



PUBLIC DISCLOSURE

April 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

MNB Bank
RSSD# 575759

220 Norris Avenue
McCook, Nebraska 69001

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) 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.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs.

Performance was assessed within the bank's four AAs. The Southwest Nebraska AA in the state of Nebraska and Eastern Colorado AA in the state of Colorado were assessed using a full-scope review. The Central Nebraska and Grand Island Metropolitan AAs in the state of Nebraska were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 14-quarter average NLTD ratio;
- The universe of 107 home mortgage loans reported on the bank's 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Register;
- A statistical sample of 87 small business loans from a universe of 152 outstanding loans originated between January 1, 2024, and December 31, 2024;

- A statistical sample of 122 small farm loans from a universe of 306 outstanding loans originated between January 1, 2024, and December 31, 2024; and
- CD loans, qualified investments, and CD services from September 21, 2021, through December 31, 2024.

In addition, aggregate lending data for 2023 was referenced for additional perspective to gauge home mortgage demand within the bank's AAs for the bank's HMDA lending performance. For evaluation of small business and small farm lending, available CRA aggregate data for the most recent three years (2021, 2022, and 2023) was averaged and referenced for additional performance context. For this evaluation, more weight was placed on the bank's farm lending based on the higher numbers of originations when compared to the sample of small business and universe of home mortgage loans. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is considered representative of the number of entities served. Lastly, in determining the overall institution rating, the bank's performance in the state of Nebraska received more weight than the state of Colorado based on the distribution of total loans, deposits, and banking offices in each respective state.

DESCRIPTION OF INSTITUTION

MNB is a community bank headquartered in McCook, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of MNB Financial Services, Inc (MNB). MNB is a financial holding company that also owns and operates MNB Insurance Services, Inc., which is a full-service insurance agency operating in Nebraska.
- The bank has total assets of \$569.9 million as of December 31, 2024.
- Since the prior examination, the bank acquired another financial institution located in Doniphan, Nebraska, resulting in the acquisition of three branch locations.
- In addition to its main office, the bank operates seven branch offices. This includes the main office and two limited-service offices in McCook, Nebraska, as well as four additional offices located in Hastings, Doniphan, Grand Island, and Stratton, Nebraska. The bank also operates a full-service office in Burlington, Colorado.
- The bank operates nine automated teller machines (ATMs) within its four AAs, including three standalone ATMs and six ATMs at branch locations. All bank ATMs are cash-only.
- As shown in the table below, the bank's primary business focus is agricultural lending.

Table 1

Composition of Loan Portfolio as of December 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	21,110	6.1
Farmland	109,731	31.7
1- to 4-Family Residential Real Estate	40,624	11.7
Multifamily Residential Real Estate	1,556	0.4
Nonfarm Nonresidential Real Estate	38,519	11.1
Agricultural	88,396	25.6
Commercial and Industrial	35,762	10.3
Consumer	4,883	1.4
Other	5,330	1.5
Gross Loans	345,911	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its November 15, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS¹

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the states of Nebraska and Colorado.

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank's AAs, as well as a reasonable distribution of loans throughout the bank's AAs and a reasonable distribution of loans to individuals of different income levels and to businesses and farms of different revenue sizes. In determining the overall lending test rating, equal weight was given to each of the performance criteria. Furthermore, the lending test performance was rated Satisfactory in the states of Nebraska and Colorado.

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 AA, and in comparison to similarly situated Federal Deposit Insurance

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

Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions, and geographic proximity.

The bank's NLTD ratio is reasonable. The bank's 14-quarter average NLTD ratio fell within the range of five similarly situated institutions with ratios ranging from 38.7 percent to 107.2 percent.

