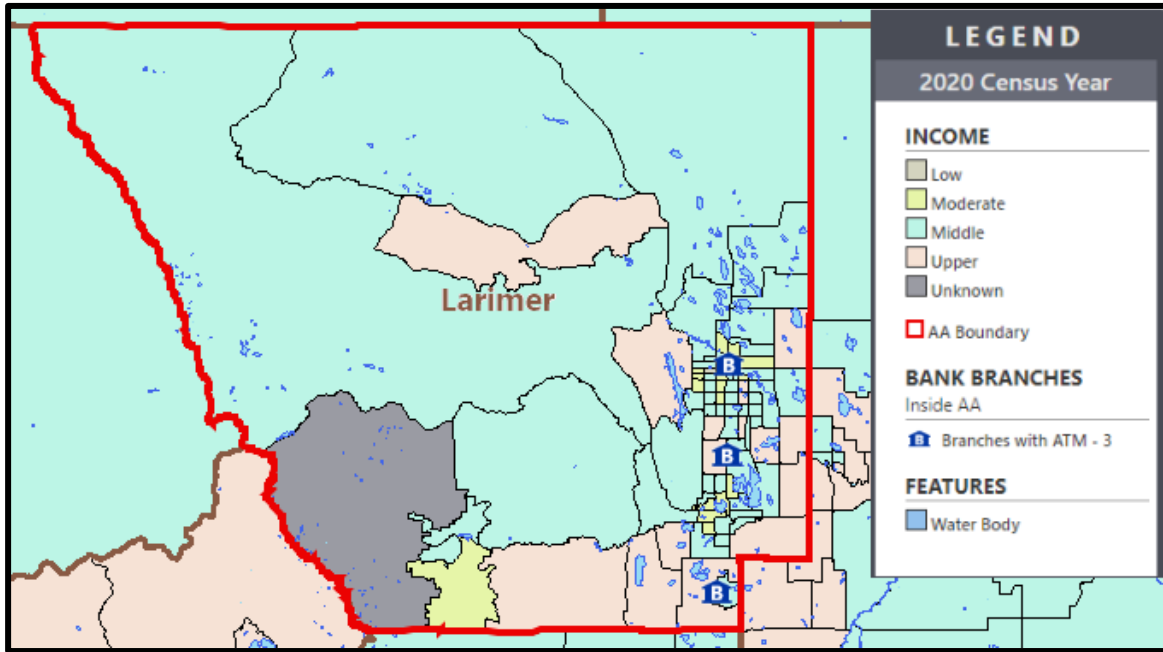
Map B-1
Western Nebraska AA



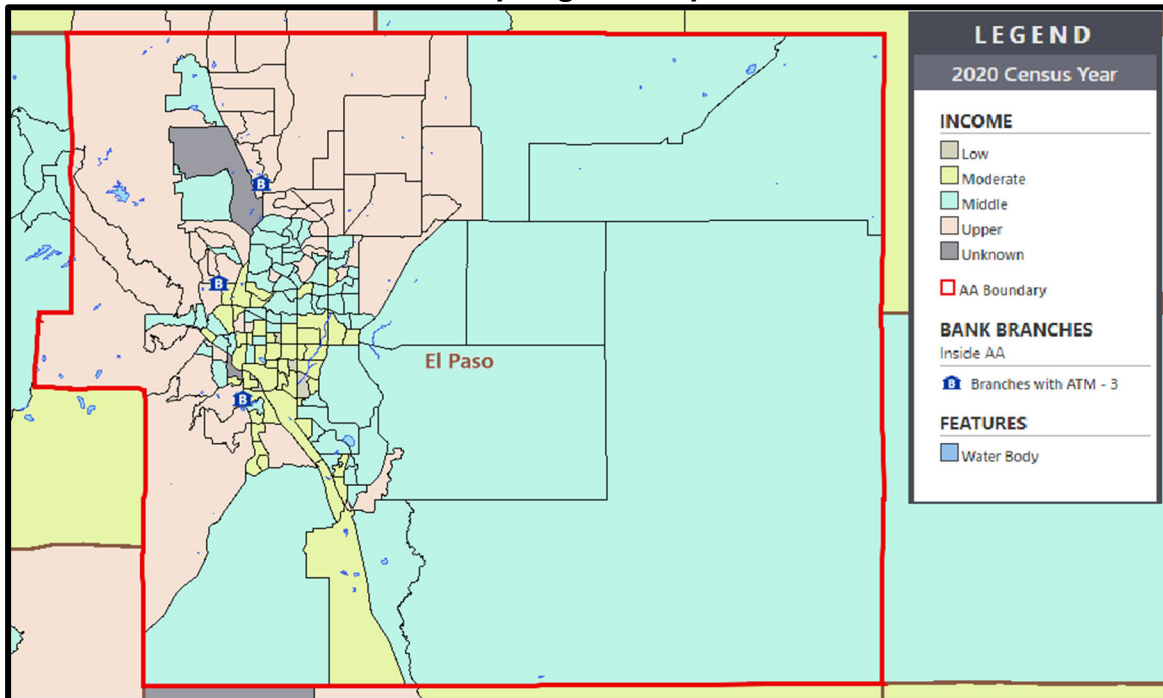
Map B-2
Red Willow County AA



