



PUBLIC DISCLOSURE

June 6, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Equitable Bank
RSSD# 81175

113 North Locust
Grand Island, Nebraska 68801

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**

Equitable 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 more than 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 and farms of different sizes.
- Community development (CD) activity reflects adequate responsiveness to CD needs of its AAs.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for 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. Performance was assessed within the bank's three AAs. The Hall County Metropolitan AA and the Lincoln County AA were assessed using a full scope review. The Douglas County Metropolitan AA was assessed using a limited scope review. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio;
- A statistical sample of 164 small business loans from a universe of 866 loans originated from January 1, 2021 through December 31, 2021;
- A statistical sample of 153 small farm loans from a universe of 622 loans originated from January 1, 2021 through December 31, 2021;
- The universe of 957 home mortgage loans reported on the bank's 2019 and 2020 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers;

- CD loans, qualified investments, and CD services from March 1, 2018 to December 31, 2021.

More weight was placed on the bank’s small business lending performance in the overall evaluation due to the bank’s strategic focus and loan portfolio composition. Performance in the Hall County Metropolitan AA also received greater weighting in comparison to other AAs due to loan and deposit volumes and deposit market share.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Grand Island, Nebraska. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of Equitable Financial Corporation, Grand Island, Nebraska, which is a one-bank holding company.
- The bank has total assets of \$434.8 million (MM) as of December 31, 2021.
- The main office and one branch are located in Grand Island, Nebraska. The bank has three additional offices located in North Platte, Elkhorn, and Omaha, Nebraska.
- The Elkhorn branch in Omaha was opened in August 2021.
- The bank operates five interactive teller machines (ITMs), and two automated teller machines (ATMs) which are located throughout Grand Island, North Platte, and Omaha, Nebraska.
- As shown in the table below, the bank’s primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of December 31, 2021		
Loan Type	\$(000)	%
Construction and Land Development	22,294	6.1
Farmland	40,552	11.0
1- to 4-Family Residential Real Estate	86,543	23.5
Multifamily Residential Real Estate	17,029	4.6
NonFarm NonResidential Real Estate	102,308	27.8
Agricultural	45,762	12.4
Commercial and Industrial	48,376	13.2
Consumer	4,713	1.3
Other	0	0.0
Gross Loans	367,577	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 February 26, 2018 performance evaluation conducted by the Office of the Comptroller of the Currency. 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

LENDING TEST

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

The bank's overall lending test performance is satisfactory based on a more than reasonable NLTD ratio, a majority of loans originated within the bank's AAs, an overall reasonable geographic distribution and a reasonable borrower distribution of loans within each of the bank's full-scope review AAs. The institution's lending performance in the Douglas County Metropolitan AA was below the institution's performance overall; however, it did not affect the overall CRA rating for the institution.

For home mortgage lending overall, emphasis was placed on the bank's performance in comparison to aggregate lending data (aggregate lending) rather than in comparison to respective demographic figures, as aggregate lending is considered representative of credit demand.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market share, and branch location within the AAs. The bank's NLTD ratio is more than reasonable, as it was above the ratios for similarly situated banks, which ranged from 73.2 percent to 95.3 percent.

¹ The NLTD 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 AAs.

Table 2

Comparative NLTD Ratios March 31, 2018 – December 31, 2021			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			16 Quarter Average
Equitable Bank	Grand Island, Nebraska	434,802	101.4
Similarly Situated Institutions			
Home Federal Savings and Loan Association of Grand Island	Grand Island, Nebraska	402,951	77.9
First Nebraska Bank	Valley, Nebraska	352,941	73.2
Charter West Bank	West Point, Nebraska	405,261	86.4
Arbor Bank	Nebraska City, Nebraska	530,797	95.3

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 Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Purchase - Conventional	220	63.8	40,675	64.0	125	36.2	22,856	36.0
Home Purchase - FHA	4	50.0	728	60.0	4	50.0	486	40.0
Home Improvement	17	85.0	800	91.0	3	15.0	79	9.0
Multi-Family Housing	38	70.4	36,429	85.8	16	29.6	6,010	14.2
Other Purpose Closed-End	15	88.2	660	74.2	2	11.8	230	25.8
Refinancing	362	71.1	67,654	67.1	147	28.9	33,115	32.9
Home Purchase - VA	4	100.0	1,022	100.0	0	0.0	0	0.0
Total HMDA related	660	69.0	147,968	70.2	297	31.0	62,776	29.8
Total Small Business related	122	74.4	10,946	74.2	42	25.6	3,813	25.8
Total Small Farm related	77	50.3	4,608	50.8	76	49.7	4,469	49.2
TOTAL LOANS	859	67.4	163,522	69.7	415	32.6	71,058	30.3

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 a reasonable distribution throughout the AAs, specifically within the Hall County Metropolitan AA and the Lincoln County AA. Lending in the Douglas County Metropolitan AA was below the lending performance in the full scope review AAs.

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 in both the Hall County Metropolitan AA and the Lincoln County AA. Lending in the Douglas County Metropolitan AA was below the lending performance in the full scope review AAs.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to 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. Performance was driven primarily by the level of CD activities provided by the bank and the overall responsiveness to area credit needs. For this evaluation, examples of qualified CD activities included:

- The bank originated 64 loans through the Small Business Administration's Paycheck Protection Program (PPP) totaling \$3.3MM, helping to revitalize or stabilize LMI geographies or support small businesses and LMI jobs.
- The bank made ten donations totaling \$40.1 thousand (M), demonstrating support to various organizations focused on providing services to LMI families and individuals. This included donations to a women's homeless shelter, an organization that builds affordable housing, and an organization that provides after-school programs to LMI youth.
- Many bank employees further serve on the Boards of Directors for various organizations and provided approximately 436 hours of financial expertise to organizations such as the local housing authority, an organization that provides after-school programs to LMI youth, and an organization that provides job training to LMI individuals.

Table 4

Community Development Activity All Assessment Areas									
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	2	10	2	10	1
Community Services	0	0	0	0	8	30	8	30	12
Economic Development	54	2,482	0	0	0	0	0	0	0
Revitalization and Stabilization	11	857	0	0	0	0	0	0	0
Totals	65	3,339	0	0	10	40	10	40	13

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 the 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.

**HALL COUNTY METROPOLITAN ASSESSMENT AREA
(Full Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN HALL COUNTY METROPOLITAN AA

The bank’s Hall County Metropolitan AA includes Hall County in its entirety, which is part of the Grand Island, Nebraska Metropolitan Statistical Area (MSA) (see Appendix A for an AA map and Appendix B for additional demographic data).

- The AA is comprised of four moderate-, four middle-, and six upper-income census tracts.
- The AA includes the bank's main office and a branch location, as well as three full-service ITMs and one full-service ATM. All locations, ITMs, and the ATM are located in Grand Island, Nebraska.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank ranks 5th of 17 FDIC-insured institutions operating in Hall County with a deposit market share of 6.8 percent.
- To further augment the CRA performance evaluation, two interviews were conducted with members of the community within the bank’s AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. One contact was a representative from an organization with knowledge of the housing market in the county. The other contact focused on small business development.

Table 5

Population Change			
Assessment Area: Hall County Metropolitan AA			
Area	2010 Population	2015 Population	Percent Change
Hall County Metropolitan AA	58,607	60,792	3.7
Grand Island, NE MSA	72,726	74,915	3.0
Nebraska	1,826,341	1,869,365	2.4

*Source: 2010 U.S. Census Bureau: Decennial Census
2011 – 2015 U.S. Census Bureau: American Community Survey*

- According to the 2015 American Community Survey (ACS) five-year average, the AA’s population was 60,792 residents, which accounts for 81.1 percent of the Grand Island MSA and 3.3 percent of the statewide populations.
- According to the 2020 U.S. Census, the main population center in the AA is the City of Grand Island with 53,131 residents, which represents approximately 84.5 percent of the population in the AA.
- In addition, as of the 2020 U.S. Census, the age of residents in the AA mirrors

the age of residents in the overall state. Residents under the age of 18 accounts for 27.6 percent of the AA’s population, while residents aged 65 years or older accounts for 15.1 percent of the AA’s population. Residents under the age of 18 do not have the ability to obtain a loan and generally residents aged 65 years or older do not have a need for a loan, which may decrease credit demand in the AA.

Table 6

Median Family Income Change			
Assessment Area: Hall County Metropolitan AA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Hall County Metropolitan AA	59,290	56,654	(4.4)
Grand Island, NE MSA	59,392	57,552	(3.1)
Nebraska	67,393	67,225	(0.2)
<i>Source: 2006 – 2010 U.S. Census Bureau: American Community Survey 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- According to the 2015 ACS five-year average, 37.5 percent of families in the AA are LMI, which is similar to the statewide figure of the Grand Island MSA at 36.7 percent.
- The percentage of families living below poverty in the AA, at 11.9 percent, is above the Grand Island MSA and statewide figures of 10.5 percent and 8.8 percent, respectively.

