



PUBLIC DISCLOSURE

October 23, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cornhusker Bank
RSSD# 544652

8310 O Street
Lincoln, Nebraska 68510

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: **Outstanding**

Cornhusker Bank (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' (AAs) credit needs.
- A majority of the bank's loans are originated inside the 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 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 excellent responsiveness to CD needs of the bank's 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 the AAs' demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge small business and home mortgage credit demand within the bank's AAs. Performance was assessed within the bank's two AAs. The Lancaster County, Nebraska Metropolitan AA was assessed using a full-scope review, while the Douglas County, Nebraska Metropolitan AA was assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 15-quarter average NLTD ratio;
- The universe of 1,505 home mortgage loan originations reported on the bank's 2021 and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers;
- A statistical sample of 109 small business loans selected from a universe of 235 loans originated between January 1, 2022 and December 31, 2022; and

- CD loans, qualified investments, and CD services from November 4, 2019 through June 30, 2023.

For this evaluation, more weight was placed on the bank's performance within the Lancaster County Metropolitan AA when determining the overall institution rating given the bank's loan and deposit volumes and deposit market share. Although the bank has a strategic focus on commercial lending and this represents the bank's largest loan product by dollar volume, the number of home mortgage originations was significant; therefore, both loan products were weighted equally for this evaluation.

DESCRIPTION OF INSTITUTION

Cornhusker Bank is a community bank headquartered in Lincoln, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of the Cornhusker Growth Corporation, Lincoln, Nebraska.
- The bank has total assets of \$930.6 million as of March 31, 2023.
- The bank operates nine branch locations (five full-service and four limited-service), including the headquarters, in the city of Lincoln, Nebraska. The four limited-service branches in Lincoln are located in retirement communities. In addition, the bank operates one full-service branch in Omaha, Nebraska, which was converted from a Loan Production Office (LPO) in 2020.
- The bank also operates eight automated teller machines (ATMs) within its two AAs, including two stand-alone ATMs and six ATMs at the full-service branch locations.
- As shown in Table 1, the bank's primary business focus is commercial and residential real estate lending, of which the latter is not fully captured, as a majority of home mortgage loans are sold on the secondary market and are not reflected in the loan portfolio totals.

Table 1

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	77,024	10.5
Farmland	13,036	1.8
1-4 Family Residential Real Estate	221,281	30.3
Multifamily Residential Real Estate	82,785	11.3
Non-Farm Non-Residential Real Estate	287,276	39.3
Agricultural	13	0.0
Commercial and Industrial	44,036	6.0
Consumer	2,234	0.3
Other	2,579	0.4
Gross Loans	730,264	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 November 4, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

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

LENDING TEST

The bank’s overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AAs, as well as reasonable geographic and borrower distribution of lending. More consideration was given to the volume of loan originations than the dollar amount, as this provides a more accurate representation of the bank’s impact on the individuals and entities served.

While conclusions with respect to the lending test for HMDA data was evaluated for two years, only 2022 lending tables for the Lancaster County Metropolitan AA are reflected in the body of the report. The bank’s 2021 HMDA lending data can be found in Appendix D.

Furthermore, the volume of home improvement loans (2021 and 2022) and of multi-family loans (2022) in the Lancaster County Metropolitan AA was too low to render a meaningful

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

analysis and was not discussed individually in the analyses. These loan products are discussed as part of total HMDA lending for the geographic and borrower distribution analyses. The volume of refinance (2022), home improvement (2021 and 2022) and multi-family loans (2021 and 2022) in the Douglas County Metropolitan AA was too low to render a meaningful analysis and also was not evaluated individually. The volume of small business loan originations also was too low to render a meaningful analysis and was not evaluated. Thus, the lending test conclusions for this AA were based solely on the bank’s total home mortgage loans.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and their location within or in close proximity to the bank’s two AAs.

The bank’s NLTD ratio is considered reasonable. While lower than the similarly situated institutions, the bank uses a greater level of alternative funding sources compared to the other similarly situated institutions, such as stand-by letters of credit and Federal Home Loan Bank borrowing, which limit the bank’s capacity to lend. These factors further support the bank’s NLTD ratio as reasonable.

Table 2

Comparative NLTD Ratios September 30, 2019 – March 31, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			15 Quarter Average
Cornhusker Bank	Lincoln, NE	930,629	86.9
Similarly Situated Institutions			
Frontier Bank	Omaha, NE	1,198,294	107.4
West Gate Bank	Lincoln, NE	1,148,135	92.3
Dundee Bank	Omaha, NE	605,686	102.3
Exchange Bank	Kearney, NE	1,342,066	92.9
Core Bank	Omaha, NE	1,035,351	95.9

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Purchase - Conventional	556	87.4	151,865	78.4	80	12.6	41,826	21.6
Home Improvement	42	82.4	4,050	94.8	9	17.6	222	5.2
Multi-Family Housing	70	79.5	12,9859	89.7	18	20.5	14,885	10.3
Other Purpose Closed-End	28	80.0	2,545	62.8	7	20.0	1,507	37.2
Refinancing	615	88.5	13,108,2	86.2	80	11.5	21,059	13.8
Total HMDA related	1,311	87.1	419,401	84.1	194	12.9	79,499	15.9
Small Business	100	91.7	15,767	87.7	9	8.3	2,216	12.3
TOTAL LOANS	1,411	87.4	435,168	84.2	203	12.6	81,715	15.8

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.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AAs through CD loans, qualified investments and donations, 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 Outstanding and demonstrates excellent responsiveness. The majority of the bank’s volume of community development activity occurred in the Lancaster County Metropolitan AA, consistent with the majority of the bank’s lending in that area.

Although the bank did not submit these loans for CRA CD consideration, the bank’s CD performance is highlighted by the significant number of loans originated to area businesses and farms through the U.S. Small Business Administration’s Paycheck Protection Program (PPP) in response to the Coronavirus Disease 2019 pandemic (pandemic). The bank originated 612 PPP loans totaling \$50.4 million (MM) in 2020 and 438 PPP loans totaling \$22.2MM in 2021. Some of the PPP loans helped to revitalize or stabilize LMI geographies and distressed/underserved middle-income tracts or to support small businesses and jobs to LMI individuals within the bank’s two AAs. The majority of the PPP loans were originated within its two AAs, as well as the state of Nebraska. While these loans were not included in the analysis of CD activities in this evaluation, it is noted that they were particularly responsive to the credit needs of small businesses and farms during the pandemic and is a reflection of the bank’s commitment to meeting the credit needs of its AAs.