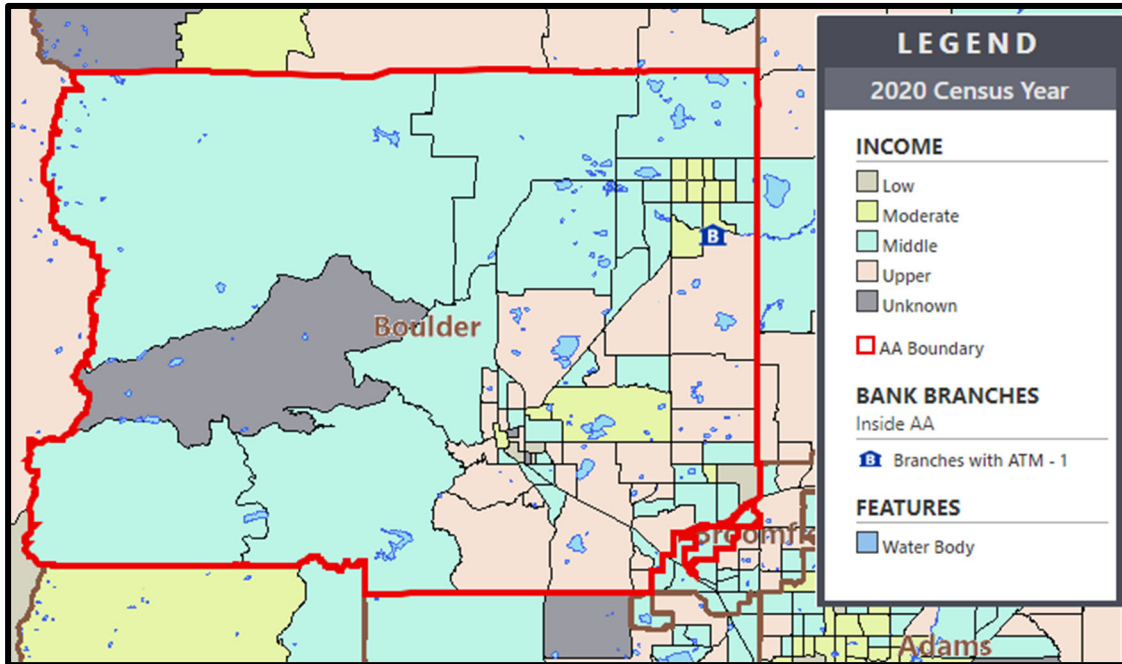
Map B-3
Fort Collins MSA AA



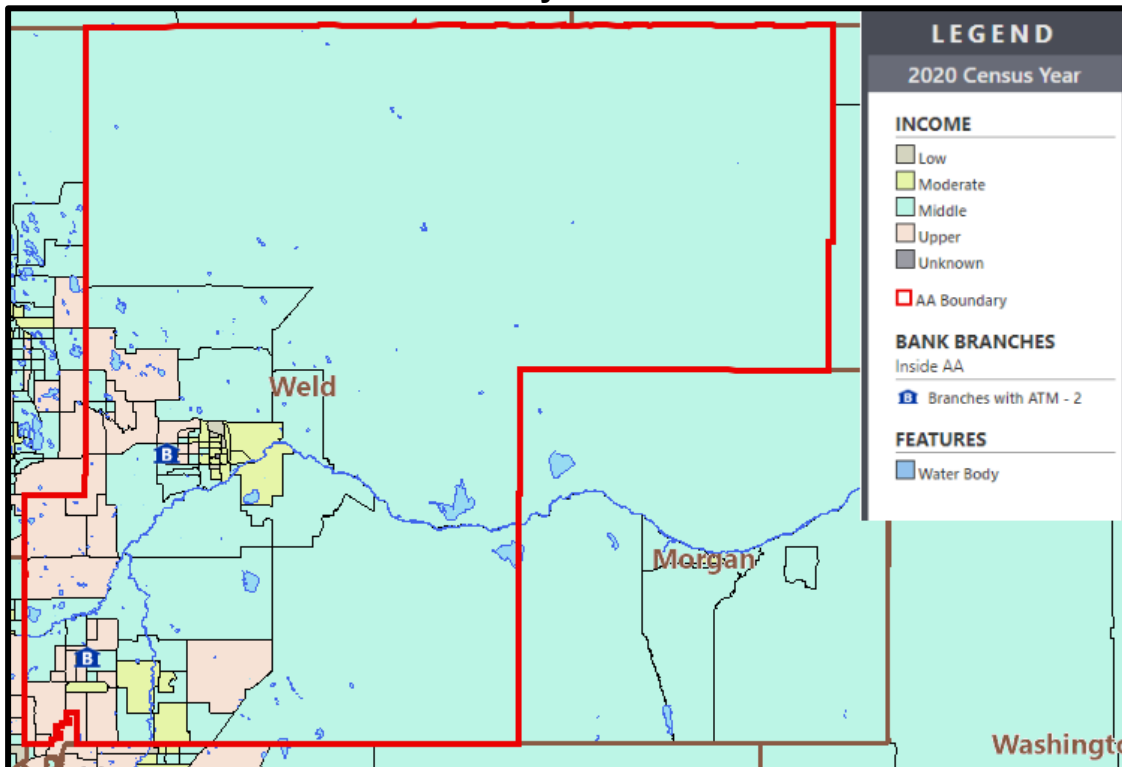
Map B-4
Colorado Springs Metropolitan AA