Table 2

Comparative NLTD Ratios September 30, 2021 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			14 Quarter Average
MNB Bank	McCook, NE	569,885	63.1
Similarly Situated Institutions			
Pathway Bank	Cairo, NE	332,117	91.9
Henderson State Bank	Henderson, NE	477,436	107.2
Banner Capital Bank	Harrisburg, NE	359,162	93.7
Heritage Bank	Wood River, NE	580,110	38.7
Astra Bank	Scandia, KS	368,479	48.6

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Improvement	22	81.5	572	82.4	5	18.5	122	17.6
Home Purchase – Conventional	24	96.0	3,799	92.9	1	4.0	290	7.1
Multi-Family Housing	2	100.0	1,020	100	0	0.0	0	0.0
Other Purpose Closed-End	12	100.0	667	100	0	0.0	0	0.0
Refinancing	34	82.9	3,288	81.8	7	17.1	734	18.2
Total HMDA related	94	87.9	9,346	89.1	13	12.1	1,146	10.9
Small Business	80	92.0	9,072	81.6	7	8.0	2,048	18.4
Small Farm	89	73.0	12,139	69.2	33	27.0	5,415	30.8
TOTAL LOANS	263	83.2	30,557	78.0	53	16.8	8,609	22.0
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. Performance in the state of Nebraska and state of Colorado was consistent with the overall rating.

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

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

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 Outstanding and demonstrates excellent responsiveness. The CD test performance state ratings for Nebraska and Colorado were similarly rated as outstanding.

Of the bank's four markets, the bank had the highest level of CD activity in the Southwest Nebraska AA, where the majority of the bank's lending occurs. In addition, based on the bank meeting the CD needs of its AAs, consideration was also given to the bank's CD activities that took place outside of its AAs, but within the broader statewide/regional area.

Table 4

Community Development Activity – All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	13	3,276	1	2,038	-	-	1	2,038	9
Community Services	3	724	-	-	39	175	39	175	100
Economic Development	18	3,279	-	-	8	96	8	96	3
Revitalization and Stabilization	8	6,623	17	7,094	15	48	32	7,142	12
Outside Activities	2	3,115	14	3,963	2	11	16	3,974	-
Totals	44	17,017	32	13,095	64	330	96	13,425	124

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

STATE OF NEBRASKA

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

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

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

SCOPE OF EXAMINATION

The scope of the review for the state of Nebraska was consistent with the overall scope for the institution. A full-scope review was conducted for the Southwest Nebraska AA. Limited-scope reviews were conducted for the Grand Island Metropolitan and Central Nebraska AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. The review in the state of Nebraska included 90 home mortgage loans, 59 small business loans, and 79 small farm loans originated in the three AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NEBRASKA

The bank delineates three of its four AAs and operates seven of its eight branches in the state of Nebraska. A detailed description of the bank's operations in the Southwest Nebraska AA is provided in the analysis for that AA, followed by a brief discussion of bank operations in the Central Nebraska and Grand Island Metropolitan AAs, which were subject to a limited-scope review.

Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of the report, with a primary emphasis on agricultural lending, followed by small business and home mortgage lending.

A community contact recently conducted as part of a CRA evaluation for another financial institution with offices in the Southwest Nebraska AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEBRASKA

LENDING TEST

The bank's overall lending test performance in the state of Nebraska is Satisfactory. Bank performance under the lending test in the Southwest Nebraska AA is considered reasonable, while the bank's lending performance in the limited-scope Central Nebraska and Grand Island Metropolitan AAs was considered below and consistent with its performance in the Southwest Nebraska AA, respectively.

Geographic Distribution of Loans

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

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

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

COMMUNITY DEVELOPMENT TEST

The bank's overall CD test performance in the state of Nebraska is Outstanding and demonstrates excellent responsiveness. The majority of CD activity occurred in the state of Nebraska, which is consistent with the bank's deposit market share and lending volume in the state. In addition, based on the bank meeting the CD needs of its AAs, consideration was also given to the bank's CD activities that took place outside of its AAs, but within the broader statewide/regional area.