Table 4 below shows the number and dollar amount of the bank’s CD activities that have benefitted the banks AAs since the previous CRA evaluation. Overall CD activity increased from the previous evaluation.

Table 4

Community Development Activity									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	65	29,784	4	785	6	18	10	803	0
Community Services	0	0	8	1,611	78	449	86	2,060	57
Economic Development	5	18,255	0	0	5	20	5	20	2
Revitalization and Stabilization	6	21,703	146	29,973	0	0	146	29,973	0
Totals	76	69,742	158	32,369	89	487	247	32,856	59

The bank originated 76 CD loans totaling \$69.7MM that consisted primarily of affordable housing loans within its AAs, which is a critical credit need. Furthermore, the bank’s staff provided CD services to a variety of organizations that were responsive to the AAs’ communities.

Consideration was given to the bank's CD activities that met the requirements for qualified CD credit and occurred outside of the bank's delineated AAs, but within the state of Nebraska. These activities are included in Table 4 and received favorable consideration for this performance evaluation. These qualified activities consisted of 158 investments totaling \$32.4MM that primarily served to revitalize and stabilize LMI and distressed and/or underserved areas throughout Nebraska.

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.

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

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

The bank's AA is comprised of Lancaster County in its entirety. The AA consists of one of two counties that comprise the Lincoln, Nebraska Metropolitan Statistical Area (MSA). (See Appendix A for an AA map and Appendix B for additional demographic data.)

- The AA delineation remains unchanged since the prior CRA evaluation.
- The AA is comprised of 81 tracts, including 6 low-, 17 moderate-, 26 middle-, 27 upper-, and 5 unknown-income census tracts. This represents a change from the 2015 American Community Survey (ACS) when the AA included 74 tracts, including 5 low-, 21 moderate-, 21 middle-, 22 upper-, and 5 unknown-income census tracts. The unknown-income census tracts contain the Lincoln Airport, University of Nebraska, Nebraska State Penitentiary, and the Prairie Corridor/Haines Branch trail land.
- The bank operates 9 of its 10 banking offices in this AA. Five of the nine locations have onsite ATMs and drive-through facilities. In addition, the bank also maintains two stand-alone ATMs in Lincoln.
- According to the June 30, 2022 FDIC Market Share Report, the bank held a 6.2 percent market share, ranking 6th of 29 FDIC-insured institutions operating from 122 banking offices in the AA.
- To further augment the CRA performance evaluation, one community contact recently conducted as part of the CRA evaluation of another another financial institution with offices in the AA was reviewed to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member represented a local housing authority.

Table 5

Population Change			
Assessment Area: Lancaster County Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Lancaster County Metropolitan	298,080	322,608	8.2
Lincoln, NE MSA	315,078	340,217	8.0
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>			

- As noted in Table 5, the Lancaster County Metropolitan AA population represents 16.4 percent of the entire state population and 94.8 percent of the entire MSA.
- The change in population growth from 2015 to 2020 outpaced the growth in the MSA as well as the state of Nebraska.
- A majority of the AA's residents are located in the city of Lincoln, which makes up 90.2 percent of Lancaster County's population.
- A community contact stated that with the University of Nebraska being located in Lincoln, the population of the area tends to be younger.

Table 6

Median Family Income Change			
Assessment Area: Lancaster County Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Lancaster County Metropolitan	76,497	81,988	7.2
Lincoln, NE MSA	76,699	82,381	7.4
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>			

- The AA experienced an increase in median family income, which trended similarly with the MSA and the state of Nebraska.
- In the AA, non-family households, making up 40.0 percent of the demographic population, have a median household income of \$62,035; 23.6 percent less than the median family income in the AA.
- The percent of families in the AA classified as LMI was 38.0 percent, which was slightly higher than the state of Nebraska figure at 37.2 percent.
- The AA family poverty rate was 6.8 percent, compared to 6.6 percent at the state level. When assessed by the income level of census tracts in the AA, the poverty rates were 14.5 percent in low-, 39.1 percent in moderate-, 32.4 percent in middle-, and 13.6 percent in upper-income census tracts.

Table 7

Housing Cost Burden						
Assessment Area: Lancaster County Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lancaster County Metropolitan	78.3	24.6	41.4	56.9	30.0	14.8
Lincoln, NE MSA	77.4	24.0	40.9	57.2	29.2	14.6
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

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

- There are 133,081 total housing units in the Lancaster County Metropolitan AA of which 56.3 percent are owner-occupied, 38.9 percent are rentals, and 4.8 percent are vacant. However, approximately 75.7 and 56.5 percent of the housing stock is comprised of rental properties in low- and moderate-income tracts, respectively.
- The larger percentage of rental units in the AA is attributed to the presence of the state’s largest university, University of Nebraska-Lincoln.
- The median housing value in the AA of \$190,017 is above the statewide figure of \$164,000.
- The AA median gross rent of \$872 is also above the statewide figure of \$857.
- While home prices appear to be relatively affordable, rent prices in the AA are costly, with 41.5 percent of renters having rents that exceed 30.0 percent of their monthly income.
- The overall affordability ratio within the AA at 32.7 percent reflects less affordable housing than the state overall at 38.4 percent.
- The median age of housing stock in the AA was 45 years of age. When broken down by the income level of census tract, the median age was 61 years in low-, 54 years in moderate-, 53 years in middle-, and 32 years in upper-income census tracts. The older age of homes in LMI census tracts suggests more dilapidated homes in need of repair.
- A community member stated that affordable housing for LMI earners continues to be an issue in the area as there is a critical shortage of quality affordable housing in the city. In addition, a lot of the affordable housing units that are in the area are in disrepair. Further, housing values have increased as most new construction in the AA consists of higher-end homes that are likely not affordable for LMI earners.