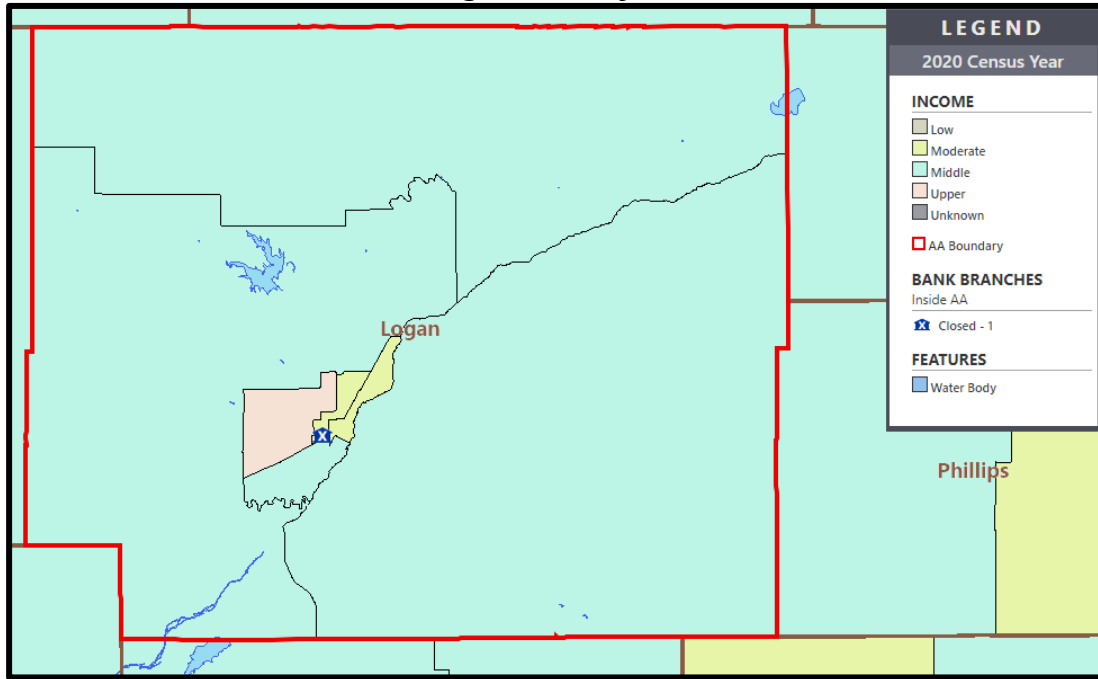
Map B-5
Boulder MSA AA



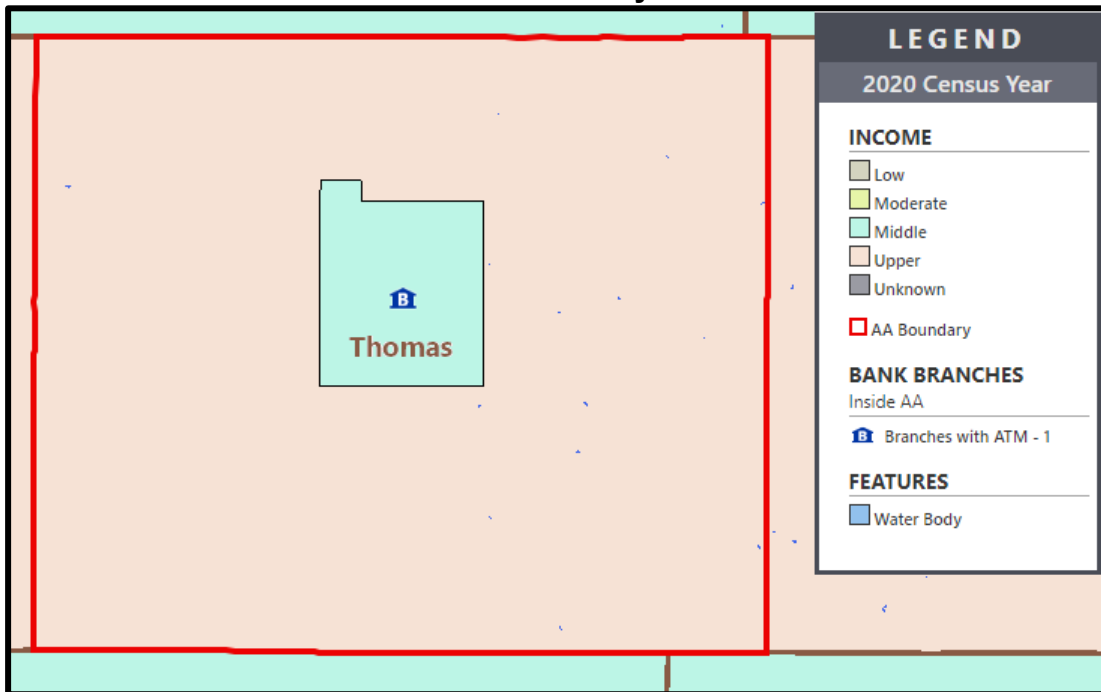
Map B-6
Greeley MSA AA



Map B-7
Logan County AA



Map B-8
Thomas County AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2023 Western Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,103	18.6
Moderate	2	11.8	1,536	9.2	137	8.9	3,049	18.3
Middle	13	76.5	13,033	78.2	814	6.2	3,945	23.7
Upper	2	11.8	2,093	12.6	56	2.7	6,565	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,662	100.0	1,007	6.0	16,662	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,330	1,684	9.1	50.6	1,214	36.5	432	13.0
Middle	25,032	14,313	77.5	57.2	6,527	26.1	4,192	16.7
Upper	3,473	2,466	13.4	71.0	444	12.8	563	16.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	31,835	18,463	100.0	58.0	8,185	25.7	5,187	16.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	329	10.5	305	10.6	20	9.6	4	6.9
Middle	2,511	80.0	2,289	79.6	174	83.7	48	82.8
Upper	300	9.6	280	9.7	14	6.7	6	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,140	100.0	2,874	100.0	208	100.0	58	100.0
Percentage of Total Businesses:				91.5		6.6		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	1.2	8	1.2	0	0.0	0	0.0
Middle	554	82.0	540	81.9	13	81.3	1	100.0
Upper	114	16.9	111	16.8	3	18.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	676	100.0	659	100.0	16	100.0	1	100.0
Percentage of Total Farms:				97.5		2.4		0.1
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-2

2022 Western Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,103	18.6
Moderate	2	11.8	1,536	9.2	137	8.9	3,049	18.3
Middle	13	76.5	13,033	78.2	814	6.2	3,945	23.7
Upper	2	11.8	2,093	12.6	56	2.7	6,565	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,662	100.0	1,007	6.0	16,662	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,330	1,684	9.1	50.6	1,214	36.5	432	13.0
Middle	25,032	14,313	77.5	57.2	6,527	26.1	4,192	16.7
Upper	3,473	2,466	13.4	71.0	444	12.8	563	16.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	31,835	18,463	100.0	58.0	8,185	25.7	5,187	16.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	330	10.4	305	10.5	21	9.9	4	6.9
Middle	2,527	79.9	2,302	79.5	177	83.5	48	82.8
Upper	307	9.7	287	9.9	14	6.6	6	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,164	100.0	2,894	100.0	212	100.0	58	100.0
Percentage of Total Businesses:				91.5		6.7		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	1.2	8	1.2	0	0.0	0	0.0
Middle	549	81.5	535	81.4	13	81.3	1	100.0
Upper	117	17.4	114	17.4	3	18.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	674	100.0	657	100.0	16	100.0	1	100.0
Percentage of Total Farms:				97.5		2.4		0.1
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 C-3