Table 7

Housing Cost Burden						
Assessment Area: Hall County Metropolitan AA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Hall County Metropolitan AA	71.3	22.6	35.4	71.4	26.8	15.1
Grand Island, NE MSA	69.2	22.6	34.5	65.4	25.3	15.0
Nebraska	71.1	23.8	37.2	60.6	28.5	16.5
<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), 2013 – 2017 Comprehensive Housing Affordability Strategy</i>						

- According to the 2015 ACS five-year average, the median housing value in the AA at \$122,487 is below the statewide figure of \$133,200 and the Grand Island MSA figure of \$117,004.
- The 2020 US Census reveals that the median housing value increased 25.6 percent to \$153,800 in the AA, whereas the statewide median housing value increased 23.1 percent to \$164,000.
- According to the 2015 ACS five-year average, the AA has a greater number of rental units at 35.5 percent compared to the statewide and Grand Island MSA

- figures of 30.7 percent and 32.4 percent, respectively. The median gross rent in the AA at \$661 is below the statewide figure of \$726 but comparable to the Grand Island MSA figure at \$654.
- According to the 2020 US Census, the median gross rent in the AA is \$776, which is a 17.4 percent increase from the 2015 ACS AA median gross rent of \$661. The statewide median gross rent increased to \$857 in 2020 from \$726 in 2015, which is an 18.0 percent increase.
 - In the moderate-income tract, approximately 49.0 percent of the tract’s housing stock is either rental (42.7 percent) or vacant (6.2 percent). The median age of housing stock in the AA’s moderate-income tracts is also older at 61 years, compared to housing stock in the middle-income tracts at 53 years and upper-income tracts of 42 years.
 - A community member indicated that single-family housing (available for purchase) is limited in the area, including homes in all price ranges. The more affordable homes in the area are priced under \$250,000 and while limited in stock, many also require significant updates and repairs. This may be a deterrent for LMI borrowers in particular, as they may lack the additional funds to repair these homes.
 - The community member further indicated the Nebraska Investment Financial Authority (NIFA) program is an available option for applicants in the area who may need homebuyer assistance. The NIFA program does not require a down payment or money for closing costs, and it offers more competitive rates.

Table 8

Unemployment Rates					
Assessment Area: Hall County Metropolitan AA					
Area	2016	2017	2018	2019	2020
Hall County Metropolitan AA	3.6	3.4	3.2	3.4	5.8
Grand Island, NE MSA	3.6	3.3	3.1	3.4	5.5
Nebraska	3.1	2.9	2.9	3.0	4.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The key industries in the AA are transload and logistics; distribution and warehouse; manufacturing and industry; agriculture and agribusiness; alternative energy; and data and call centers.
- The AA’s largest employers include Swift & Company (beef processing), Chief Industries (grain bins, steel buildings, factory-built homes, and sewage treatment systems), Saint Francis Medical Center (healthcare), Case IH (farm equipment), and Grand Island Public Schools (education).
- According to a community member, the local economy has remained stable throughout the pandemic, as the industries in the area were deemed essential. Many retail stores and restaurants were able to stay open during this timeframe and are currently stable. However, the community member indicated the area

faces labor shortages, as many local retail stores and restaurants have found it difficult to attract and retain employees.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN HALL COUNTY METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Hall County Metropolitan AA is reasonable. For the evaluation of the bank's home mortgage lending, an analysis of the bank's individual home improvement, multifamily, other purpose lines of credit (LOC), other purpose closed-end, and purpose not applicable loans was not considered meaningful for the geographic and borrower distribution analyses due to low volumes of originations. In addition, the bank's HMDA lending in 2020 increased significantly from 2019, driven, in part, by a low interest rate environment that increased demand for home purchase and refinance lending.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. 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 2020 lending in moderate-income census tracts by number volume was below both aggregate lenders and the percentage of owner-occupied units in these tracts. However, the conclusion for home mortgage lending is reasonable due to the level of competition in the AA, and various area demographics, including the overall limited volume of owner-occupied units (and high percentage of rental units) within those tracts, and the presence of older and dilapidated housing in the area. The bank's lending in 2019 reflected stronger performance, as lending was more comparable to aggregate lenders. In addition, an evaluation of the dispersion was conducted, and no significant lending gaps or lapses were noted throughout the AA.

Home Purchase Lending

The geographic distribution of home purchase lending is reasonable. Although, the bank's 2020 home purchase lending in the moderate-income tracts was below the aggregate lenders and the demographic figure, the overall conclusion for home purchase lending is reasonable due to the factors previously noted. The bank's 2020 lending was consistent

with 2019 performance. In addition, an evaluation of the dispersion was conducted, and no significant lending gaps or lapses were noted throughout the AA.

Home Refinance Lending

The geographic distribution of home refinance lending is reasonable. In 2020, the bank's refinance lending in the moderate-income tracts was comparable to aggregate lenders but below the demographic figure. Both the bank and aggregate lending figures performed below the demographic figure. The bank's 2020 lending was above 2019 performance. In addition, an evaluation of the dispersion was conducted, and no significant lending gaps or lapses were noted throughout the AA.

Table 9

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Hall County Metropolitan AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	10	19.2	34.5	869	10.3	25.4	8	16.3	32.7	822	9.4	25.4	29.3
M i d d l e	16	30.8	31.2	2,192	26.1	27.9	15	30.6	33.1	1,901	21.6	30.9	28.2
U p p e r	26	50.0	34.4	5,341	63.6	46.7	26	53.1	34.2	6,066	69.0	43.8	42.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	52	100.0	100.0	8,402	100.0	100.0	49	100.0	100.0	8,789	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	7	14.6	24.2	827	10.6	17.3	17	13.5	16.9	1,940	9.2	12.1	29.3
M i d d l e	14	29.2	25.4	1,517	19.5	21.8	25	19.8	20.3	3,298	15.6	16.8	28.2
U p p e r	27	56.3	50.4	5,450	69.9	60.9	84	66.7	62.9	15,899	75.2	71.1	42.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	48	100.0	100.0	7,794	100.0	100.0	126	100.0	100.0	21,137	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	1	33.3	31.5	16	12.0	26.6	1	50.0	27.1	72	68.6	32.4	29.3
M i d d l e	1	33.3	27.4	102	76.7	27.4	1	50.0	31.3	33	31.4	23.0	28.2
U p p e r	1	33.3	41.1	15	11.3	46.0	0	0.0	41.7	0	0.0	44.6	42.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	3	100.0	100.0	133	100.0	100.0	2	100.0	100.0	105	100.0	100.0	100.0
Multifamily Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	Multi-family Units % 0.0
Mo d e r a t e	5	50.0	41.2	428	6.2	10.8	4	33.3	44.4	1,677	9.9	17.7	32.4
M i d d l e	3	30.0	35.3	485	7.0	8.8	7	58.3	42.6	11,553	68.5	41.3	33.7
U p p e r	2	20.0	23.5	5,975	86.7	80.4	1	8.3	13.0	3,645	21.6	41.0	33.9
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	10	100.0	100.0	6,888	100.0	100.0	12	100.0	100.0	16,875	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	Owner Occupied Units % 0.0
Mo d e r a t e	25	21.2	30.6	2,202	9.4	21.4	31	15.9	25.3	4,551	9.6	18.3	29.3
M i d d l e	35	29.7	29.3	4,316	18.5	24.3	50	25.6	26.9	16,821	35.6	25.4	28.2
U p p e r	58	49.2	40.1	16,835	72.1	54.2	114	58.5	47.9	25,903	54.8	56.3	42.5
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	118	100.0	100.0	23,353	100.0	100.0	195	100.0	100.0	47,275	100.0	100.0	100.0

Source: 2020 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/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’s lending in moderate-income census tracts was comparable to the percentage of businesses in these tracts. A dispersion analysis was conducted and no gaps in the bank’s lending was noted.

Table 10

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Hall County Metropolitan AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	14	23.0	1,964	35.3	29.4
Middle	19	31.1	923	16.6	31.1
Upper	28	45.9	2,673	48.1	39.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	61	100.0	5,561	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is reasonable. Although the bank’s lending in moderate-income tracts was below the demographic data (percentages of small farms in these tracts), performance is reasonable due to the limited number of farms located in the moderate-income tracts. According to the 2015 ACS, there are only 10 out of 172 farms located in the AA’s moderate-income tracts, which are located in the city of Grand Island. The majority of the farms (153) in the AA are located in the AA’s upper-income tracts. While a gap was noted due to the bank not having any loans within the moderate-income tracts, this did not impact the overall conclusion.