Table 8

Unemployment Rates					
Assessment Area: Lancaster County Metropolitan					
Area	2017	2018	2019	2020	2021
Lancaster County Metropolitan	2.7	2.6	2.8	4.1	2.4
Lincoln, NE MSA	2.7	2.6	2.8	4.1	2.4
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA remained relatively aligned with the statewide figures for Nebraska, with a slight increase during 2020 as a result of the pandemic, followed by a decrease in 2021.
- A community member stated that the current economic conditions in Lincoln were stable, and the area weathered quite well through the pandemic with low unemployment in the county.
- The community member also indicated the labor force in the county is thriving and younger in age thanks to the presence of the University of Nebraska-Lincoln, and unemployment is low.
- According to Lincoln Partnership for Economic Development, the major industries of the AA are manufacturing, healthcare, insurance, and transportation. The community contact indicated the healthcare, educational services, hospitality, and manufacturing industries provided significant employment to the area.
- The AA’s five largest employers are the Lincoln Public Schools, the State of Nebraska, The University of Nebraska-Lincoln, B&R Stores, Inc. (retail grocery), and BryanLGH Medical Center, according to the Lincoln Partnership for Economic Development.

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

LENDING TEST

The bank’s performance under the lending test in the Lancaster County Metropolitan AA is satisfactory. Lending test ratings for home mortgage and small business lending are reasonable for the evaluation of geographic and borrower distribution tests. The lending review in this AA consisted of an evaluation of 1,161 home mortgage loans and 95 small business loans.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's distribution of home mortgage lending in the AA's low-income census tracts was above the respective demographic figure, which represents the percentage of owner-occupied housing units by income level of census tract. In addition, the bank's distribution of home mortgage lending in the low-income census tracts was comparable to the aggregate lending data by number and dollar. Lending in the moderate-income census tracts was comparable to aggregate lending data by number, above by dollar, and comparable to the demographic figure.

Total home mortgage lending in 2021 was consistent with 2022 performance. In addition, an evaluation of the dispersion of home mortgage loans revealed no conspicuous lending gaps or lapses throughout the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. The bank's 2022 home purchase lending in the AA's low-income census tracts was comparable to the aggregate lending data by number and dollar and above the demographic figure. Lending in the moderate-income census tracts was also comparable to the aggregate lending data by number, below by dollar, and below the demographic figure.

Total home purchase lending in 2021 was consistent with 2022 performance.

An evaluation of the dispersion of home purchase loans revealed some gaps or lapses in lending, but they did not impact the overall conclusion. Three low- and two moderate-income tracts with no home purchase loans were located in the central Lincoln area surrounding the University of Nebraska-Lincoln. A substantial percentage of rental units are located in the low-income tracts. Owner occupancy is higher in the moderate-income census tracts, averaging 38.0 percent, but a majority of the housing in these tracts are rental units (56.5 percent). In both cases, there is a significant lack of owner-occupied housing units that limit the bank's ability to originate home purchase loans in these tracts.

Home Refinance Loans

The geographic distribution of home refinance lending is reasonable. The bank's 2022 home refinance lending in the AA's low-income census tracts was below the aggregate lending data by number and dollar, as well as the demographic figure. However, the bank's lending in the moderate-income census tracts was comparable to the aggregate lending data by number and dollar as well as the demographic figure. As previously stated, the higher portion of housing that are rentals in the AA's low-income census tracts (75.7 percent) limits the bank's opportunities for home refinance lending because most units are not owner-occupied. Therefore, the lower level of lending in low-income tracts does not impact the overall conclusion.

Total home refinance lending in 2021 was consistent with 2022 performance.

When loan dispersion within the AA was evaluated, some gaps or lapses in lending were noted, but did not impact the overall conclusion. The dispersion of refinance loans covered a majority of the census tracts in the AA; however, there were conspicuous gaps in four adjacent low-income census tracts and two adjacent moderate-income census tracts. As discussed earlier, the low-income census tracts are located next to the University of Nebraska-Lincoln main campus and thus, demand for these loans is limited. Similarly, the moderate-income census tracts in east central Lincoln contain the University of Nebraska-Lincoln's East Campus, once again limiting demand for refinance lending. Based on these factors, the lack of lending in these geographies is reasonable and does not impact the conclusion.

Multi-family Loans

The geographic distribution of multifamily loans is reasonable. The bank's 2021 multi-family lending in the low-income census tracts was comparable to the aggregate lending data by number, below by dollar and above the demographic figure, which represents the percentage of multifamily units by census tract income level. Lending in the moderate-income census tracts was comparable to the aggregate lending data by number, below by dollar and comparable to the demographic figure. This lending is particularly responsive to the needs of the community, with a high student population and with the majority of housing units in the area being rental units.

The dispersion of multi-family loans contains some gaps or lapses in lending but did not impact the overall conclusion. The bank's lending predominately occurs in the areas surrounding the University of Nebraska-Lincoln campuses, as well as the University of Nebraska Medical, and Nebraska Wesleyan University. This lending performance is consistent with previous evaluations and demonstrates the bank's ability to serve the credit needs of its AA.

Table 9

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Lancaster County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	8	3.8	3.1	996	1.5	1.9	2.3
Moderate	22	10.3	15.4	3,741	5.5	10.5	15.6
Middle	70	32.9	38.5	16,831	24.6	32.3	41.2
Upper	113	53.1	42.8	46,818	68.5	55.0	40.7
Unknown	0	0.0	0.3	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	213	100.0	100.0	68,386	100.0	100.0	100.0
Refinance Loans							
Low	1	0.9	2.9	129	0.6	2.0	2.3
Moderate	24	20.7	16.3	2,292	11.2	11.4	15.6
Middle	46	39.7	40.8	7,238	35.3	34.8	41.2
Upper	45	38.8	39.9	10,856	52.9	51.7	40.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	116	100.0	100.0	20,515	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.9	0	0.0	1.0	2.3
Moderate	2	9.1	13.1	65	2.5	9.0	15.6
Middle	10	45.5	40.2	562	21.4	33.1	41.2
Upper	10	45.5	44.8	2,002	76.2	56.9	40.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	2,629	100.0	100.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	10	43.5	36.8	4,756	8.1	16.4	19.5
Moderate	8	34.8	29.6	27,542	47.0	19.1	30.1
Middle	2	8.7	22.4	1,216	2.1	22.8	25.0
Upper	3	13.0	10.5	25,127	42.8	41.6	23.2
Unknown	0	0.0	0.7	0	0.0	0.1	2.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	58,641	100.0	100.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	20	5.1	3.4	5,904	3.9	3.6	2.3
Moderate	57	14.5	15.5	33,720	22.2	11.6	15.6
Middle	134	34.1	39.2	26,436	17.4	31.6	41.2
Upper	182	46.3	41.7	85,582	56.4	53.0	40.7
Unknown	0	0.0	0.2	0	0.0	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	393	100.0	100.0	151,642	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Note 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’s small business lending in the low-income census tracts was below the demographic figure, which represents the percentage of businesses by census tract income level. The bank’s small business lending in the moderate-income tracts was comparable to the demographic figure.