2023 Fort Collins MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.2	653	0.8	116	17.8	16,127	19.2
Moderate	16	18.6	13,425	16.0	1,046	7.8	15,377	18.3
Middle	52	60.5	54,206	64.6	2,318	4.3	19,784	23.6
Upper	16	18.6	15,637	18.6	436	2.8	32,633	38.9
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83,921	100.0	3,916	4.7	83,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,434	309	0.3	12.7	2,046	84.1	79	3.2
Moderate	25,291	13,129	14.8	51.9	10,580	41.8	1,582	6.3
Middle	94,518	57,198	64.3	60.5	29,482	31.2	7,838	8.3
Upper	22,207	18,238	20.5	82.1	3,101	14.0	868	3.9
Unknown	133	85	0.1	63.9	17	12.8	31	23.3
Total AA	144,583	88,959	100.0	61.5	45,226	31.3	10,398	7.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	101	0.4	99	0.5	2	0.2	0	0.0
Moderate	3,736	16.6	3,496	16.5	213	19.3	27	12.6
Middle	14,758	65.6	13,903	65.7	724	65.7	131	61.2
Upper	3,886	17.3	3,667	17.3	163	14.8	56	26.2
Unknown	2	0.0	2	0.0	0	0.0	0	0.0
Total AA	22,483	100.0	21,167	100.0	1,102	100.0	214	100.0
Percentage of Total Businesses:			94.1		4.9		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	2	0.4	2	0.4	0	0.0	0	0.0
Moderate	40	8.6	39	8.6	1	9.1	0	0.0
Middle	298	63.9	293	64.5	4	36.4	1	100.0
Upper	125	26.8	119	26.2	6	54.5	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	466	100.0	454	100.0	11	100.0	1	100.0
Percentage of Total Farms:			97.4		2.4		0.2	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2022 Fort Collins MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	1.2	653	0.8	116	17.8	16,127	19.2
Moderate	16	18.6	13,425	16.0	1,046	7.8	15,377	18.3
Middle	52	60.5	54,206	64.6	2,318	4.3	19,784	23.6
Upper	16	18.6	15,637	18.6	436	2.8	32,633	38.9
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	86	100.0	83,921	100.0	3,916	4.7	83,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,434	309	0.3	12.7	2,046	84.1	79	3.2
Moderate	25,291	13,129	14.8	51.9	10,580	41.8	1,582	6.3
Middle	94,518	57,198	64.3	60.5	29,482	31.2	7,838	8.3
Upper	22,207	18,238	20.5	82.1	3,101	14.0	868	3.9
Unknown	133	85	0.1	63.9	17	12.8	31	23.3
Total AA	144,583	88,959	100.0	61.5	45,226	31.3	10,398	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	100	0.4	98	0.5	2	0.2	0	0.0
Moderate	3,737	16.5	3,486	16.4	221	19.9	30	13.3
Middle	14,823	65.6	13,964	65.7	720	64.7	139	61.8
Upper	3,938	17.4	3,712	17.5	170	15.3	56	24.9
Unknown	2	0.0	2	0.0	0	0.0	0	0.0
Total AA	22,600	100.0	21,262	100.0	1,113	100.0	225	100.0
Percentage of Total Businesses:				94.1		4.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2	0.4	2	0.4	0	0.0	0	0.0
Moderate	43	9.4	42	9.4	1	10.0	0	0.0
Middle	284	62.1	279	62.6	4	40.0	1	100.0
Upper	127	27.8	122	27.4	5	50.0	0	0.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	457	100.0	446	100.0	10	100.0	1	100.0
Percentage of Total Farms:				97.6		2.2		0.2
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 C-5

2023 Thomas County Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	291	13.6
Moderate	0	0.0	0	0.0	0	0.0	267	12.5
Middle	1	50.0	1,538	71.9	87	5.7	520	24.3
Upper	1	50.0	600	28.1	46	7.7	1,060	49.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	2,138	100.0	133	6.2	2,138	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,745	1,782	74.1	64.9	751	27.4	212	7.7
Upper	857	624	25.9	72.8	137	16.0	96	11.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,602	2,406	100.0	66.8	888	24.7	308	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	391	81.0	356	80.5	28	87.5	7	77.8
Upper	92	19.0	86	19.5	4	12.5	2	22.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	483	100.0	442	100.0	32	100.0	9	100.0
Percentage of Total Businesses:				91.5		6.6		1.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	57	42.2	56	42.4	1	33.3	0	0.0
Upper	78	57.8	76	57.6	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	132	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-6

2022 Thomas County Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	291	13.6
Moderate	0	0.0	0	0.0	0	0.0	267	12.5
Middle	1	50.0	1,538	71.9	87	5.7	520	24.3
Upper	1	50.0	600	28.1	46	7.7	1,060	49.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	2,138	100.0	133	6.2	2,138	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	2,745	1,782	74.1	64.9	751	27.4	212	7.7
Upper	857	624	25.9	72.8	137	16.0	96	11.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,602	2,406	100.0	66.8	888	24.7	308	8.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	405	81.8	369	81.5	29	87.9	7	77.8
Upper	90	18.2	84	18.5	4	12.1	2	22.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	495	100.0	453	100.0	33	100.0	9	100.0
Percentage of Total Businesses:				91.5		6.7		1.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	56	41.5	55	41.7	1	33.3	0	0.0
Upper	79	58.5	77	58.3	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	135	100.0	132	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		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.								

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

**Red Willow County AA
Table D-1**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													Owner Occupied Units %
Assessment Area: Red Willow County NE													
Geographic Income Level	Bank And Aggregate Loans By Year												
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
Total Home Mortgage Loans												Owner Occupied Units %	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	37.9	0	0.0	33.1	0	0.0	37.1	0	0.0	30.1	30.7
Middle	2	100.0	62.1	225	100.0	66.9	0	0.0	62.9	0	0.0	69.9	69.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	225	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

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

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-2

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Red Willow County Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	44.2
Middle	1	100.0	500	100.0	55.8
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	500	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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-3

Distribution of 2023 Small Farm Lending By Income Level of Geography Assessment Area: Red Willow County Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	12.5	30	3.3	12.8
Middle	7	87.5	887	96.7	87.2
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	8	100.0	917	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Red Willow County NE													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Total Home Mortgage Loans													
Low	0	0.0	10.1	0	0.0	6.3	0	0.0	13.6	0	0.0	9.6	22.3
Moderate	1	50.0	19.0	25	11.1	15.9	0	0.0	28.6	0	0.0	23.3	21.0
Middle	1	50.0	18.1	200	88.9	19.3	0	0.0	19.1	0	0.0	17.8	22.3
Upper	0	0.0	19.0	0	0.0	25.2	0	0.0	19.6	0	0.0	26.3	34.4
Unknown	0	0.0	33.8	0	0.0	33.4	0	0.0	19.1	0	0.0	23.0	0.0
Total	2	100.0	100.0	225	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 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.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-5

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Red Willow County Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	90.8
Over \$1 Million	1	100.0	500	100.0	7.3
Revenue Unknown	0	0.0	0	0.0	2.0
Total	1	100.0	500	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	500	100.0	
Total	1	100.0	500	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	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2023 FFIEC Census Data 2023 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-6

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Red Willow County Nebraska					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	50.0	778	84.8	97.9
Over \$1 Million	1	12.5	75	8.2	2.1
Revenue Unknown	3	37.5	64	7.0	0.0
Total	8	100.0	917	100.0	100.0
By Loan Size					
\$100,000 or Less	5	62.5	172	18.8	
\$100,001 - \$250,000	2	25.0	374	40.8	
\$250,001 - \$500,000	1	12.5	371	40.5	
Total	8	100.0	917	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	25.0	33	4.2	
\$100,001 - \$250,000	2	50.0	374	48.1	
\$250,001 - \$500,000	1	25.0	371	47.7	
Total	4	100.0	778	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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-7