Table 11

Distribution of 2021 Small Farm Lending By Income Level of Geography					
Assessment Area: Hall County Metropolitan AA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	5.8
Middle	0	0.0	0	0.0	5.2
Upper	13	100.0	1,006	100.0	89.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	1,006	100.0	100.0

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

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

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.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. In 2020, the bank’s home mortgage lending to low-income borrowers was comparable to aggregate lenders, although both the bank and aggregate lenders were below the demographic figure. The bank’s lending to moderate-income borrowers was below both aggregate lenders and the demographic figure. Overall, performance is reasonable due to rising home values, limited volumes of affordable housing stock, and dilapidated housing in the area, as validated by community members. All of these factors may reduce the credit demand and opportunity to originate home mortgage loans to LMI borrowers. The bank’s total home mortgage lending in 2020 was below the performance in 2019.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. In 2020, the bank’s home purchase loans to low-income borrowers was comparable to aggregate lenders but below the demographic figure. Lending to moderate-income borrowers was comparable to both the aggregate and demographic figures. The bank’s 2020 lending was consistent with 2019 performance.

Home Refinance Lending

The borrower distribution of home refinance lending is reasonable. In 2020, the bank's refinance lending to low-income borrowers was comparable to aggregate lenders but below the demographic figure. Lending to moderate-income borrowers was below both the aggregate and demographic figures. Performance is reasonable given the factors previously noted. The bank's 2020 lending was consistent with 2019 performance.

Table 12

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Hall County Metropolitan AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	\$ %	#	%	#	%	\$ (000)	\$ %	
Home Purchase Loans													
Low	2	3.8	5.2	159	19	2.9	2	4.1	4.6	96	11	2.7	19.1
Moderate	12	23.1	19.3	1,345	16.0	14.9	10	20.4	27.5	1,527	17.4	22.7	18.4
Middle	8	15.4	19.1	1,085	12.9	18.1	8	16.3	19.6	1,216	13.8	20.5	23.6
Upper	26	50.0	28.1	5,202	61.9	38.9	24	49.0	25.0	5,382	61.2	34.0	38.9
Unknown	4	7.7	28.4	611	7.3	25.3	5	10.2	23.4	568	6.5	20.1	0.0
Total	52	100.0	100.0	8,402	100.0	100.0	49	100.0	100.0	8,789	100.0	100.0	100.0
Refinance Loans													
Low	2	4.2	6.6	39	0.5	3.4	4	3.2	4.1	660	3.1	19	19.1
Moderate	7	14.6	12.9	762	9.8	8.5	11	8.7	13.0	982	4.6	8.5	18.4
Middle	5	10.4	20.8	429	5.5	17.9	21	16.7	19.0	3,352	15.9	15.9	23.6
Upper	27	56.3	40.8	5,547	71.2	50.9	80	63.5	46.4	14,352	67.9	55.7	38.9
Unknown	7	14.6	18.8	1,017	13.0	19.3	10	7.9	17.5	1,791	8.5	18.0	0.0
Total	48	100.0	100.0	7,794	100.0	100.0	126	100.0	100.0	21,137	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.5	0	0.0	2.3	0	0.0	10.4	0	0.0	10.1	19.1
Moderate	0	0.0	13.7	0	0.0	10.7	1	50.0	6.3	33	3.14	3.5	18.4
Middle	1	33.3	21.9	102	76.7	18.1	0	0.0	22.9	0	0.0	27.9	23.6
Upper	2	66.7	43.8	31	23.3	56.6	0	0.0	47.9	0	0.0	50.1	38.9
Unknown	0	0.0	15.1	0	0.0	12.3	1	50.0	12.5	72	68.6	8.5	0.0
Total	3	100.0	100.0	133	100.0	100.0	2	100.0	100.0	105	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	3.7	5.6	198	1.2	3.0	7	3.8	4.3	772	2.5	2.2	19.1
Moderate	20	18.5	16.6	2,127	12.9	12.5	22	12.0	18.7	2,542	8.4	14.5	18.4
Middle	15	13.9	19.7	1,638	9.9	17.8	30	16.4	18.7	4,588	15.1	17.5	23.6
Upper	57	52.8	33.0	10,834	65.8	42.9	108	59.0	35.7	20,067	66.0	45.1	38.9
Unknown	12	11.1	25.1	1,668	10.1	23.8	16	8.7	22.6	2,431	8.0	20.7	0.0
Total	108	100.0	100.0	16,465	100.0	100.0	183	100.0	100.0	30,400	100.0	100.0	100.0

Source: 2020 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/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 bank’s lending to businesses with revenues of \$1MM or less was comparable to the demographic figure.

Table 13

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Hall County Metropolitan AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	44	72.1	2,465	44.3	89.7
Over \$1 Million	9	14.8	2,467	44.4	9.6
Revenue Unknown	8	13.1	629	11.3	0.7
Total	61	100.0	5,561	100.0	100.0
By Loan Size					
\$100,000 or Less	46	75.4	981	17.6	
\$100,001 - \$250,000	6	9.8	927	16.7	
\$250,001 - \$1 Million	9	14.8	3,652	65.7	
Total	61	100.0	5,561	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	39	88.6	800	32.5	
\$100,001 - \$250,000	1	2.3	127	5.2	
\$250,001 - \$1 Million	4	9.1	1,538	62.4	
Total	44	100.0	2,465	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 bank’s lending to farms with revenues of \$1MM or less was comparable to the total number of farms with revenues of \$1MM or less.

Table 14

Distribution of 2021 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Hall County Metropolitan AA					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	13	100.0	1,006	100.0	95.9
Over \$1 Million	0	0.0	0	0.0	4.1
Revenue Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	1,006	100.0	100.0
By Loan Size					
\$100,000 or Less	11	84.6	243	24.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	2	15.4	763	75.8	
Total	13	100.0	1,006	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	84.6	243	24.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	2	15.4	763	75.8	
Total	13	100.0	1,006	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 in the Hall County AA demonstrates adequate responsiveness. Examples of qualified CD activities include:

- The bank originated 30 PPP loans totaling \$948,414 to small businesses located in the AA, helping to support job creation or retention for LMI individuals and economic development in moderate-income geographies.
- All ten donations totaling \$40,121.80 were made in this AA to organizations with a CD purpose, including an organization that provides after school programs to LMI youth, an organization that provides essential services to LMI individuals, and a local women’s homeless shelter.
- Approximately 436 hours were provided to community services in this AA. Bank employees provided financial expertise to various community organizations by serving on boards of directors. These organizations included a local housing

authority, an organization that provides job training to LMI individuals, and an organization that provides shelter for the homeless.

Table 15

Community Development Activity									
Assessment Area: Hall County Metropolitan AA									
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	2	10	2	10	1
Community Services	0	0	0	0	8	30	8	30	12
Economic Development	26	887	0	0	0	0	0	0	0
Revitalization and Stabilization	4	61	0	0	0	0	0	0	0
Totals	30	948	0	0	10	40	10	40	13

**LINCOLN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LINCOLN COUNTY AA

The bank's Lincoln County AA consists of Lincoln County in its entirety. (See Appendix A for an AA map and Appendix B for additional demographic data).

- The AA is comprised of two moderate-, five middle-, and one upper-income census tracts.
- The bank operates one branch in North Platte, Nebraska. The location includes a full-service ATM.
- According to the June 30, 2021 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 14 FDIC-insured depository institutions operating in Lincoln County with a total deposit market share of 8.5 percent.
- To further augment the CRA performance evaluation, two interviews were conducted with members of the community within the bank's AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. One contact was a representative from an organization that provides affordable housing to low-income residents in the county. The other contact focused on small business development in the county.

Table 16

Population Change			
Assessment Area: Lincoln County AA			
Area	2010 Population	2015 Population	Percent Change
Lincoln County AA	36,288	35,896	(1.1)
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4

*Source: 2010 U.S. Census Bureau: Decennial Census
2011 – 2015 U.S. Census Bureau: American Community Survey*

- The AA's 2015 population of 35,896 accounts for 5.3 percent of the nonmetropolitan MSA and 1.9 percent of the statewide population.
- According to the 2020 U.S. Census, the main population center in the AA includes the city of North Platte with 23,390 residents, which accounts for 67.5 percent of the AA population (34,676 residents) and 1.2 percent of the statewide (1,961,504 residents) population.