While lending to small businesses in the low-income census tracts is below the demographic figure, these tracts are predominately residential with only 4.8 percent of businesses being located in these tracts, resulting in limited lending opportunity.

Further, an evaluation of the bank’s loan dispersion of small business loans among geographies of different income levels was conducted. There were some gaps or lapses in lending, but they were not considered to be significant and did not impact the overall conclusion. While small business lending across the AA is fairly evenly distributed, there is no lending in the low-income census tracts immediately adjacent to the University of Nebraska-Lincoln’s Main Campus and the low-income tracts that contain and are adjacent to the University of Nebraska-Lincoln’s East Campus, University of Nebraska Medical, and Nebraska Wesleyan University. These areas are comprised of higher education facilities and residential complexes and would have limited small business lending opportunity.

Table 10

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Lancaster County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	3	3.2	305	2.1	4.8
Moderate	20	21.1	3,201	22.0	18.7
Middle	28	29.5	3,940	27.1	34.2
Upper	43	45.3	7,032	48.4	39.7
Unknown	1	1.1	62	0.4	2.6
Tract-Unk	0	0.0	0	0.0	
Total	95	100.0	14,540	100.0	100.0

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

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

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

The bank’s lending demonstrates a reasonable distribution among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's 2022 lending to both low- and moderate-income borrowers is below the demographic figure, which represents the percentage of families by family income level. The bank's lending to low-income borrowers by number and dollar volume was comparable to aggregate lending data. Lending to moderate-income borrowers was below the aggregate lending data by number and dollar volume.

The bank's 2021 borrower distribution of home mortgage lending was consistent with 2022 performance.

LMI borrowers experience increased constraints in qualifying for mortgage loans due to down payment and debt-to-income requirements, making it difficult for banks to originate loans in equal percentages to demographic figures. In addition to these constraints, LMI borrowers in the AA face rising home values, limited volume of affordable housing stock, and dilapidated housing, as noted by community members; each of these factors are likely to reduce the bank's opportunity to extend home mortgage loans to LMI borrowers. Based on this additional performance context, the bank's home mortgage lending performance is considered reasonable.

Home Purchase Loans

The borrower distribution of home purchase lending is reasonable. The bank's 2022 lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume and below the demographic figure, while lending to moderate-income borrowers is below both the aggregate lending data by number and dollar volume and the demographic figure. A community contact stated there is limited availability of quality affordable housing and noted the lack of available housing has further inflated the value of homes. In addition, the contact stated that most new housing construction are high-end homes that are outside the means of LMI borrowers. In addition to housing supply, there is significant lending competition in the area with 28 additional institutions operating from 113 offices throughout the county.

The bank's 2021 borrower distribution of home purchase lending was consistent with 2022 performance.

Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. The bank's 2022 lending to low-income borrowers was comparable to the aggregate lending data by both number and dollar volume, but below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number, below by dollar, and comparable to the demographic figure.

The bank’s 2021 borrower distribution of home refinance lending was consistent with 2022 performance.

Table 11

Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Lancaster County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	15	7.0	6.8	2,220	3.2	3.8	19.3
Moderate	21	9.9	19.8	4,237	6.2	14.8	18.7
Middle	39	18.3	22.2	10,378	15.2	21.2	22.2
Upper	99	46.5	30.5	39,976	58.5	40.4	39.8
Unknown	39	18.3	20.8	11,575	16.9	19.9	0.0
Total	213	100.0	100.0	68,386	100.0	100.0	100.0
Refinance Loans							
Low	14	12.1	10.7	1,494	7.3	6.4	19.3
Moderate	17	14.7	21.4	2,208	10.8	17.0	18.7
Middle	18	15.5	24.4	2,831	13.8	22.4	22.2
Upper	36	31.0	28.1	9,055	44.1	37.2	39.8
Unknown	31	26.7	15.3	4,927	24.0	17.0	0.0
Total	116	100.0	100.0	20,515	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.5	6.1	100	3.8	3.7	19.3
Moderate	1	4.5	18.4	26	1.0	11.2	18.7
Middle	2	9.1	25.0	55	2.1	17.0	22.2
Upper	12	54.5	43.0	665	25.3	55.8	39.8
Unknown	6	27.3	7.5	1,783	67.8	12.3	0.0
Total	22	100.0	100.0	2,629	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	33	8.9	7.9	4,068	4.4	4.4	19.3
Moderate	42	11.4	20.1	6,534	7.0	15.0	18.7
Middle	63	17.0	23.0	13,425	14.4	21.2	22.2
Upper	156	42.2	30.8	50,689	54.5	39.8	39.8
Unknown	76	20.5	18.2	18,285	19.7	19.6	0.0
Total	370	100.0	100.0	93,001	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Example, and Purpose Note 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 bank’s lending to businesses with gross annual revenues of \$1MM or less in 2022 was comparable to the demographic figure, which represents the percentage of small businesses in the AA. 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 limited 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 51.3 percent of loans by number and 32.9 percent by dollar to small businesses. This aggregate lending data (three-year average) is utilized as additional context in understanding the credit demand by size of businesses in the AA and demonstrates the bank’s efforts to serve small businesses. Furthermore, 60.0 percent of business loans were made in amounts of \$100,000 or less, which demonstrates the bank’s willingness to originate lower loan amounts that are typically demanded by smaller business entities.