2023 Red Willow County Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	571	22.3
Moderate	1	33.3	881	34.4	15	1.7	537	21.0
Middle	2	66.7	1,680	65.6	129	7.7	572	22.3
Upper	0	0.0	0	0.0	0	0.0	881	34.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,561	100.0	144	5.6	2,561	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,928	993	30.7	51.5	601	31.2	334	17.3
Middle	3,392	2,246	69.3	66.2	663	19.5	483	14.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,320	3,239	100.0	60.9	1,264	23.8	817	15.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	268	44.2	239	43.5	25	56.8	4	33.3
Middle	338	55.8	311	56.5	19	43.2	8	66.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	606	100.0	550	100.0	44	100.0	12	100.0
Percentage of Total Businesses:				90.8		7.3		2.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	12.8	12	13.0	0	0.0	0	0.0
Middle	82	87.2	80	87.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	94	100.0	92	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
Source: 2023 FFIEC Census Data 2023 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-8

2022 Red Willow County Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	571	22.3
Moderate	1	33.3	881	34.4	15	1.7	537	21.0
Middle	2	66.7	1,680	65.6	129	7.7	572	22.3
Upper	0	0.0	0	0.0	0	0.0	881	34.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,561	100.0	144	5.6	2,561	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,928	993	30.7	51.5	601	31.2	334	17.3
Middle	3,392	2,246	69.3	66.2	663	19.5	483	14.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,320	3,239	100.0	60.9	1,264	23.8	817	15.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	275	44.3	245	43.6	26	55.3	4	33.3
Middle	346	55.7	317	56.4	21	44.7	8	66.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	621	100.0	562	100.0	47	100.0	12	100.0
Percentage of Total Businesses:				90.5		7.6		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	12	12.8	12	13.0	0	0.0	0	0.0
Middle	82	87.2	80	87.0	2	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	94	100.0	92	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		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.								

**Colorado Springs Metropolitan AA
Table D-9**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Colorado Springs Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		Owner Occupied Units %
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.6	0	0.0	1.3	0	0.0	1.7	0	0.0	1.1	1.3
Moderate	0	0.0	17.8	0	0.0	16.6	3	23.1	18.6	614	19.4	15.7	19.7
Middle	4	66.7	39.1	1,710	64.5	35.5	6	46.2	40.4	1,153	36.5	35.5	41.8
Upper	2	33.3	41.3	941	35.5	46.5	4	30.8	39.2	1,392	44.1	47.5	37.0
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	2,651	100.0	100.0	13	100.0	100.0	3,159	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-10

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Colorado Springs Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	1.2
Moderate	1	14.3	500	30.5	27.6
Middle	3	42.9	344	21.0	36.1
Upper	3	42.9	798	48.6	34.4
Unknown	0	0.0	0	0.0	0.7
Tract-Unk	0	0.0	0	0.0	
Total	7	100.0	1,642	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
No Small Farm Lending occurred in Colorado Springs Metropolitan.

Table D-11

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Colorado Springs Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													
Low	0	0.0	5.4	0	0.0	2.7	1	7.7	4.3	460	14.6	1.8	18.9
Moderate	1	16.7	17.9	424	16.0	14.0	1	7.7	17.0	490	15.5	11.9	18.6
Middle	0	0.0	25.7	0	0.0	23.8	0	0.0	27.1	0	0.0	24.1	21.9
Upper	3	50.0	37.0	1,209	45.6	42.1	6	46.2	36.2	1,933	61.2	42.7	40.6
Unknown	2	33.3	14.1	1,018	38.4	17.4	5	38.5	15.4	276	8.7	19.6	0.0
Total	6	100.0	100.0	2,651	100.0	100.0	13	100.0	100.0	3,159	100.0	100.0	100.0
<p>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Table D-12

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Colorado Springs Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	4	57.1	886	54.0	94.7
Over \$1 Million	3	42.9	757	46.1	4.6
Revenue Unknown	0	0.0	0	0.0	0.8
Total	7	100.0	1,642	100.0	100.0
By Loan Size					
\$100,000 or Less	3	42.9	193	11.8	
\$100,001 - \$250,000	2	28.6	370	22.5	
\$250,001 - \$1 Million	2	28.6	1,079	65.7	
Total	7	100.0	1,642	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	50.0	103	11.6	
\$100,001 - \$250,000	1	25.0	204	23.0	
\$250,001 - \$1 Million	1	25.0	579	65.3	
Total	4	100.0	886	100.0	

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
No Small Farm Lending occurred in Colorado Springs Metropolitan.

Table D-13

2023 Colorado Springs Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	2.4	3,334	1.9	875	26.2	33,715	18.9
Moderate	46	27.5	42,172	23.6	5,755	13.6	33,300	18.6
Middle	66	39.5	72,461	40.5	3,833	5.3	39,095	21.9
Upper	49	29.3	60,481	33.8	1,266	2.1	72,647	40.6
Unknown	2	1.2	309	0.2	26	8.4	0	0.0
Total AA	167	100.0	178,757	100.0	11,755	6.6	178,757	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,745	2,150	1.3	37.4	3,354	58.4	241	4.2
Moderate	76,307	33,693	19.7	44.2	38,133	50.0	4,481	5.9
Middle	111,072	71,734	41.8	64.6	34,655	31.2	4,683	4.2
Upper	82,452	63,375	37.0	76.9	14,775	17.9	4,302	5.2
Unknown	962	456	0.3	47.4	455	47.3	51	5.3
Total AA	276,538	171,408	100.0	62.0	91,372	33.0	13,758	5.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	450	1.2	417	1.2	26	1.5	7	2.4
Moderate	10,219	27.6	9,466	27.0	671	39.8	82	28.4
Middle	13,343	36.1	12,813	36.6	453	26.9	77	26.6
Upper	12,721	34.4	12,095	34.5	504	29.9	122	42.2
Unknown	268	0.7	236	0.7	31	1.8	1	0.3
Total AA	37,001	100.0	35,027	100.0	1,685	100.0	289	100.0
Percentage of Total Businesses:				94.7		4.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	87	20.6	84	20.2	3	37.5	0	0.0
Middle	197	46.6	195	47.0	2	25.0	0	0.0
Upper	133	31.4	130	31.3	3	37.5	0	0.0
Unknown	5	1.2	5	1.2	0	0.0	0	0.0
Total AA	423	100.0	415	100.0	8	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2023 FFIEC Census Data 2023 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-14