Table 5

Community Development Activity State of Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	11	2,934	1	2,038	-	-	1	2,038	9
Community Services	3	724	-	-	28	164	28	164	82
Economic Development	18	3,279	-	-	8	96	8	96	3
Revitalization and Stabilization	3	6,369	16	4,125	15	48	31	4,173	12
Outside Activities	1	3,000	14	3,963	2	11	16	3,974	
Totals	36	16,306	31	10,126	53	319	84	10,455	106

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWEST NEBRASKA AA

The bank's Southwest Nebraska AA consists of Red Willow, Hitchcock, Dundy, and Furnas Counties in their entirety. See Appendix B for an AA map and Appendix C for additional demographic data.

- The bank's delineated AA has changed since the prior examination as the bank added Furnas County in its entirety.
- The AA is comprised of one moderate- and five middle-income census tracts. At the prior evaluation, the AA was comprised of one moderate- and four middle-income census tracts.
- Four middle-income census tracts in the AA are designated as underserved as defined by the FFIEC in 2024, and one middle-income tract is designated as both distressed and underserved.
- The bank operates four banking locations (two full-service and two limited-service) within the AA; three of which are located within the AA's only moderate-income census tract. One full-service and two limited-service branches are located in McCook, Nebraska and one full-service branch is located in Stratton, Nebraska.
- The bank also operates two ATMs at the full-service branch in Stratton and limited-service branch in McCook, as well as three standalone ATMs in McCook and Arapahoe.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank has a market share of 31.6 percent, ranking 1st out of 16 institutions operating from 23 offices in the AA.
- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on infrastructure and economic development.

Table 6

Population Change Assessment Area: Southwest Nebraska			
Area	2015 Population	2020 Population	Percent Change
Southwest Nebraska	20,727	19,608	(5.4)
Dundy County, NE	2,015	1,654	(17.9)
Furnas County, NE	4,887	4,636	(5.1)
Hitchcock County, NE	2,879	2,616	(9.1)
Red Willow County, NE	10,946	10,702	(2.2)
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The Southwest Nebraska AA experienced a greater decline in overall population from 2015 to 2020 compared to other nonmetropolitan areas in the state of Nebraska as a whole (nonMSA Nebraska).
- Red Willow County contains 54.6 percent of the AA's population and contains McCook, the largest city in the AA, with 7,446 people.
- The AA has an older population, with people age 65 and older accounting for 22.6 percent of the population, compared to the NonMSA Nebraska figure of 19.6 percent.

Table 7

Median Family Income Change Assessment Area: Southwest Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Southwest Nebraska	60,092	64,027	6.5
Dundy County, NE	62,550	66,576	6.4
Furnas County, NE	55,850	66,106	18.4
Hitchcock County, NE	57,512	62,381	8.5
Red Willow County, NE	62,586	66,849	6.8
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median Family Income (MFI) for the AA in the year 2020 was approximately 10.4 percent lower than the nonmetropolitan Nebraska figure.
- Growth in MFI from 2015 to 2020 in the AA was similar to that of NonMSA Nebraska for the same time period.
- The Southwest Nebraska AA has a smaller portion of families living below the poverty level at 6.1 percent, compared to 7.1 percent for NonMSA Nebraska.

Table 8

Housing Cost Burden Assessment Area: Southwest Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Southwest Nebraska	52.3	20.7	28.9	47.8	13.5	13.2
Dundy County, NE	40.0	0.0	21.6	49.2	18.2	16.1
Furnas County, NE	65.7	8.9	30.6	58.2	10.5	13.9
Hitchcock County, NE	48.5	4.7	24.8	21.5	10.4	12.4
Red Willow County, NE	51.2	27.7	30.2	52.5	15.0	12.4
NonMSA Nebraska	64.8	16.4	31.1	57.6	21.7	15.7
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1
Cost Burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners; and renters overall have experienced more housing cost burden than homeowners. The median housing value in the AA of \$93,380 was below the NonMSA Nebraska figure of \$126,095.