Table 12

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lancaster County Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	61	64.2	9,380	64.5	90.6
Over \$1 Million	33	34.7	5,135	35.3	8.1
Revenue Unknown	1	1.1	24	0.2	1.2
Total	95	100.0	14,540	100.0	100.0
By Loan Size					
\$100,000 or Less	57	60.0	3,007	20.7	
\$100,001 - \$250,000	24	25.3	4,208	28.9	
\$250,001 - \$1 Million	14	14.7	7,325	50.4	
Total	95	100.0	14,540	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	38	62.3	1,845	19.7	
\$100,001 - \$250,000	13	21.3	2,352	25.1	
\$250,001 - \$1 Million	10	16.4	5,183	55.3	
Total	61	100.0	9,380	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AA through originations of CD loans, the purchase of qualified investments, and participation in providing CD services considering the bank’s capacity and the need and availability of opportunities in the AA. The bank’s CD performance demonstrates excellent responsiveness. As listed in Table 13, the majority of CD activities by number were loans for affordable housing, which is a critical need for the AA.

Other examples of CD activities in this AA include:

- Two large loans, totaling \$27.3MM, were originated as part of a revitalization project that will create significant LMI jobs in moderate-income tracts.
- Numerous donations to an organization that supports a variety of nonprofit organizations in the Lincoln community that focus on low-income areas and fostering economic revitalization.
- Bank employees committed significant time serving as directors, officers, committee members, and financial literacy instructors for local organizations, including organizations focused on LMI individuals that provide mentoring and job skill training to youth, medical care and financial assistance with medical care, adult workforce development, job training, financial education, and elder care services for seniors.

Table 13

Community Development Activity									
Assessment Area: Lancaster County Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	49	20,006	0	0	6	18	6	18	0
Community Services	0	0	0	0	64	428	64	428	54
Economic Development	5	18,255	0	0	4	15	4	15	2
Revitalization and Stabilization	6	21,703	0	0	0	0	0	0	0
Totals	60	59,964	0	0	74	461	74	461	56

Representatives from the bank indicated there is strong competition for investments in the AA. However, the bank made a large volume of CD investments in areas outside its AA within a broader regional and statewide area that is inclusive of the AA and is not included in the table above. Considering the totality of CD activities conducted by the bank, both inside and outside its AA, the substantial volume of community development loans, donations, and services were determined to reflect excellent responsiveness to the CD needs of the AA.

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

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE DOUGLAS COUNTY
METROPOLITAN AA**

The bank's delineated AA is comprised of Douglas County in its entirety, which is one of eight counties that comprise the Omaha-Council Bluffs, Nebraska-Iowa MSA. (See Appendix A for a map of the AA and Appendix C for lending tables.)

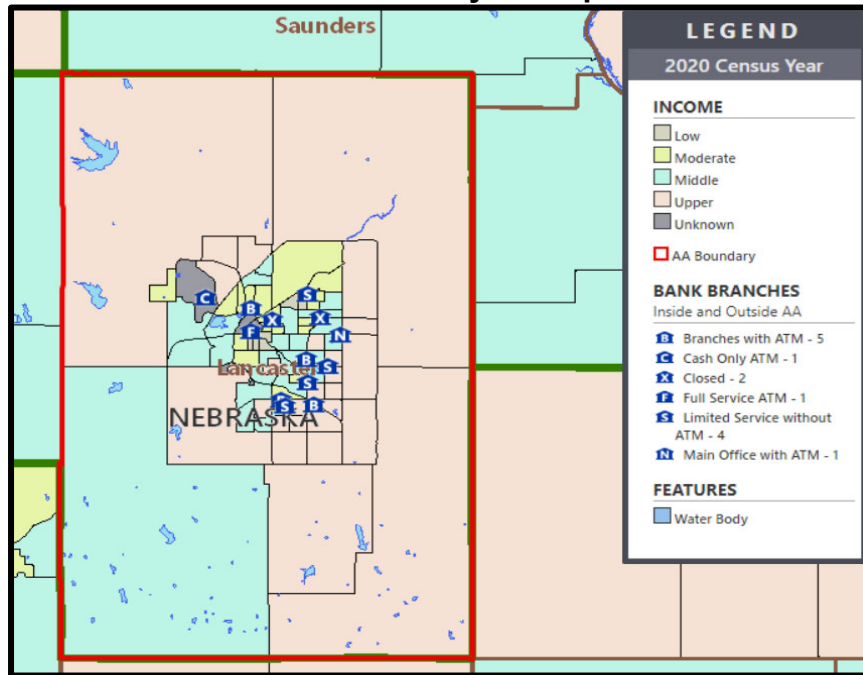
- This is a new AA for the bank since the prior CRA evaluation. The bank converted a loan production office in Omaha to a full-service branch on May 18, 2020.
- The AA is comprised of 163 census tracts, including 16 low-, 45 moderate-, 56 middle-, and 46 upper-income census tracts.
- Based on 2020 ACS data, the AA population was 584,526, which represented an 8.7 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 20.5 percent low-, 18.4 percent moderate-, 22.0 percent middle-, and 39.1 percent upper-income families.
- The bank operates one of its ten banking offices in this AA. The office is located in a middle-income tract in Omaha, Nebraska and offers an ATM and lobby services.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank held a 0.03 percent market share, ranking 37 of 38 FDIC-insured financial institutions operating from 169 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DOUGLAS
COUNTY METROPOLITAN AA**

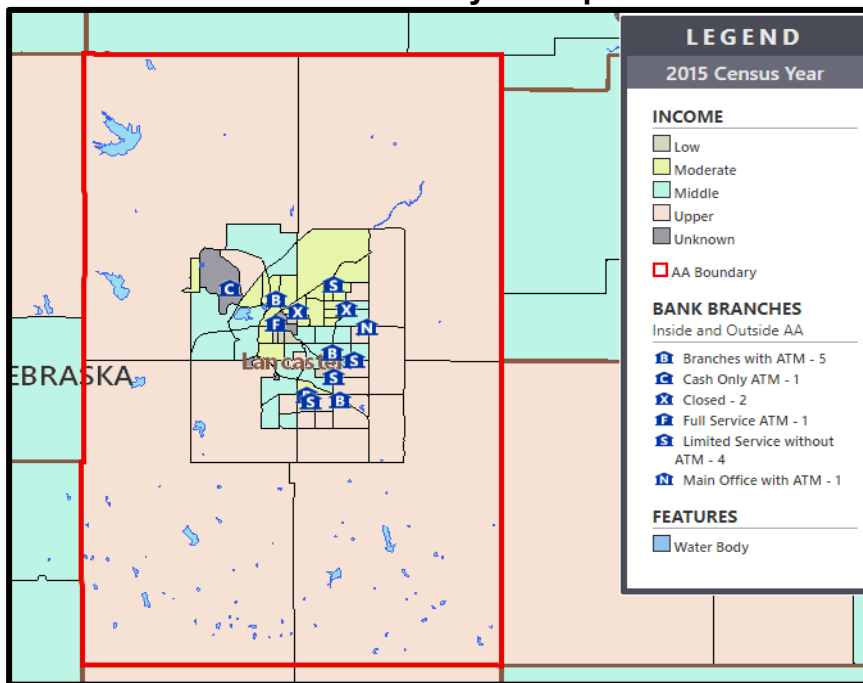
The bank's lending performance in the Douglas County Metropolitan AA is below the institution's lending performance overall; however, this performance does not change the rating for the institution. Also, the bank's CD performance in the Douglas County Metropolitan AA is consistent with the institution's CD performance overall.