2022 Colorado Springs Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	2.4	3,334	1.9	875	26.2	33,715	18.9
Moderate	46	27.5	42,172	23.6	5,755	13.6	33,300	18.6
Middle	66	39.5	72,461	40.5	3,833	5.3	39,095	21.9
Upper	49	29.3	60,481	33.8	1,266	2.1	72,647	40.6
Unknown	2	1.2	309	0.2	26	8.4	0	0.0
Total AA	167	100.0	178,757	100.0	11,755	6.6	178,757	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,745	2,150	1.3	37.4	3,354	58.4	241	4.2
Moderate	76,307	33,693	19.7	44.2	38,133	50.0	4,481	5.9
Middle	111,072	71,734	41.8	64.6	34,655	31.2	4,683	4.2
Upper	82,452	63,375	37.0	76.9	14,775	17.9	4,302	5.2
Unknown	962	456	0.3	47.4	455	47.3	51	5.3
Total AA	276,538	171,408	100.0	62.0	91,372	33.0	13,758	5.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	472	1.3	434	1.2	30	1.7	8	2.6
Moderate	10,247	27.4	9,480	26.8	682	39.8	85	27.6
Middle	13,381	35.8	12,848	36.4	452	26.4	81	26.3
Upper	12,952	34.7	12,298	34.8	521	30.4	133	43.2
Unknown	285	0.8	254	0.7	30	1.7	1	0.3
Total AA	37,337	100.0	35,314	100.0	1,715	100.0	308	100.0
Percentage of Total Businesses:				94.6		4.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	87	20.3	84	19.9	3	42.9	0	0.0
Middle	198	46.2	196	46.4	2	28.6	0	0.0
Upper	138	32.2	136	32.2	2	28.6	0	0.0
Unknown	5	1.2	5	1.2	0	0.0	0	0.0
Total AA	429	100.0	422	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		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.								

**Boulder MSA AA
Table D-15**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Boulder MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans												Owner Occupied Units %	
Low	0	0.0	1.3	0	0.0	1.0	0	0.0	1.3	0	0.0	2.6	1.7
Moderate	1	33.3	13.3	289	38.7	9.7	0	0.0	13.4	0	0.0	14.5	14.2
Middle	1	33.3	44.6	272	36.5	42.4	0	0.0	48.3	0	0.0	42.6	44.2
Upper	1	33.3	39.3	185	24.8	45.4	1	100.0	35.8	565	100.0	39.2	38.6
Unknown	0	0.0	1.4	0	0.0	1.4	0	0.0	1.2	0	0.0	1.2	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	746	100.0	100.0	1	100.0	100.0	565	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-16

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Boulder MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	2.0
Moderate	0	0.0	0	0.0	20.3
Middle	4	100.0	1,545	100.0	38.8
Upper	0	0.0	0	0.0	37.2
Unknown	0	0.0	0	0.0	1.6
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	1,545	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
No Small Farm Lending occurred in Boulder MSA.

Table D-17

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Boulder MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													
Low	0	0.0	7.8	0	0.0	3.8	0	0.0	7.7	0	0.0	2.9	20.5
Moderate	1	33.3	14.6	185	24.8	8.6	0	0.0	15.6	0	0.0	8.9	17.8
Middle	1	33.3	19.1	272	36.5	14.2	0	0.0	20.0	0	0.0	15.1	21.3
Upper	0	0.0	47.4	0	0.0	59.0	1	100.0	44.0	565	100.0	56.0	40.5
Unknown	1	33.3	11.1	289	38.7	14.5	0	0.0	12.7	0	0.0	17.1	0.0
Total	3	100.0	100.0	746	100.0	100.0	1	100.0	100.0	565	100.0	100.0	100.0

Source: 2023 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-18

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Boulder MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	1	25.0	426	27.6	93.1
Over \$1 Million	3	75.0	1,120	72.5	5.8
Revenue Unknown	0	0.0	0	0.0	1.1
Total	4	100.0	1,545	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	25.0	112	7.2	
\$250,001 - \$1 Million	3	75.0	1,433	92.8	
Total	4	100.0	1,545	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	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	426	100.0	
Total	1	100.0	426	100.0	

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
No Small Farm Lending occurred in Boulder MSA.

Table D-19

2023 Boulder MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	5.1	1,452	2.0	98	6.7	14,995	20.5
Moderate	13	16.7	11,513	15.7	804	7.0	13,023	17.8
Middle	32	41.0	32,959	45.0	1,361	4.1	15,578	21.3
Upper	26	33.3	26,585	36.3	673	2.5	29,648	40.5
Unknown	3	3.8	735	1.0	143	19.5	0	0.0
Total AA	78	100.0	73,244	100.0	3,079	4.2	73,244	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,335	1,370	1.7	31.6	2,702	62.3	263	6.1
Moderate	22,404	11,509	14.2	51.4	9,815	43.8	1,080	4.8
Middle	60,609	35,820	44.2	59.1	20,532	33.9	4,257	7.0
Upper	42,756	31,308	38.6	73.2	9,743	22.8	1,705	4.0
Unknown	5,305	1,054	1.3	19.9	3,512	66.2	739	13.9
Total AA	135,409	81,061	100.0	59.9	46,304	34.2	8,044	5.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	520	2.0	475	2.0	39	2.6	6	2.2
Moderate	5,200	20.3	4,702	19.7	446	30.0	52	18.9
Middle	9,956	38.8	9,321	39.1	536	36.0	99	36.0
Upper	9,541	37.2	8,978	37.6	449	30.2	114	41.5
Unknown	413	1.6	391	1.6	18	1.2	4	1.5
Total AA	25,630	100.0	23,867	100.0	1,488	100.0	275	100.0
Percentage of Total Businesses:				93.1		5.8		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	4	1.0	3	0.8	1	16.7	0	0.0
Moderate	63	16.1	62	16.1	1	16.7	0	0.0
Middle	175	44.8	171	44.5	3	50.0	1	100.0
Upper	146	37.3	145	37.8	1	16.7	0	0.0
Unknown	3	0.8	3	0.8	0	0.0	0	0.0
Total AA	391	100.0	384	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.2		1.5		0.3
Source: 2023 FFIEC Census Data 2023 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-20