Table 9

Unemployment Rates Assessment Area: Southwest Nebraska					
Area	2019	2020	2021	2022	2023
Southwest Nebraska	2.8	3.1	2.0	1.8	2.0
Dundy County, NE	2.6	2.2	1.6	1.4	1.7
Furnas County, NE	2.8	2.8	2.0	1.9	1.9
Hitchcock County, NE	3.4	3.5	2.3	2.2	2.7
Red Willow County, NE	2.7	3.3	2.1	1.8	1.9
NonMSA Nebraska	3.0	3.5	2.2	2.0	2.1
Nebraska	3.1	4.3	2.6	2.2	2.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- The 2023 unemployment figures in the AA and nonmetropolitan Nebraska have trended down from highs in 2020 and have remained relatively stable from 2021 through 2023.
- A community contact noted that the primary economic driver in the area is agriculture, followed by retail/service-based industries and healthcare.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST NEBRASKA AA

LENDING TEST

The bank's overall lending test performance in the Southwest Nebraska AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in this AA consisted of an evaluation of 54 home mortgage loans, 44 small business loans, and 55 small farm loans. The bank's HMDA origination volume within the AA was too low to conduct a meaningful analysis for individual loan product categories; thus, the product categories were combined and analyzed at the total HMDA level. More weight was placed on the bank's small farm lending based on the higher number of originations when compared to the sample of small business and universe of home mortgage loans.

Geographic Distribution of Loans

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

Home Mortgage Lending

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

Furthermore, an evaluation of the dispersion of home mortgage loans did not identify any conspicuous gaps or lapses within the AA.

Table 10

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Southwest Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	23.5	20.2	328	11.0	17.6	15.3
Middle	13	76.5	79.8	2,650	89.0	82.4	84.7
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	2,978	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	38.5	18.8	474	41.5	14.9	15.3
Middle	8	61.5	81.2	668	58.5	85.1	84.7
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,142	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	17.6	30.0	128	28.0	14.4	15.3
Middle	14	82.4	70.0	329	72.0	85.6	84.7
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	457	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	83.3	0	0.0	59.3	35.5
Middle	1	100.0	16.7	570	100.0	40.7	64.5
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	570	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	24.1	21.5	953	17.0	18.4	15.3
Middle	41	75.9	78.5	4,652	83.0	81.6	84.7
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	54	100.0	100.0	5,605	100.0	100.0	100.0

Source: 2023 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

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

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank's lending to small businesses located in the moderate-income census tract was comparable to the demographic figure representing the percentage of total businesses by income level of geography.

Further, an evaluation of the bank's loan dispersion of small business loans among geographies of different income levels was conducted. While a conspicuous gap or lapse was identified, it was located in the AA's middle-income census tracts and did not impact the conclusion.

Table 11

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Southwest Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$ (000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	9	20.5	1,259	25.4	22.6
Middle	35	79.5	3,699	74.6	77.4
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0.0
Total	44	100.0	4,958	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank's lending to small farms located in the moderate-income census tract was above the demographic figure representing the percentage of total farms by income level of geography.

Furthermore, an evaluation of the dispersion of small farm loans did not identify any conspicuous gaps or lapses within the AA.

Table 12

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Southwest Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	4	7.3	373	4.8	4.3
Middle	51	92.7	7,394	95.2	95.7
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	55	100.0	7,767	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's lending to low-income borrowers was comparable to aggregate lending data and the demographic figure, which represents the percentage of families by income level. Lending to moderate-income borrowers was comparable to aggregate data while above the demographic figure.