APPENDIX A – MAP OF THE ASSESSMENT AREA

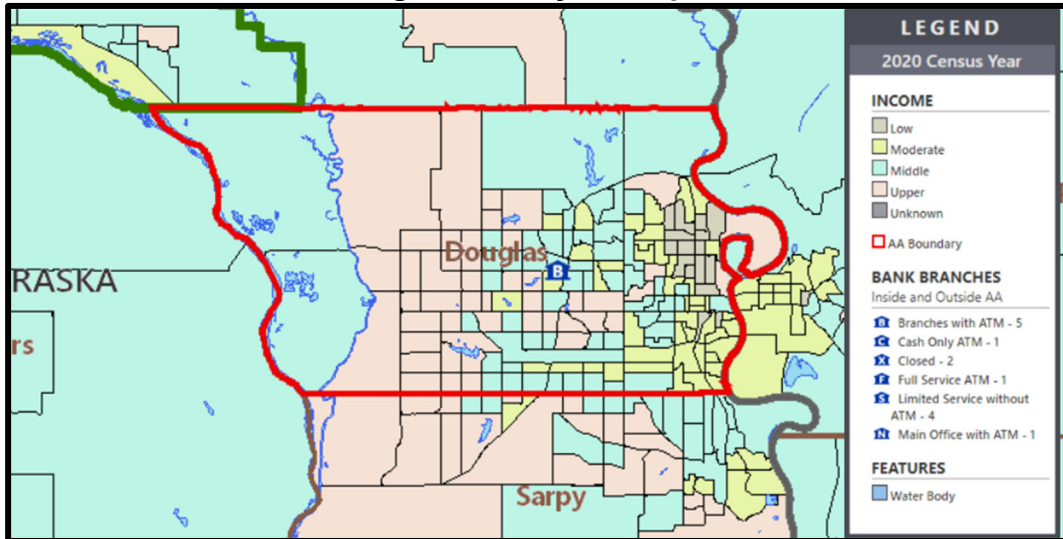
Map A-1
2022 Lancaster County Metropolitan AA



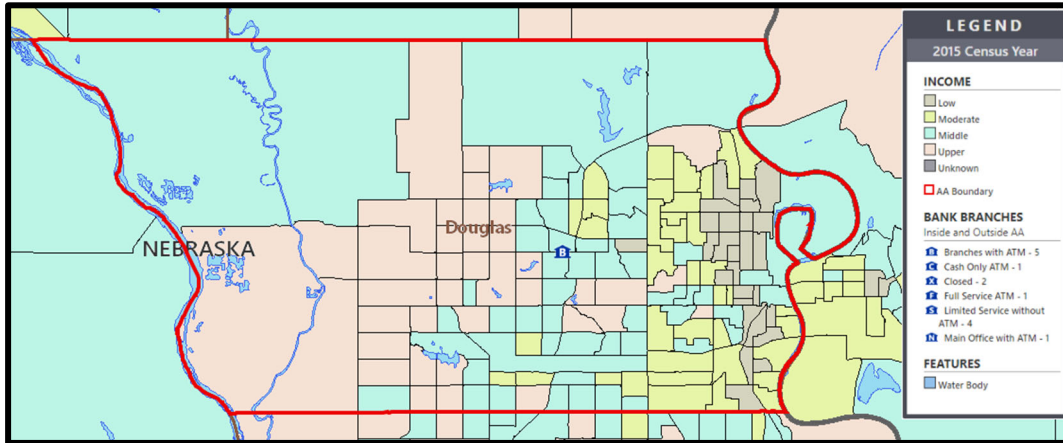
Map A-2
2021 Lancaster County Metropolitan AA



Map A-3
2022 Douglas County Metropolitan AA



Map A-4
2021 Douglas County Metropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

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

Table B-2

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

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Douglas County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	7.3	4.8	215	2.5	2.2	4.1
Moderate	9	22.0	19.1	1,262	14.8	12.1	19.8
Middle	15	36.6	34.4	2,582	30.2	30.9	38.7
Upper	14	34.1	41.7	4,480	52.5	54.7	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	8,539	100.0	100.0	100.0
Refinance Loans							
Low	1	9.1	3.1	67	3.6	1.4	4.1
Moderate	3	27.3	19.8	532	28.6	12.6	19.8
Middle	4	36.4	37.8	527	28.4	33.7	38.7
Upper	3	27.3	39.3	732	39.4	52.3	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,858	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.4	0	0.0	1.7	4.1
Moderate	1	50.0	13.0	64	12.6	9.4	19.8
Middle	0	0.0	34.1	0	0.0	27.2	38.7
Upper	1	50.0	50.5	443	87.4	61.8	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	507	100.0	100.0	100.0
Multifamily Loans							
Low	0	0.0	10.9	0	0.0	2.9	3.9
Moderate	3	50.0	47.8	3,375	26.9	15.6	35.0
Middle	3	50.0	34.2	9,175	73.1	46.3	43.1
Upper	0	0.0	7.1	0	0.0	35.2	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	12,550	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	4	6.7	4.1	282	1.2	2.1	4.1
Moderate	16	26.7	18.6	5,233	22.3	12.5	19.8
Middle	22	36.7	35.3	12,284	52.4	33.3	38.7
Upper	18	30.0	42.1	5,655	24.1	52.1	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	23,454	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exampe, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table C-2