Table 17

Median Family Income Change			
Assessment Area: Lincoln County AA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Lincoln County AA	66,225	62,439	(5.7)
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)

*Source: 2006 – 2010 U.S. Census Bureau: American Community Survey
2011 – 2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

- According to the 2015 ACS, 36.3 percent of families in the AA are LMI, which is comparable to the nonmetropolitan MSA figure of 37.2 percent and the statewide figure of 37.5 percent.
- The percentage of families living below the poverty line in the AA, at 9.6 percent, is above the nonmetropolitan MSA and the statewide figure of 8.3 percent and 8.8 percent.

Table 18

Housing Cost Burden						
Assessment Area: Lincoln County AA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lincoln County AA	65.1	20.1	29.1	63.6	22.2	15.6
NonMSA Nebraska	61.8	15.9	29.5	54.9	21.3	15.4
Nebraska	71.1	23.8	37.2	60.6	28.5	16.5

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2013 – 2017 Comprehensive Housing Affordability Strategy

- According to the 2015 ACS, the median housing value in the AA of \$114,216 was above the nonmetropolitan MSA value of \$101,530 but below the statewide figure of \$133,200. The median housing value has increased, according to the 2020 US Census, to \$153,200 in the AA and \$164,000 statewide.
- According to the 2020 US Census, the median gross rent in the AA is \$763, which reflects a 20.9 percent increase from the 2015 ACS AA median gross rent of \$631. The statewide median gross rent increased by approximately 18.0 percent from \$726 (2015) to \$857 (2020). The AA’s median gross rent increase was above the statewide figure.
- Of the total housing units in the AA’s moderate-income tracts, approximately 52.3 percent are owner-occupied, which is below the percent of owner-occupied units in middle- and upper-income tracts at 60.3 percent and 77.6 percent, respectively.

- Additionally, the moderate-income tracts in the AA have a higher percentage of rental units at 35.7 percent, compared to the middle- and upper-income tracts in the AA at 31.8 percent and 8.0 percent, respectively.
- The median age of housing stock in the AA’s moderate-income tracts is also older at 59 years, compared to housing stock in the AA’s middle-income tracts (50 years) and upper-income tracts (45 years).
- A community member stated that there is a significant need for single-family housing in North Platte, in all price ranges, as the inventory levels are very low. This includes a significant need for affordable housing in the area, specifically housing priced at \$250,000 or less. In addition, about 75.0 percent of the more affordable homes in the area are dilapidated and require repairs.
- Another community member stated that rising home prices, as well as the cost of natural gas and utilities, have discouraged many LMI people from applying for home loans. As a result, there is a higher demand for apartments rather than the single-family homes in the area. The community member stated many LMI people who purchase homes are using organizations such as NIFA and the Lincoln County Community Development Corporation (LCCDC). The LCCDC offers low or no down payments; classes on budgeting and owning a home; and assists LMI individuals by helping them build or construct a home.

Table 19

Unemployment Rates					
Assessment Area: Lincoln County AA					
Area	2016	2017	2018	2019	2020
Lincoln County AA	3.1	3.0	3.0	3.4	3.9
NonMSA Nebraska	2.9	2.8	2.7	2.9	3.4
Nebraska	3.1	2.9	2.9	3.0	4.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are healthcare & social assistance, transportation & warehousing, and retail trade.
- A community member indicated the largest employers in the AA are Union Pacific Railroad, Great Plains Health, Walmart Distribution Center, City Government, and the School Districts.
- According to a community member, many of the businesses in the area were able to remain open during the pandemic. However, many retail stores and restaurants continue to face labor shortages and difficulty attracting new employees.
- In addition, the community member indicated farms and ranches in the area were able to stay afloat during the pandemic due to cash reserves and PPP funding. However, similar to the retail stores and restaurants, farms and ranches are facing similar labor challenges.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LINCOLN COUNTY
AA**

LENDING TEST

The bank's performance under the lending test in the Lincoln County AA is reasonable. Regarding the evaluation of the bank's home mortgage lending, an analysis of the bank's home improvement, multifamily, other purpose LOC, other purpose closed-end, and purpose not applicable loans was not considered meaningful for the geographic and borrower distribution analyses due to low volumes of originations.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's 2020 lending in moderate-income census tracts was below both aggregate lenders and the percentage of owner-occupied units in these tracts. However, the overall conclusion for home mortgage lending is reasonable due to the limited volume of owner-occupied units within those tracts and high percentage of rental units in the AA's moderate-income tracts (coupled with high rental demand), as well as the presence of older and dilapidated housing. The bank's HMDA lending in 2019 was above the lending levels in 2020. However, the lending volume is much higher in 2020. Furthermore, the bank's loan dispersion among geographies of different income levels revealed some gaps, but they did not impact the overall conclusion.

Home Purchase Lending

The geographic distribution of home purchase lending is reasonable. In 2020, the bank's home purchase lending in the moderate-income tracts was comparable to aggregate lenders and the demographic figure. The bank's lending performance in 2019 was above both aggregate and demographic figures. In addition, the bank's loan dispersion among geographies of different income levels revealed some gaps, but they did not impact the overall conclusion.

Home Refinance Lending

The geographic distribution of home refinance lending is reasonable. In 2020, the bank's refinance lending in the moderate-income tracts was below aggregate lenders and the demographic figure but is considered reasonable in light of the performance context factors noted above. The bank's 2019 performance for home refinance lending was not evaluated due to limited volume. Furthermore, the bank's loan dispersion among geographies of different income levels revealed some gaps, but they did not impact the overall conclusion.

Table 20

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lincoln County AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	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	9	37.5	23.0	528	17.5	15.7	5	16.1	21.4	475	8.9	14.7	23.6
Middle	11	45.8	69.9	1,418	47.0	72.8	20	64.5	66.8	3,427	64.5	66.8	62.4
Upper	4	16.7	7.2	1,070	35.5	11.5	6	19.4	11.8	1,412	26.6	18.5	14.0
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	24	100.0	100.0	3,016	100.0	100.0	31	100.0	100.0	5,314	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	5	26.3	16.1	432	17.5	9.7	3	4.8	8.7	213	2.0	5.1	23.6
Middle	12	63.2	66.4	1,568	63.6	64.9	47	75.8	75.2	7,667	72.7	72.6	62.4
Upper	2	10.5	17.4	464	18.8	25.4	12	19.4	16.1	2,659	25.2	22.3	14.0
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	19	100.0	100.0	2,464	100.0	100.0	62	100.0	100.0	10,539	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	50.0	10.8	120	59.7	10.1	1	25.0	10.7	15	14.4	12.8	23.6
Middle	2	50.0	67.6	81	40.3	62.9	1	25.0	64.3	30	28.8	56.0	62.4
Upper	0	0.0	21.6	0	0.0	27.0	2	50.0	25.0	59	56.7	31.2	14.0
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	4	100.0	100.0	201	100.0	100.0	4	100.0	100.0	104	100.0	100.0	100.0
Multifamily 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	1	33.3	47.1	135	25.9	11.8	0	0.0	66.7	0	0.0	75.4	26.3
Middle	2	66.7	47.1	386	74.1	81.4	0	0.0	33.3	0	0.0	24.6	73.4
Upper	0	0.0	5.9	0	0.0	6.8	0	0.0	0.0	0	0.0	0.0	0.3
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	3	100.0	100.0	521	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
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	19	35.8	20.7	1,290	20.4	13.4	9	9.2	15.8	703	4.4	10.9	23.6
Middle	27	50.9	67.6	3,453	54.6	70.0	69	70.4	70.3	11,159	69.8	69.0	62.4
Upper	7	13.2	11.6	1,579	25.0	16.6	20	20.4	13.9	4,130	25.8	20.1	14.0
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	53	100.0	100.0	6,322	100.0	100.0	98	100.0	100.0	15,992	100.0	100.0	100.0

Source: 2020 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/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’s lending to small businesses in the AA’s moderate-income tracts was comparable to the demographic figure. A dispersion analysis was conducted and no gaps in the bank’s lending were noted.

Table 21

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Lincoln County AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	10	31.3	288	20.3	33.7
Middle	20	62.5	1,086	76.7	54.6
Upper	2	6.3	42	3.0	11.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	32	100.0	1,416	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. Although the bank’s lending in moderate-income tracts was below the demographic figure, the conclusion was considered reasonable due to an overall limited number of farms located in these geographies. According to 2021 Dun & Bradstreet data, only nine farms are located in the AA’s moderate-income tracts, whereas 134 farms are in the middle-income tracts, and 77 farms are in the upper-income tracts. A dispersion analysis was conducted and no gaps in the bank’s lending were noted.