Table 13

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Southwest Nebraska							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	1	5.9	14.4	70	2.4	9.6	21.5
Moderate	8	47.1	28.8	815	27.4	23.8	20.8
Middle	0	0.0	17.7	0	0.0	19.7	24.4
Upper	8	47.1	15.6	2,093	70.3	23.8	33.4
Unknown	0	0.0	23.5	0	0.0	23.0	0.0
Total	17	100.0	100.0	2,978	100.0	100.0	100.0
Refinance Loans							
Low	4	30.8	14.5	222	19.4	8.3	21.5
Moderate	3	23.1	29.0	108	9.5	19.9	20.8
Middle	2	15.4	18.8	192	16.8	21.4	24.4
Upper	4	30.8	23.2	620	54.3	27.0	33.4
Unknown	0	0.0	14.5	0	0.0	23.4	0.0
Total	13	100.0	100.0	1,142	100.0	100.0	100.0
Home Improvement Loans							
Low	2	11.8	0.0	46	10.1	0.0	21.5
Moderate	7	41.2	0.0	127	27.8	0.0	20.8
Middle	1	5.9	50.0	15	3.3	28.8	24.4
Upper	7	41.2	50.0	269	58.9	71.2	33.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Total	17	100.0	100.0	457	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	9	17.0	14.9	376	7.5	9.6	21.5
Moderate	18	34.0	28.4	1,050	20.9	23.0	20.8
Middle	5	9.4	19.3	481	9.6	20.3	24.4
Upper	21	39.6	18.1	3,128	62.1	24.9	33.4
Unknown	0	0.0	19.3	0	0.0	22.2	0.0
Total	53	100.0	100.0	5,035	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1 million (MM) or less was below the demographic figure, which represents the percentage of businesses in the AA by revenue size. However, aggregate lending data noted a lending distribution of 58.4 percent of loans by number and 42.4 percent of loans by dollar to small businesses, which reflects an overall limited demand for small business credit in this AA and supports the reasonable rating. In addition, 88.6 percent of loans were in amounts of \$250,000 or less, which are credit amounts typically requested by smaller entities and further demonstrates the bank's willingness to meet the needs of small businesses.

Table 14

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Southwest Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	22	50.0	1,630	32.9	88.2
Over \$1 Million	17	38.6	3,221	65.0	8.0
Revenue Unknown	5	11.4	107	2.2	3.8
Total	44	100.0	4,958	100.0	100.0
By Loan Size					
\$100,000 or Less	32	72.7	1,612	32.5	
\$100,001 - \$250,000	7	15.9	1,071	21.6	
\$250,001 - \$1 Million	5	11.4	2,275	45.9	
Total	44	100.0	4,958	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	20	90.9	975	59.8	
\$100,001 - \$250,000	1	4.5	180	11.0	
\$250,001 - \$1 Million	1	4.5	475	29.1	
Total	22	100.0	1,630	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The 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, which represents the percentage of farms in the AA by revenue size. Further supporting the conclusion, 83.6 percent of loans were in amounts of \$250,000 or less, which are credit amounts typically requested by smaller entities and further demonstrates the bank's willingness to meet the needs of small farms.

Table 15

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Southwest Nebraska					
	Bank Loans				Total
	#	#%	\$(000)	%	Farms %
By Revenue					
\$1 Million or Less	37	67.3	4,290	55.2	98.5
Over \$1 Million	11	20.0	2,989	38.5	1.5
Revenue Unknown	7	12.7	489	6.3	0.0
Total	55	100.0	7,767	100.0	100.0
By Loan Size					
\$100,000 or Less	30	54.5	1,514	19.5	
\$100,001 - \$250,000	16	29.1	2,803	36.1	
\$250,001 - \$500,000	9	16.4	3,450	44.4	
Total	55	100.0	7,767	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	24	64.9	1,261	29.4	
\$100,001 - \$250,000	9	24.3	1,729	40.3	
\$250,001 - \$500,000	4	10.8	1,300	30.3	
Total	37	100.0	4,290	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness. Examples of qualified activities include:

- Loans to support an initiative to increase the amount of local affordable housing units.
- Investments that are targeted to healthcare services and schools in underserved areas.
- Participation in financial education presentations given to elementary school students.