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Douglas County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	4.0
Moderate	0	0.0	0	0.0	22.0
Middle	1	20.0	504	41.1	39.8
Upper	4	80.0	723	58.9	34.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0.0
Total	5	100.0	1,227	100.0	100.0

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

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

Table C-3

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Douglas County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	6.7	0	0.0	3.6	20.5
Moderate	3	7.3	19.7	514	6.0	14.3	18.4
Middle	5	12.2	19.7	894	10.5	18.5	22.0
Upper	9	22.0	30.8	3,244	38.0	42.7	39.1
Unknown	24	58.5	23.1	3,887	45.5	20.9	0.0
Total	41	100.0	100.0	8,539	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	10.8	0	0.0	6.0	20.5
Moderate	1	9.1	20.9	302	16.3	15.2	18.4
Middle	1	9.1	21.1	143	7.7	18.9	22.0
Upper	3	27.3	31.0	493	26.5	43.7	39.1
Unknown	6	54.5	16.2	920	49.5	16.2	0.0
Total	11	100.0	100.0	1,858	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.3	0	0.0	4.6	20.5
Moderate	0	0.0	17.3	0	0.0	12.7	18.4
Middle	0	0.0	22.2	0	0.0	17.4	22.0
Upper	1	50.0	47.6	443	87.4	57.9	39.1
Unknown	1	50.0	5.5	64	12.6	7.4	0.0
Total	2	100.0	100.0	507	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	7.9	0	0.0	4.2	20.5
Moderate	4	7.4	19.6	816	7.5	14.3	18.4
Middle	6	11.1	20.4	1,037	9.5	18.5	22.0
Upper	13	24.1	32.9	4,180	38.3	43.7	39.1
Unknown	31	57.4	19.2	4,871	44.7	19.2	0.0
Total	54	100.0	100.0	10,904	100.0	100.0	100.0
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							
<i>Multifamily loans are not included in the borrower distribution analysis.</i>							
<i>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exampe, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</i>							

Table C-4

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Douglas County Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	60.0	659	53.7	89.7
Over \$1 Million	2	40.0	568	46.3	9.6
Revenue Unknown	0	0.0	0	0.0	0.7
Total	5	100.0	1,227	100.0	100.0
By Loan Size					
\$100,000 or Less	3	60.0	223	18.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	40.0	1,004	81.8	
Total	5	100.0	1,227	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	155	23.5	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	33.3	504	76.5	
Total	3	100.0	659	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-5

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Douglas County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	10.9	7.1	777	6.0	4.1	7.6
Moderate	4	8.7	20.2	646	5.0	13.6	21.8
Middle	16	34.8	35.0	3,501	27.2	32.5	37.0
Upper	21	45.7	37.7	7,953	61.8	49.8	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	46	100.0	100.0	12,877	100.0	100.0	100.0
Refinance Loans							
Low	1	2.8	2.8	160	2.0	1.6	7.6
Moderate	5	13.9	14.5	812	10.0	9.0	21.8
Middle	9	25.0	35.0	2,054	25.2	30.9	37.0
Upper	21	58.3	47.7	5,131	62.9	58.5	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	100.0	8,157	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.4	0	0.0	3.1	7.6
Moderate	1	100.0	15.9	108	100.0	12.5	21.8
Middle	0	0.0	34.9	0	0.0	32.3	37.0
Upper	0	0.0	44.8	0	0.0	52.1	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	108	100.0	100.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	4	57.1	30.6	8,787	86.6	26.3	15.0
Moderate	1	14.3	36.6	338	3.3	21.1	25.2
Middle	2	28.6	26.9	1,018	10.0	34.3	45.2
Upper	0	0.0	5.9	0	0.0	18.3	14.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	10,143	100.0	100.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	10	11.1	4.9	9,724	31.1	4.1	7.6
Moderate	11	12.2	17.2	1,904	6.1	11.8	21.8
Middle	27	30.0	34.9	6,573	21.0	31.8	37.0
Upper	42	46.7	43.0	13,084	41.8	52.2	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	90	100.0	100.0	31,285	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 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/Exampe, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table C-6

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Douglas County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	2.2	8.6	126	1.0	5.1	23.0
Moderate	0	0.0	21.0	0	0.0	16.3	17.8
Middle	2	4.3	18.7	569	4.4	18.1	19.7
Upper	8	17.4	27.9	3,121	24.2	38.1	39.5
Unknown	35	76.1	23.9	9,061	70.4	22.4	0.0
Total	46	100.0	100.0	12,877	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.2	0	0.0	3.9	23.0
Moderate	1	2.8	18.1	100	1.2	12.6	17.8
Middle	6	16.7	20.5	1,127	13.8	17.7	19.7
Upper	15	41.7	35.9	3,857	47.3	46.3	39.5
Unknown	14	38.9	18.2	3,073	37.7	19.4	0.0
Total	36	100.0	100.0	8,157	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.1	0	0.0	3.4	23.0
Moderate	0	0.0	18.5	0	0.0	12.5	17.8
Middle	0	0.0	23.0	0	0.0	20.7	19.7
Upper	0	0.0	45.7	0	0.0	53.1	39.5
Unknown	1	100.0	6.6	108	100.0	10.2	0.0
Total	1	100.0	100.0	108	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	1.2	7.7	126	0.6	4.4	23.0
Moderate	1	1.2	19.2	100	0.5	14.3	17.8
Middle	8	9.6	19.7	1,696	8.0	17.9	19.7
Upper	23	27.7	32.8	6,978	33.0	42.6	39.5
Unknown	50	60.2	20.5	12,242	57.9	20.9	0.0
Total	83	100.0	100.0	21,142	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 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/Exampe, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table C-7