2022 Boulder MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	5.1	1,452	2.0	98	6.7	14,995	20.5
Moderate	13	16.7	11,513	15.7	804	7.0	13,023	17.8
Middle	32	41.0	32,959	45.0	1,361	4.1	15,578	21.3
Upper	26	33.3	26,585	36.3	673	2.5	29,648	40.5
Unknown	3	3.8	735	1.0	143	19.5	0	0.0
Total AA	78	100.0	73,244	100.0	3,079	4.2	73,244	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	4,335	1,370	1.7	31.6	2,702	62.3	263	6.1
Moderate	22,404	11,509	14.2	51.4	9,815	43.8	1,080	4.8
Middle	60,609	35,820	44.2	59.1	20,532	33.9	4,257	7.0
Upper	42,756	31,308	38.6	73.2	9,743	22.8	1,705	4.0
Unknown	5,305	1,054	1.3	19.9	3,512	66.2	739	13.9
Total AA	135,409	81,061	100.0	59.9	46,304	34.2	8,044	5.9
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	548	2.1	499	2.1	43	2.8	6	2.1
Moderate	5,234	20.1	4,737	19.5	444	29.4	53	18.5
Middle	10,202	39.2	9,539	39.3	559	37.0	104	36.4
Upper	9,588	36.8	9,026	37.2	443	29.3	119	41.6
Unknown	474	1.8	447	1.8	23	1.5	4	1.4
Total AA	26,046	100.0	24,248	100.0	1,512	100.0	286	100.0
Percentage of Total Businesses:			93.1		5.8		1.1	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	1.0	3	0.8	1	16.7	0	0.0
Moderate	63	15.6	62	15.7	1	16.7	0	0.0
Middle	182	45.2	178	44.9	3	50.0	1	100.0
Upper	151	37.5	150	37.9	1	16.7	0	0.0
Unknown	3	0.7	3	0.8	0	0.0	0	0.0
Total AA	403	100.0	396	100.0	6	100.0	1	100.0
Percentage of Total Farms:			98.3		1.5		0.2	
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.								

**Greeley MSA
Table D-21**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Greeley MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	1.1	0	0.0	1.0	0	0.0	1.0	1.5
Moderate	2	13.3	13.5	555	13.9	11.5	2	7.1	15.0	495	5.2	13.0	17.5
Middle	5	33.3	42.1	1,135	28.4	39.5	14	50.0	40.5	6,250	65.2	36.0	47.2
Upper	8	53.3	43.4	2,306	57.7	47.9	12	42.9	43.5	2,837	29.6	50.1	33.9
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	3,996	100.0	100.0	28	100.0	100.0	9,582	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-22

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Greeley MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.1
Moderate	0	0.0	0	0.0	17.5
Middle	1	33.3	111	9.2	42.3
Upper	2	66.7	1,100	90.8	36.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	1,211	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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-23

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Greeley MSA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	1.5
Moderate	0	0.0	0	0.0	8.1
Middle	1	100.0	100	100.0	66.4
Upper	0	0.0	0	0.0	23.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	100	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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-24

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Greeley MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													
Low	1	6.7	5.7	325	8.1	3.2	3	10.7	4.6	2,130	22.2	2.2	19.5
Moderate	2	13.3	18.5	383	9.6	14.7	5	17.9	17.5	287	3.0	12.2	18.0
Middle	3	20.0	28.4	570	14.3	27.1	4	14.3	30.0	1,319	13.8	27.6	22.7
Upper	6	40.0	33.5	1,630	40.8	38.6	15	53.6	33.1	4,586	47.9	38.7	39.8
Unknown	3	20.0	13.9	1,088	27.2	16.4	1	3.6	14.7	1,260	13.1	19.2	0.0
Total	15	100.0	100.0	3,996	100.0	100.0	28	100.0	100.0	9,582	100.0	100.0	100.0

Source: 2023 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.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-25

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Greeley MSA					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	100.0	1,211	100.0	93.3
Over \$1 Million	0	0.0	0	0.0	5.6
Revenue Unknown	0	0.0	0	0.0	1.0
Total	3	100.0	1,211	100.0	100.0
By Loan Size					
\$100,000 or Less	1	33.3	100	8.3	
\$100,001 - \$250,000	1	33.3	111	9.2	
\$250,001 - \$1 Million	1	33.3	1,000	82.6	
Total	3	100.0	1,211	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	33.3	100	8.3	
\$100,001 - \$250,000	1	33.3	111	9.2	
\$250,001 - \$1 Million	1	33.3	1,000	82.6	
Total	3	100.0	1,211	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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-26

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Greeley MSA					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	94.0
Over \$1 Million	1	100.0	100	100.0	6.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	100	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	100	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	100	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	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2023 FFIEC Census Data 2023 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-27

2023 Greeley MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	4.8	2,231	3.0	631	28.3	14,625	19.5
Moderate	19	22.9	15,768	21.0	2,214	14.0	13,518	18.0
Middle	30	36.1	33,719	44.9	1,746	5.2	17,066	22.7
Upper	29	34.9	23,402	31.2	540	2.3	29,911	39.8
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	83	100.0	75,120	100.0	5,131	6.8	75,120	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,097	1,114	1.5	27.2	2,690	65.7	293	7.2
Moderate	24,837	13,300	17.5	53.5	10,433	42.0	1,104	4.4
Middle	46,841	35,864	47.2	76.6	9,064	19.4	1,913	4.1
Upper	30,262	25,771	33.9	85.2	3,803	12.6	688	2.3
Unknown	7	0	0.0	0.0	7	100.0	0	0.0
Total AA	106,044	76,049	100.0	71.7	25,997	24.5	3,998	3.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	558	4.1	502	3.9	49	6.4	7	5.0
Moderate	2,388	17.5	2,221	17.5	152	19.8	15	10.6
Middle	5,759	42.3	5,405	42.5	290	37.8	64	45.4
Upper	4,913	36.1	4,582	36.0	276	35.9	55	39.0
Unknown	3	0.0	2	0.0	1	0.1	0	0.0
Total AA	13,621	100.0	12,712	100.0	768	100.0	141	100.0
Percentage of Total Businesses:				93.3	5.6	1.0		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	11	1.5	10	1.5	1	2.3	0	0.0
Moderate	58	8.1	54	8.0	4	9.3	0	0.0
Middle	475	66.4	442	65.8	33	76.7	0	0.0
Upper	171	23.9	166	24.7	5	11.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	715	100.0	672	100.0	43	100.0	0	0.0
Percentage of Total Farms:				94.0	6.0	0.0		
<i>Source: 2023 FFIEC Census Data 2023 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-28