Table 22

Distribution of 2021 Small Farm Lending By Income Level of Geography					
Assessment Area: Lincoln County AA					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	1.6	200	5.6	4.1
Middle	40	62.5	2,091	58.1	60.9
Upper	23	35.9	1,310	36.4	35.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	64	100.0	3,602	100.0	100.0

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

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

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.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. In 2020, the bank’s total home mortgage lending to low-income borrowers was above aggregate lenders but below the demographic figure. Lending to moderate-income borrowers was below aggregate but comparable to the demographic figure. Overall, performance is considered reasonable due to area demographics including rising home values and limited affordable housing stock, which may adversely impact LMI borrowers Total HMDA lending in 2020 was consistent to 2019.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. In 2020, the bank’s home purchase lending to low-income borrowers was above aggregate lenders but comparable to the demographic figure. Lending to moderate-income borrowers was below both the aggregate and demographic figures. Performance is reasonable given the factors previously noted. The 2020 lending was consistent with 2019 performance.

Home Refinance Lending

The borrower distribution of home purchase lending is reasonable. In 2020, the bank's home refinance lending to low-income borrowers was comparable to aggregate lenders but below the demographic figure. Lending to moderate-income borrowers was comparable to both the aggregate and the demographic figures. The bank's performance in 2019 was not evaluated due to limited origination volume.

Table 23

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln County AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	\$ %	\$ %	#	%	#	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	2	8.3	7.0	119	3.9	3.8	6	19.4	9.0	498	9.4	4.9	19.3
Moderate	9	37.5	18.9	740	24.5	14.4	2	6.5	27.1	309	5.8	20.8	17.0
Middle	3	12.5	23.4	381	12.6	23.7	7	22.6	21.4	1,035	19.5	21.8	21.3
Upper	10	41.7	31.1	1,776	58.9	40.1	12	38.7	27.1	3,039	57.2	39.5	42.4
Unknown	0	0.0	19.7	0	0.0	18.0	4	12.9	15.3	433	8.1	13.0	0.0
Total	24	100.0	100.0	3,016	100.0	100.0	31	100.0	100.0	5,314	100.0	100.0	100.0
Refinance Loans													
Low	1	5.3	6.0	38	1.5	4.2	2	3.2	4.2	178	1.7	2.2	19.3
Moderate	2	10.5	14.1	201	8.2	9.6	10	16.1	14.1	1,525	14.5	10.6	17.0
Middle	7	36.8	21.5	752	30.5	18.5	12	19.4	21.3	1,356	12.9	17.7	21.3
Upper	6	31.6	36.6	879	35.7	40.8	34	54.8	42.1	6,971	66.1	49.2	42.4
Unknown	3	15.8	21.8	594	24.1	26.9	4	6.5	18.3	509	4.8	20.3	0.0
Total	19	100.0	100.0	2,464	100.0	100.0	62	100.0	100.0	10,539	100.0	100.0	100.0
Home Improvement Loans													
Low	1	25.0	2.7	27	1.4	1.4	0	0.0	7.1	0	0.0	3.7	19.3
Moderate	0	0.0	21.6	0	0.0	22.2	0	0.0	7.1	0	0.0	5.1	17.0
Middle	1	25.0	24.3	40	19.9	21.0	2	50.0	25.0	45	43.3	42.9	21.3
Upper	2	50.0	43.2	134	66.7	45.7	2	50.0	46.4	59	56.7	35.1	42.4
Unknown	0	0.0	8.1	0	0.0	9.7	0	0.0	14.3	0	0.0	13.2	0.0
Total	4	100.0	100.0	201	100.0	100.0	4	100.0	100.0	104	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	8.0	6.3	184	3.2	3.9	8	8.2	6.5	676	4.2	3.5	19.3
Moderate	11	22.0	16.8	941	16.2	12.5	12	12.2	19.4	1,834	11.5	15.0	17.0
Middle	11	22.0	22.1	1,173	20.2	21.3	21	21.4	21.2	2,436	15.2	19.6	21.3
Upper	21	42.0	34.1	2,909	50.1	40.6	49	50.0	34.9	10,104	63.2	44.3	42.4
Unknown	3	6.0	20.7	594	10.2	21.7	8	8.2	18.0	942	5.9	17.7	0.0
Total	50	100.0	100.0	5,801	100.0	100.0	98	100.0	100.0	15,992	100.0	100.0	100.0
Source: 2020 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/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 bank’s lending to businesses with revenues of \$1MM or less was comparable to the demographic figure.

Table 24

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lincoln County AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	28	87.5	1,323	93.4	92.6
Over \$1 Million	4	12.5	92	6.5	6.6
Revenue Unknown	0	0.0	0	0.0	0.8
Total	32	100.0	1,416	100.0	100.0
By Loan Size					
\$100,000 or Less	29	90.6	436	30.8	
\$100,001 - \$250,000	2	6.3	279	19.7	
\$250,001 - \$1 Million	1	3.1	700	49.4	
Total	32	100.0	1,416	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	25	89.3	344	26.0	
\$100,001 - \$250,000	2	7.1	279	21.1	
\$250,001 - \$1 Million	1	3.6	700	52.9	
Total	28	100.0	1,323	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 bank’s lending to farms with revenues of \$1MM or less was comparable to the demographic figure.

Table 25

Distribution of 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Lincoln County AA					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	60	93.8	6,529	98.0	97.7
Over \$1 Million	3	4.7	68	1.9	2.3
Revenue Unknown	1	1.6	5	0.1	0.0
Total	64	100.0	3,602	100.0	100.0
By Loan Size					
\$100,000 or Less	57	89.1	1,384	38.4	
\$100,001 - \$250,000	2	3.1	318	8.8	
\$250,001 - \$500,000	5	7.8	1,900	52.8	
Total	64	100.0	3,602	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	53	88.3	1,311	37.2	
\$100,001 - \$250,000	2	3.3	318	9.0	
\$250,001 - \$500,000	5	8.3	1,900	53.8	
Total	60	100.0	3,529	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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. In this AA, the bank originated 19 PPP loans totaling \$542,500 to small businesses located in moderate-income tracts as well as to small businesses to support job creation or retention for LMI individuals, supporting economic development needs.

Table 26

Community Development Activity Assessment Area: Lincoln County AA									
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	0	0	0	0	0
Community Services	0	0	0	0	0	0	0	0	0
Economic Development	15	406	0	0	0	0	0	0	0
Revitalization and Stabilization	4	136	0	0	0	0	0	0	0
Totals	19	542	0	0	0	0	0	0	0

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

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

The Douglas County Metropolitan AA includes the entirety of Douglas County, one of the counties comprising the Omaha-Council Bluffs Nebraska-Iowa MSA. Refer to Appendix A for a map of the AA, as well as Appendix C for additional demographic data.

- The AA is comprised of 27 low-, 38 moderate-, 52 middle-, and 39 upper-income census tracts.
- The composition of LMI families residing in the AA's low-income census tracts is 44.8 percent, whereas the percentage of LMI families residing in the moderate-, middle-, and upper-income census tracts is at 68.1 percent, 61.8 percent, and 25.4 percent, respectively.
- The bank operates one branch in Omaha and one branch in Elkhorn, Nebraska. Both locations include an ITM.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 27th of 37 FDIC-insured institutions in the AA with a market share of 0.2 percent.
- According to the 2020 U.S. Census, the AA's population is 584,526.