2022 Douglas County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	9.8	8,047	5.9	2,243	27.9	27,986	20.5
Moderate	45	27.6	31,122	22.8	3,946	12.7	25,109	18.4
Middle	56	34.4	49,737	36.4	2,386	4.8	30,040	22.0
Upper	46	28.2	47,628	34.9	978	2.1	53,399	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	136,534	100.0	9,553	7.0	136,534	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	16,050	5,657	4.1	35.2	8,432	52.5	1,961	12.2
Moderate	62,499	27,254	19.8	43.6	30,282	48.5	4,963	7.9
Middle	91,366	53,188	38.7	58.2	32,309	35.4	5,869	6.4
Upper	67,021	51,336	37.4	76.6	12,993	19.4	2,692	4.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	236,936	137,435	100.0	58.0	84,016	35.5	15,485	6.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,022	4.0	903	3.9	113	4.6	6	3.3
Moderate	5,683	22.0	5,035	21.8	617	25.0	31	17.0
Middle	10,266	39.8	9,103	39.3	1,088	44.0	75	41.2
Upper	8,829	34.2	8,105	35.0	654	26.5	70	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,800	100.0	23,146	100.0	2,472	100.0	182	100.0
Percentage of Total Businesses:				89.7		9.6		0.7
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.4	6	2.5	0	0.0	0	0.0
Moderate	19	7.7	19	7.9	0	0.0	0	0.0
Middle	91	37.0	91	37.9	0	0.0	0	0.0
Upper	130	52.8	124	51.7	6	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	246	100.0	240	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.6		2.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2021 Douglas County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	27	17.3	15,164	11.8	5,142	33.9	29,655	23.0
Moderate	38	24.4	29,304	22.7	4,521	15.4	22,963	17.8
Middle	52	33.3	45,232	35.1	2,909	6.4	25,439	19.7
Upper	39	25.0	39,338	30.5	919	2.3	50,981	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	156	100.0	129,038	100.0	13,491	10.5	129,038	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	31,350	9,848	7.6	31.4	16,696	53.3	4,806	15.3
Moderate	56,054	28,062	21.8	50.1	23,634	42.2	4,358	7.8
Middle	82,835	47,698	37.0	57.6	30,058	36.3	5,079	6.1
Upper	54,807	43,173	33.5	78.8	9,372	17.1	2,262	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	225,046	128,781	100.0	57.2	79,760	35.4	16,505	7.3
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,133	8.3	1,894	8.2	231	9.1	8	4.5
Moderate	4,764	18.5	4,287	18.6	459	18.0	18	10.2
Middle	10,976	42.7	9,572	41.6	1,319	51.7	85	48.0
Upper	7,860	30.5	7,252	31.5	542	21.2	66	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,733	100.0	23,005	100.0	2,551	100.0	177	100.0
Percentage of Total Businesses:				89.4		9.9		0.7
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	4.1	10	4.3	0	0.0	0	0.0
Moderate	21	8.7	21	8.9	0	0.0	0	0.0
Middle	97	40.1	94	40.0	2	33.3	1	100.0
Upper	114	47.1	110	46.8	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	242	100.0	235	100.0	6	100.0	1	100.0
Percentage of Total Farms:				97.1		2.5		0.4
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**APPENDIX D – ADDITIONAL LENDING TABLES
2021 LANCASTER COUNTY METROPOLITAN**

Table D-1

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Lancaster County Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	0.8	1.9	351	0.6	1.3	1.6
Moderate	49	19.1	20.2	6,663	10.7	14.3	19.5
Middle	73	28.5	36.7	13,436	21.6	32.4	38.5
Upper	130	50.8	41.0	41,426	66.7	52.0	40.2
Unknown	2	0.8	0.1	187	0.3	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	256	100.0	100.0	62,063	100.0	100.0	100.0
Refinance Loans							
Low	6	1.3	1.2	1,146	1.1	0.9	1.6
Moderate	55	12.2	14.1	5,986	6.0	9.1	19.5
Middle	137	30.3	35.2	22,784	22.7	29.2	38.5
Upper	254	56.2	49.4	70,636	70.2	60.7	40.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	452	100.0	100.0	100,552	100.0	100.0	100.0
Home Improvement Loans							
Low	1	5.9	1.6	51	6.3	1.0	1.6
Moderate	2	11.8	16.6	35	4.3	10.2	19.5
Middle	4	23.5	35.2	96	11.9	33.0	38.5
Upper	10	58.8	46.6	624	77.4	55.8	40.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	806	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	12	35.3	37.8	2,163	4.5	17.5	20.0
Moderate	11	32.4	35.2	7,636	15.7	31.6	36.3
Middle	5	14.7	16.1	3,233	6.7	11.4	25.2
Upper	4	11.8	7.8	34,793	71.7	38.6	16.7
Unknown	2	5.9	3.1	700	1.4	0.9	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	48,525	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	21	2.7	1.9	3,711	1.7	2.0	1.6
Moderate	118	15.4	16.9	20,354	9.6	12.7	19.5
Middle	219	28.5	35.7	39,549	18.6	29.6	38.5
Upper	406	52.9	45.4	148,519	69.7	55.5	40.2
Unknown	4	0.5	0.2	887	0.4	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	768	100.0	100.0	213,020	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 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/Example, and Purpose Note 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 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Lancaster County Metropolitan							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	13	5.1	8.2	2,018	3.3	5.2	21.3
Moderate	33	12.9	21.9	5,429	8.7	17.7	17.1
Middle	46	18.0	21.7	9,995	16.1	21.6	21.2
Upper	115	44.9	27.0	36,743	59.2	35.7	40.5
Unknown	49	19.1	21.2	7,878	12.7	19.8	0.0
Total	256	100.0	100.0	62,063	100.0	100.0	100.0
Refinance Loans							
Low	16	3.5	7.8	1,123	1.1	4.5	21.3
Moderate	70	15.5	19.1	10,835	10.8	13.8	17.1
Middle	94	20.8	23.4	18,959	18.9	21.4	21.2
Upper	208	46.0	32.7	61,363	61.0	41.9	40.5
Unknown	64	14.2	17.1	8,272	8.2	18.4	0.0
Total	452	100.0	100.0	100,552	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.5	0	0.0	5.7	21.3
Moderate	2	11.8	15.4	33	4.1	11.0	17.1
Middle	5	29.4	28.5	132	16.4	20.1	21.2
Upper	10	58.8	42.3	641	79.5	49.7	40.5
Unknown	0	0.0	6.3	0	0.0	13.5	0.0
Total	17	100.0	100.0	806	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	30	4.1	7.9	3,323	2.0	4.8	21.3
Moderate	105	14.3	20.1	16,297	9.9	15.6	17.1
Middle	147	20.0	22.6	29,245	17.8	21.3	21.2
Upper	339	46.2	30.5	99,480	60.5	39.1	40.5
Unknown	113	15.4	18.9	16,150	9.8	19.2	0.0
Total	734	100.0	100.0	164,495	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 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/Example, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

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.