2022 Greeley MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	4.8	2,231	3.0	631	28.3	14,625	19.5
Moderate	19	22.9	15,768	21.0	2,214	14.0	13,518	18.0
Middle	30	36.1	33,719	44.9	1,746	5.2	17,066	22.7
Upper	29	34.9	23,402	31.2	540	2.3	29,911	39.8
Unknown	1	1.2	0	0.0	0	0.0	0	0.0
Total AA	83	100.0	75,120	100.0	5,131	6.8	75,120	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,097	1,114	1.5	27.2	2,690	65.7	293	7.2
Moderate	24,837	13,300	17.5	53.5	10,433	42.0	1,104	4.4
Middle	46,841	35,864	47.2	76.6	9,064	19.4	1,913	4.1
Upper	30,262	25,771	33.9	85.2	3,803	12.6	688	2.3
Unknown	7	0	0.0	0.0	7	100.0	0	0.0
Total AA	106,044	76,049	100.0	71.7	25,997	24.5	3,998	3.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	567	4.2	509	4.0	50	6.5	8	5.5
Moderate	2,394	17.6	2,220	17.5	158	20.4	16	11.0
Middle	5,744	42.3	5,380	42.5	299	38.7	65	44.8
Upper	4,867	35.9	4,546	35.9	265	34.3	56	38.6
Unknown	3	0.0	2	0.0	1	0.1	0	0.0
Total AA	13,575	100.0	12,657	100.0	773	100.0	145	100.0
Percentage of Total Businesses:				93.2		5.7		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	1.5	10	1.5	1	2.3	0	0.0
Moderate	61	8.5	57	8.5	4	9.3	0	0.0
Middle	474	66.4	441	65.7	33	76.7	0	0.0
Upper	168	23.5	163	24.3	5	11.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	714	100.0	671	100.0	43	100.0	0	0.0
Percentage of Total Farms:				94.0		6.0		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.								

**Logan County AA
Table D-29**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Logan County CO													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	32.9	123	45.9	25.4	0	0.0	41.5	0	0.0	33.4	29.5
Middle	1	50.0	49.8	145	54.1	53.7	0	0.0	40.8	0	0.0	45.1	53.6
Upper	0	0.0	17.3	0	0.0	20.8	0	0.0	17.7	0	0.0	21.5	16.9
Unknown	0	0.0	0.0	0	0.0	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	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	268	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-30

Distribution of 2023 Small Business Lending By Income Level of Geography					
Assessment Area: Logan County Colorado					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	46.3
Middle	1	100.0	109	100.0	39.4
Upper	0	0.0	0	0.0	14.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	109	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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-31

Distribution of 2023 Small Farm Lending By Income Level of Geography					
Assessment Area: Logan County Colorado					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	8.8
Middle	2	100.0	293	100.0	82.4
Upper	0	0.0	0	0.0	8.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	293	100.0	100.0

Source: 2023 FFIEC Census Data
2023 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-32

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Logan County CO													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Total Home Mortgage Loans													
Low	0	0.0	9.8	0	0.0	5.8	0	0.0	8.9	0	0.0	5.5	21.6
Moderate	0	0.0	21.8	0	0.0	17.8	0	0.0	25.8	0	0.0	22.1	20.5
Middle	0	0.0	25.1	0	0.0	26.4	0	0.0	21.4	0	0.0	21.9	26.5
Upper	1	50.0	26.9	123	45.9	32.6	0	0.0	24.4	0	0.0	30.0	31.4
Unknown	1	50.0	16.3	145	54.1	17.5	0	0.0	19.5	0	0.0	20.4	0.0
Total	2	100.0	100.0	268	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 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.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table D-33

Distribution of 2023 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Logan County Colorado					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	91.3
Over \$1 Million	1	100.0	109	100.0	6.4
Revenue Unknown	0	0.0	0	0.0	2.3
Total	1	100.0	109	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	100.0	109	100.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	109	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	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
<i>Source: 2023 FFIEC Census Data 2023 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-34

Distribution of 2023 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Logan County Colorado					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	100.0	293	100.0	97.8
Over \$1 Million	0	0.0	0	0.0	2.2
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	293	100.0	100.0
By Loan Size					
\$100,000 or Less	1	50.0	93	31.7	
\$100,001 - \$250,000	1	50.0	200	68.3	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	293	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	93	31.7	
\$100,001 - \$250,000	1	50.0	200	68.3	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	293	100.0	
<i>Source: 2023 FFIEC Census Data 2023 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-35

2023 Logan County Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,080	21.6
Moderate	2	28.6	1,513	30.3	206	13.6	1,024	20.5
Middle	4	57.1	2,745	55.0	127	4.6	1,322	26.5
Upper	1	14.3	734	14.7	10	1.4	1,566	31.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,992	100.0	343	6.9	4,992	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,806	1,628	29.5	42.8	1,870	49.1	308	8.1
Middle	4,256	2,960	53.6	69.5	891	20.9	405	9.5
Upper	965	930	16.9	96.4	22	2.3	13	1.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,027	5,518	100.0	61.1	2,783	30.8	726	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	439	46.3	396	45.7	33	54.1	10	45.5
Middle	374	39.4	339	39.1	24	39.3	11	50.0
Upper	136	14.3	131	15.1	4	6.6	1	4.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	949	100.0	866	100.0	61	100.0	22	100.0
Percentage of Total Businesses:				91.3	6.4	2.3		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	8.8	16	9.0	0	0.0	0	0.0
Middle	150	82.4	148	83.1	2	50.0	0	0.0
Upper	16	8.8	14	7.9	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	178	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.8	2.2	0.0		
Source: 2023 FFIEC Census Data 2023 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-36

2022 Logan County Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,080	21.6
Moderate	2	28.6	1,513	30.3	206	13.6	1,024	20.5
Middle	4	57.1	2,745	55.0	127	4.6	1,322	26.5
Upper	1	14.3	734	14.7	10	1.4	1,566	31.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	4,992	100.0	343	6.9	4,992	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,806	1,628	29.5	42.8	1,870	49.1	308	8.1
Middle	4,256	2,960	53.6	69.5	891	20.9	405	9.5
Upper	965	930	16.9	96.4	22	2.3	13	1.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,027	5,518	100.0	61.1	2,783	30.8	726	8.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	435	46.3	392	45.7	33	55.0	10	45.5
Middle	370	39.4	336	39.2	23	38.3	11	50.0
Upper	135	14.4	130	15.2	4	6.7	1	4.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	940	100.0	858	100.0	60	100.0	22	100.0
Percentage of Total Businesses:				91.3		6.4		2.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	16	8.7	16	8.9	0	0.0	0	0.0
Middle	151	82.5	149	83.2	2	50.0	0	0.0
Upper	16	8.7	14	7.8	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	179	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		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.								

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.