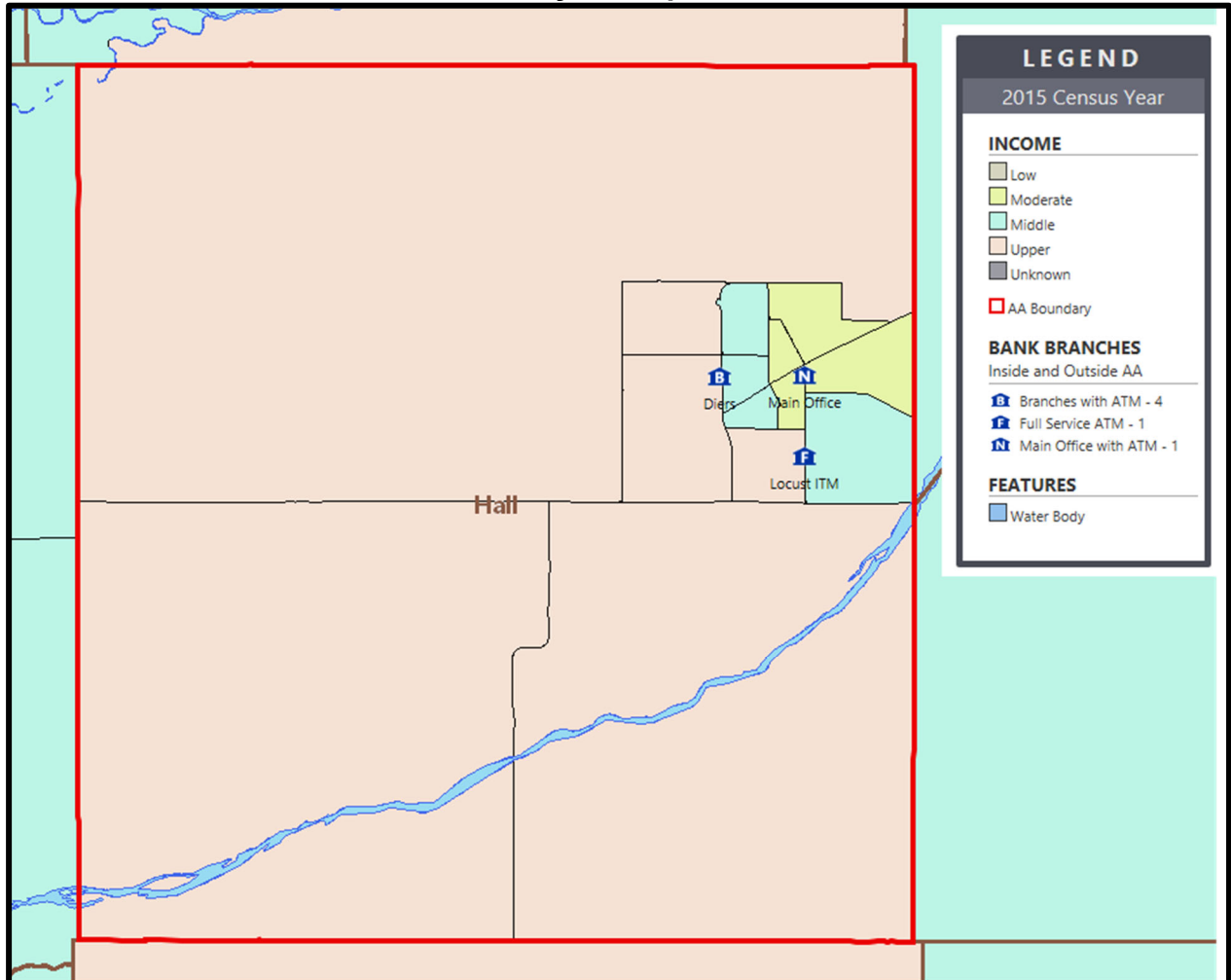
**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DOUGLAS
COUNTY METROPOLITAN AA**

Performance in the Douglas County Metropolitan AA was reviewed using the limited-scope examination procedures. The bank's lending activity in the AA for 2020 included 29 small business loans and 119 home mortgage loans. In 2019, the bank's lending activity for the AA included 77 home mortgage loans. Small farm lending was not evaluated as the limited volume of originations would not contribute to a meaningful analysis. The bank's lending performance in this AA is below the lending performance for the institution; however, it does not change the overall rating.

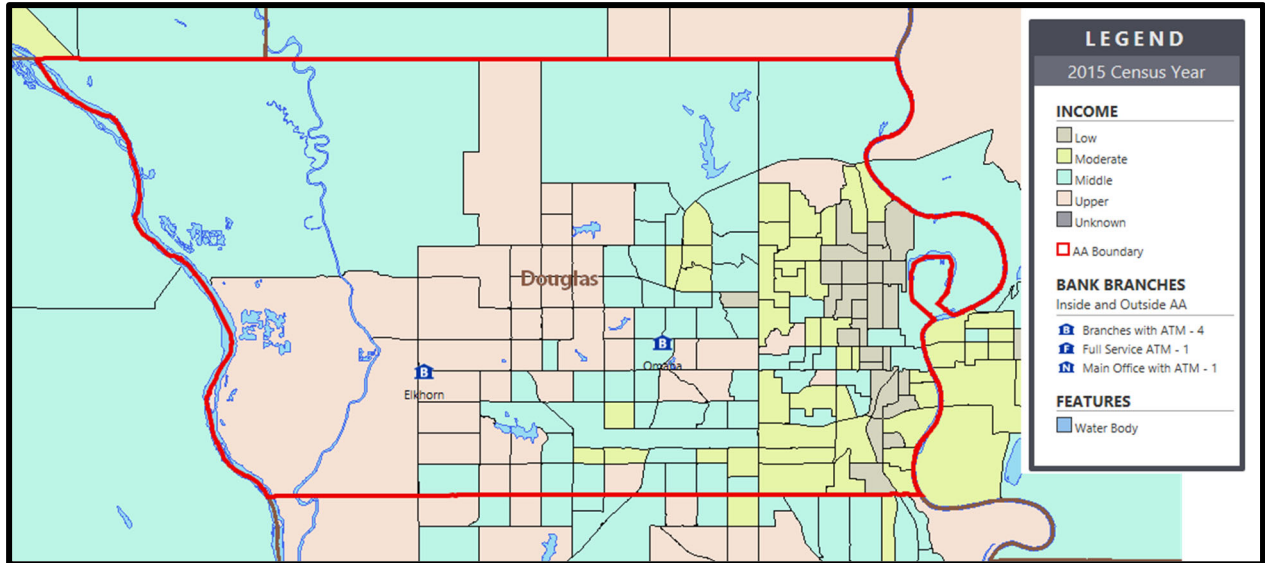
The institution's CD performance in this AA is above the overall institution's CD performance for the institution; however, it does not change the rating for the institution. The bank originated 16 CD loans totaling \$1.8MM in the AA. Demographic and lending tables for this AA are included in Appendix C.

APPENDIX A – MAP OF THE ASSESSMENT AREA

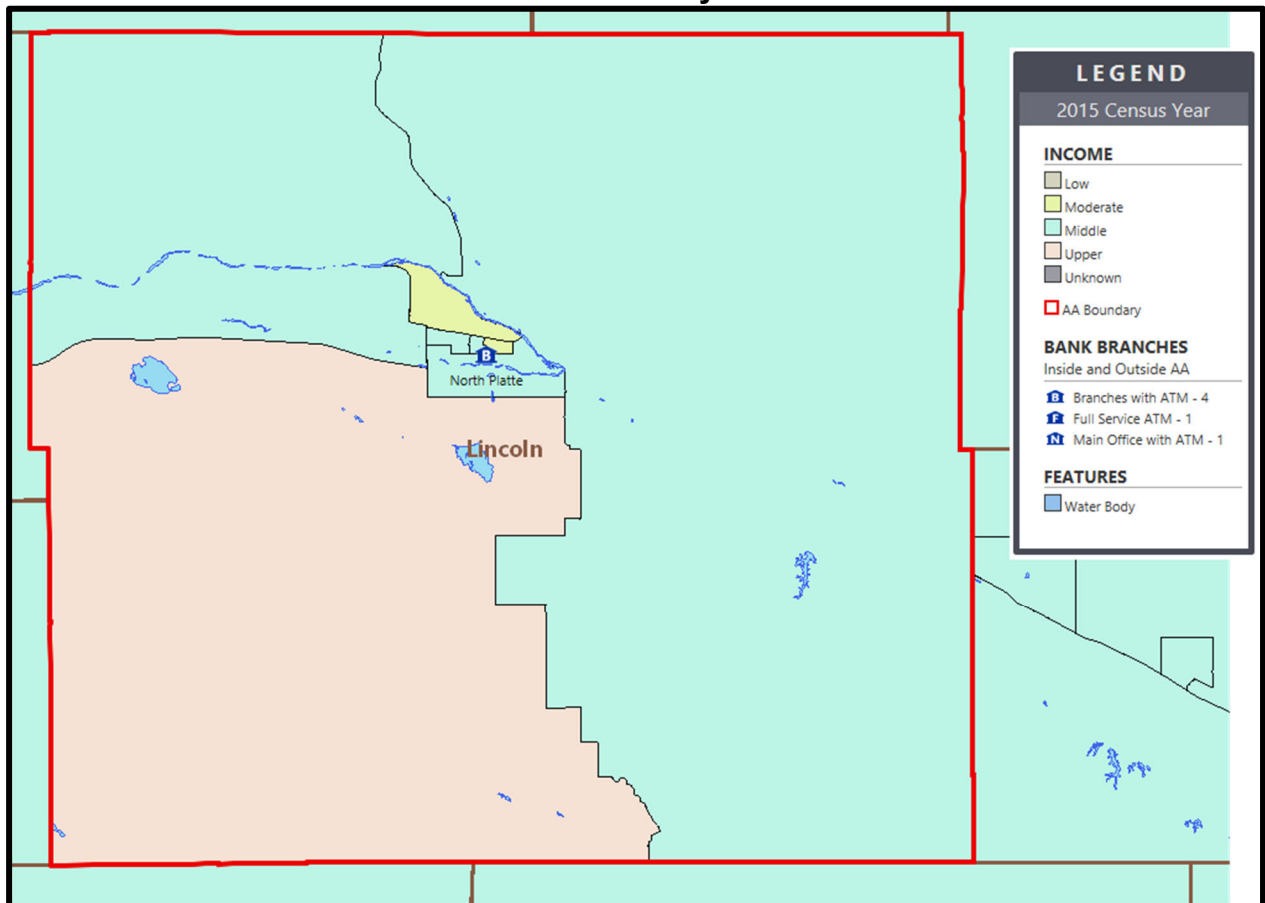
Hall County Metropolitan AA



Douglas County Metropolitan AA



Lincoln County AA



**APPENDIX B – DEMOGRAPHIC INFORMATION
Table B-1**

2021 Hall 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	0	0.0	0	0.0	0	0.0	2,832	19.1
Moderate	4	28.6	5,148	34.7	996	19.3	2,734	18.4
Middle	4	28.6	4,077	27.5	563	13.8	3,502	23.6
Upper	6	42.9	5,607	37.8	207	3.7	5,764	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14,832	100.0	1,766	11.9	14,832	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	7,980	4,074	29.3	51.1	3,410	42.7	496	6.2
Middle	7,245	3,927	28.2	54.2	2,786	38.5	532	7.3
Upper	8,757	5,918	42.5	67.6	2,318	26.5	521	5.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,982	13,919	100.0	58.0	8,514	35.5	1,549	6.5
	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	772	29.4	704	29.9	64	25.3	4	21.1
Middle	818	31.1	746	31.7	68	26.9	4	21.1
Upper	1,039	39.5	907	38.5	121	47.8	11	57.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,629	100.0	2,357	100.0	253	100.0	19	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	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	5.8	9	5.5	1	14.3	0	0.0
Middle	9	5.2	9	5.5	0	0.0	0	0.0
Upper	153	89.0	147	89.1	6	85.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	172	100.0	165	100.0	7	100.0	0	0.0
Percentage of Total Farms:				95.9		4.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2020 Hall 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	0	0.0	0	0.0	0	0.0	2,832	19.1
Moderate	4	28.6	5,148	34.7	996	19.3	2,734	18.4
Middle	4	28.6	4,077	27.5	563	13.8	3,502	23.6
Upper	6	42.9	5,607	37.8	207	3.7	5,764	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14,832	100.0	1,766	11.9	14,832	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	7,980	4,074	29.3	51.1	3,410	42.7	496	6.2
Middle	7,245	3,927	28.2	54.2	2,786	38.5	532	7.3
Upper	8,757	5,918	42.5	67.6	2,318	26.5	521	5.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,982	13,919	100.0	58.0	8,514	35.5	1,549	6.5
	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	795	29.1	724	29.6	67	25.1	4	21.1
Middle	846	31.0	766	31.3	77	28.8	3	15.8
Upper	1,091	39.9	956	39.1	123	46.1	12	63.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,732	100.0	2,446	100.0	267	100.0	19	100.0
Percentage of Total Businesses:				89.5		9.8		0.7
	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	11	6.0	10	5.7	1	11.1	0	0.0
Middle	11	6.0	11	6.3	0	0.0	0	0.0
Upper	161	88.0	153	87.9	8	88.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	174	100.0	9	100.0	0	0.0
Percentage of Total Farms:				95.1		4.9		0.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-3

2019 Hall 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	0	0.0	0	0.0	0	0.0	2,832	19.1
Moderate	4	28.6	5,148	34.7	996	19.3	2,734	18.4
Middle	4	28.6	4,077	27.5	563	13.8	3,502	23.6
Upper	6	42.9	5,607	37.8	207	3.7	5,764	38.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	14,832	100.0	1,766	11.9	14,832	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	7,980	4,074	29.3	51.1	3,410	42.7	496	6.2
Middle	7,245	3,927	28.2	54.2	2,786	38.5	532	7.3
Upper	8,757	5,918	42.5	67.6	2,318	26.5	521	5.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	23,982	13,919	100.0	58.0	8,514	35.5	1,549	6.5
	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	786	29.1	712	29.7	70	24.7	4	22.2
Middle	855	31.7	768	32.1	85	30.0	2	11.1
Upper	1,056	39.2	916	38.2	128	45.2	12	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,697	100.0	2,396	100.0	283	100.0	18	100.0
Percentage of Total Businesses:				88.8		10.5		0.7
	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	6.2	11	5.9	1	11.1	0	0.0
Middle	13	6.7	13	7.0	0	0.0	0	0.0
Upper	170	87.2	162	87.1	8	88.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	195	100.0	186	100.0	9	100.0	0	0.0
Percentage of Total Farms:				95.4		4.6		0.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2021 Lincoln County 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	1,837	19.3
Moderate	2	25.0	2,443	25.6	414	16.9	1,624	17.0
Middle	5	62.5	5,921	62.1	453	7.7	2,036	21.3
Upper	1	12.5	1,177	12.3	53	4.5	4,044	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	9,541	100.0	920	9.6	9,541	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	4,496	2,350	23.6	52.3	1,607	35.7	539	12.0
Middle	10,319	6,227	62.4	60.3	3,286	31.8	806	7.8
Upper	1,800	1,396	14.0	77.6	144	8.0	260	14.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,615	9,973	100.0	60.0	5,037	30.3	1,605	9.7
	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	522	33.7	473	33.0	47	46.1	2	16.7
Middle	844	54.6	784	54.7	51	50.0	9	75.0
Upper	181	11.7	176	12.3	4	3.9	1	8.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,547	100.0	1,433	100.0	102	100.0	12	100.0
Percentage of Total Businesses:				92.6		6.6		0.8
	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	9	4.1	9	4.2	0	0.0	0	0.0
Middle	134	60.9	131	60.9	3	60.0	0	0.0
Upper	77	35.0	75	34.9	2	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	220	100.0	215	100.0	5	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-5

2020 Lincoln County 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	1,837	19.3
Moderate	2	25.0	2,443	25.6	414	16.9	1,624	17.0
Middle	5	62.5	5,921	62.1	453	7.7	2,036	21.3
Upper	1	12.5	1,177	12.3	53	4.5	4,044	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	9,541	100.0	920	9.6	9,541	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	4,496	2,350	23.6	52.3	1,607	35.7	539	12.0
Middle	10,319	6,227	62.4	60.3	3,286	31.8	806	7.8
Upper	1,800	1,396	14.0	77.6	144	8.0	260	14.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,615	9,973	100.0	60.0	5,037	30.3	1,605	9.7
	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	542	33.5	495	32.9	45	43.3	2	18.2
Middle	883	54.6	820	54.6	55	52.9	8	72.7
Upper	193	11.9	188	12.5	4	3.8	1	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,618	100.0	1,503	100.0	104	100.0	11	100.0
Percentage of Total Businesses:				92.9		6.4		0.7
	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	11	4.8	11	4.9	0	0.0	0	0.0
Middle	137	59.8	134	59.6	3	75.0	0	0.0
Upper	81	35.4	80	35.6	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	229	100.0	225	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-6

2019 Lincoln County 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	1,837	19.3
Moderate	2	25.0	2,443	25.6	414	16.9	1,624	17.0
Middle	5	62.5	5,921	62.1	453	7.7	2,036	21.3
Upper	1	12.5	1,177	12.3	53	4.5	4,044	42.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	9,541	100.0	920	9.6	9,541	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	4,496	2,350	23.6	52.3	1,607	35.7	539	12.0
Middle	10,319	6,227	62.4	60.3	3,286	31.8	806	7.8
Upper	1,800	1,396	14.0	77.6	144	8.0	260	14.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,615	9,973	100.0	60.0	5,037	30.3	1,605	9.7
	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	572	34.9	524	34.5	46	42.6	2	18.2
Middle	890	54.3	825	54.3	57	52.8	8	72.7
Upper	176	10.7	170	11.2	5	4.6	1	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,638	100.0	1,519	100.0	108	100.0	11	100.0
Percentage of Total Businesses:				92.7		6.6		0.7
	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	10	4.3	10	4.3	0	0.0	0	0.0
Middle	136	57.9	133	57.6	3	75.0	0	0.0
Upper	89	37.9	88	38.1	1	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	235	100.0	231	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
<i>Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

**APPENDIX C – LIMITED SCOPE REVIEW ASSESSMENT AREA TABLES
Table C-1**

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Douglas County Metropolitan AA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	3	8.3	6.1	216	3.1	3.3	2	5.6	6.2	239	2.4	3.5	7.6
Moderate	7	19.4	20.8	893	12.8	13.5	7	19.4	19.7	888	9.0	13.1	21.8
Middle	11	30.6	34.4	2,059	29.4	32.4	9	25.0	35.0	2,176	22.0	32.4	37.0
Upper	15	41.7	38.6	3,829	54.7	50.9	18	50.0	39.1	6,604	66.7	51.0	33.5
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	36	100.0	100.0	6,997	100.0	100.0	36	100.0	100.0	9,907	100.0	100.0	100.0
Refinance Loans													
Low	2	6.9	3.5	73	1.1	1.9	1	1.3	2.1	64	0.3	1.2	7.6
Moderate	2	6.9	14.2	279	4.2	8.4	4	5.1	10.6	438	2.3	6.5	21.8
Middle	4	13.8	34.5	576	8.6	30.0	21	26.9	32.6	4,398	23.1	28.4	37.0
Upper	21	72.4	47.8	5,746	86.1	59.7	52	66.7	54.7	14,146	74.3	64.0	33.5
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	29	100.0	100.0	6,674	100.0	100.0	78	100.0	100.0	19,046	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.1	0	0.0	3.4	0	0.0	3.0	0	0.0	2.5	7.6
Moderate	0	0.0	15.9	0	0.0	11.8	1	100.0	12.9	25	100.0	12.0	21.8
Middle	0	0.0	34.9	0	0.0	31.7	0	0.0	34.0	0	0.0	26.6	37.0
Upper	3	100.0	45.0	232	100.0	53.1	0	0.0	50.0	0	0.0	58.9	33.5
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	3	100.0	100.0	232	100.0	100.0	1	100.0	100.0	25	100.0	100.0	100.0
Multifamily Loans													
Low	2	22.2	24.2	5,383	56.4	13.9	1	25.0	32.2	330	12.7	13.3	15.0
Moderate	4	44.4	41.8	1,404	14.7	13.2	3	75.0	39.5	2,264	87.3	29.2	25.2
Middle	2	22.2	26.1	1,699	17.8	48.9	0	0.0	19.5	0	0.0	27.5	45.2
Upper	1	11.1	7.9	1,065	11.2	24.0	0	0.0	8.8	0	0.0	30.0	14.6
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	9	100.0	100.0	9,551	100.0	100.0	4	100.0	100.0	2,594	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	7	9.1	5.2	5,672	24.2	3.7	4	3.4	3.9	633	2.0	2.8	7.6
Moderate	13	16.9	18.3	2,576	11.0	11.6	15	12.6	14.6	3,615	11.5	10.5	21.8
Middle	17	22.1	34.4	4,334	18.5	33.0	30	25.2	33.5	6,574	20.8	29.9	37.0
Upper	40	51.9	42.1	10,872	46.4	51.6	70	58.8	47.9	20,750	65.7	56.9	33.5
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	77	100.0	100.0	23,454	100.0	100.0	119	100.0	100.0	31,572	100.0	100.0	100.0

Source: 2020 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/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 C-2

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Douglas County Metropolitan AA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	8.3
Moderate	2	6.9	282	7.1	18.5
Middle	10	34.5	2,003	50.5	42.7
Upper	17	58.6	1,685	42.4	30.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0.0
Total	29	100.0	3,970	100.0	100.0

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

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

Table C-3

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Douglas County Metropolitan AA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	# %	\$ (000)	\$ %	\$ %	#	%	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	10.7	0	0.0	6.1	2	5.6	10.4	273	2.8	6.3	23.0
Moderate	6	16.7	20.2	886	12.7	15.6	3	8.3	22.7	453	4.6	18.2	17.8
Middle	6	16.7	21.2	916	13.1	20.8	2	5.6	20.0	311	3.1	19.9	19.7
Upper	13	36.1	28.2	3,881	55.5	39.7	20	55.6	28.5	7,553	76.2	39.2	39.5
Unknown	11	30.6	19.7	1,314	18.8	17.8	9	25.0	18.3	1,317	13.3	16.4	0.0
Total	36	100.0	100.0	6,997	100.0	100.0	36	100.0	100.0	9,907	100.0	100.0	100.0
Refinance Loans													
Low	1	3.4	6.5	69	1.0	3.5	1	1.3	4.8	97	0.5	2.5	23.0
Moderate	0	0.0	14.9	0	0.0	9.7	11	14.1	14.8	1,503	7.9	9.9	17.8
Middle	6	20.7	20.9	1,087	16.3	17.2	8	10.3	20.4	1,442	7.6	17.2	19.7
Upper	14	48.3	37.8	4,044	60.6	49.5	50	64.1	41.6	14,491	76.1	51.8	39.5
Unknown	8	27.6	19.9	1,474	22.1	20.1	8	10.3	18.4	1,513	7.9	18.6	0.0
Total	29	100.0	100.0	6,674	100.0	100.0	78	100.0	100.0	19,046	100.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	9.3	150	64.7	6.9	1	100.0	6.6	25	100.0	3.5	23.0
Moderate	1	33.3	16.5	8	3.4	13.8	0	0.0	17.5	0	0.0	13.5	17.8
Middle	0	0.0	27.2	0	0.0	22.7	0	0.0	22.8	0	0.0	18.3	19.7
Upper	1	33.3	43.0	74	31.9	51.5	0	0.0	46.6	0	0.0	54.6	39.5
Unknown	0	0.0	3.9	0	0.0	5.2	0	0.0	6.4	0	0.0	10.2	0.0
Total	3	100.0	100.0	232	100.0	100.0	1	100.0	100.0	25	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	2.9	9.0	219	1.6	5.1	4	3.5	6.9	395	1.4	3.9	23.0
Moderate	7	10.3	18.0	894	6.4	13.2	14	12.2	17.4	1,956	6.7	12.9	17.8
Middle	12	17.6	21.4	2,003	14.4	19.3	10	8.7	20.0	1,753	6.0	18.0	19.7
Upper	28	41.2	32.5	7,999	57.5	43.6	70	60.9	36.2	22,044	76.1	46.7	39.5
Unknown	19	27.9	19.2	2,788	20.1	18.7	17	14.8	19.4	2,830	9.8	18.4	0.0
Total	68	100.0	100.0	13,903	100.0	100.0	115	100.0	100.0	28,978	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 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. 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 C-4

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Douglas County Metropolitan AA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	24	82.8	2,807	70.7	89.4
Over \$1 Million	4	13.8	1,009	25.4	9.9
Revenue Unknown	1	3.4	155	3.9	0.7
Total	29	100.0	3,970	100.0	100.0
By Loan Size					
\$100,000 or Less	20	69.0	456	11.5	
\$100,001 - \$250,000	3	10.3	468	11.8	
\$250,001 - \$1 Million	6	20.7	3,047	76.8	
Total	29	100.0	3,970	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	19	79.2	454	16.2	
\$100,001 - \$250,000	1	4.2	175	6.2	
\$250,001 - \$1 Million	4	16.7	2,178	77.6	
Total	24	100.0	2,807	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-5

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.								

Table C-6

2020 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	2,111	8.0	1,854	7.9	250	9.6	7	3.8
Moderate	4,822	18.4	4,334	18.5	468	18.0	20	10.9
Middle	11,307	43.0	9,885	42.1	1,336	51.2	86	47.0
Upper	8,029	30.6	7,406	31.5	553	21.2	70	38.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26,269	100.0	23,479	100.0	2,607	100.0	183	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	11	4.4	11	4.5	0	0.0	0	0.0
Moderate	23	9.2	23	9.5	0	0.0	0	0.0
Middle	101	40.4	98	40.5	2	28.6	1	100.0
Upper	115	46.0	110	45.5	5	71.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	250	100.0	242	100.0	7	100.0	1	100.0
Percentage of Total Farms:			96.8		2.8		0.4	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-7

2019 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	2,032	7.9	1,781	7.8	246	9.2	5	3.1
Moderate	4,703	18.3	4,204	18.3	480	18.0	19	11.8
Middle	11,227	43.6	9,771	42.6	1,378	51.6	78	48.4
Upper	7,780	30.2	7,157	31.2	564	21.1	59	36.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,742	100.0	22,913	100.0	2,668	100.0	161	100.0
Percentage of Total Businesses:				89.0	10.4	0.6		
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	10	4.0	10	4.1	0	0.0	0	0.0
Moderate	24	9.6	24	9.8	0	0.0	0	0.0
Middle	101	40.2	98	40.2	2	33.3	1	100.0
Upper	116	46.2	112	45.9	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	251	100.0	244	100.0	6	100.0	1	100.0
Percentage of Total Farms:				97.2	2.4	0.4		

Source: 2019 FFIEC Census Data
 2019 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D – 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.