Table 16

Community Development Activity Assessment Area: Southwest Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	10	2,826	1	2,038	-	-	1	2,038	9
Community Services	-	-		-	16	134	16	134	59
Economic Development	5	577	-	-	6	94	6	94	3
Revitalization and Stabilization	3	6,369	16	4,125	14	45	30	4,170	12
Totals	18	9,772	17	6,163	36	273	53	6,436	83

**GRAND ISLAND METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA**
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GRAND ISLAND
METROPOLITAN AA**

The bank's delineated AA is comprised of Hall County in its entirety. See Appendix B for an AA map.

- The Grand Island Metropolitan AA is new since the prior CRA evaluation. The AA was created as a result of the acquisition of another financial institution and includes one of the four counties that comprise the Grand Island, Nebraska Metropolitan Statistical Area.
- The AA is comprised of 14 census tracts, including 3 moderate-, 8 middle-, and 3 upper-income census tracts.
- The bank operates two full-service branches in the AA, one in Grand Island and the other in Doniphan. Both of the branches have a cash-only ATM.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank has a market share of 2.2 percent, ranking 13th out of 22 institutions operating from 46 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRAND
ISLAND METROPOLITAN AA**

The institution's lending performance in the area is consistent with the institution's lending performance for the institution.

The community development performance in the area is below the overall CD performance for the institution; however, this does not impact the rating for the overall institution.

**CENTRAL NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL NEBRASKA AA

The bank's delineated AA is comprised of Adams and Clay Counties in their entirety and the western tract of Hamilton County. See Appendix B for an AA map and Appendix C for additional demographic data.

- The Central Nebraska AA is new since the prior CRA evaluation. The AA was created as a result of the acquisition of another financial institution.
- The AA is comprised of 12 census tracts, including 1 low-, 2 moderate-, 6 middle-, and 3 upper-income census tracts.
- The bank operates one full-service branch and one cash-only ATM in the town of Hastings.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share report, the bank has a market share of 2.6 percent, ranking 10th out of 16 institutions operating 36 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL NEBRASKA AA

The institution's lending and community development performance in the area is below the institution's lending and CD performance for the institution; however, this does not impact the rating for the overall institution.

STATE OF COLORADO/EASTERN COLORADO AA

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

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

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

SCOPE OF EXAMINATION

The scope of the review for the state of Colorado was consistent with the overall scope for the institution. A full-scope review was conducted for the Eastern Colorado AA, the only AA within the state of Colorado. The overall state rating was based on the bank's performance in the aforementioned AA and is discussed concurrently with the performance in the AA. Home mortgage lending was not evaluated based on lending levels too low to conduct a meaningful analysis. The Eastern Colorado AA analysis included an evaluation of 21 small business loans and 10 farm loans.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EASTERN COLORADO AA

The bank's Eastern Colorado AA consists of Yuma and Kit Carson Counties in their entirety. See Appendix B for an AA map and Appendix C for additional demographic data.

- The bank's delineated AA has changed since the prior examination. The bank added Yuma County in its entirety to the Eastern Colorado AA.
- The AA is comprised of one moderate- and three middle-income census tracts. At the prior examination, the AA was comprised of one moderate- and two middle-income census tracts.
- All three middle-income census tracts in the AA are designated as underserved as defined by the FFIEC in 2024.
- The bank operates one full-service branch and a cash-only ATM in Burlington, Colorado.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share report, the bank has a market share of 3.4 percent, ranking 10th out of 13 institutions operating 16 offices in the AA.

- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on economic development.

Table 17

Population Change			
Assessment Area: Eastern Colorado			
Area	2015 Population	2020 Population	Percent Change
Eastern Colorado	18,165	17,075	(6.0)
Kit Carson County, CO	7,980	7,087	(11.2)
Yuma County, CO	10,185	9,988	(1.9)
NonMSA Colorado	688,010	712,118	3.5
Colorado	5,278,906	5,773,714	9.4
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The Eastern Colorado AA experienced a decline in population from 2015 to 2020, compared to the increase in population for other nonmetropolitan areas in Colorado (nonMSA Colorado) as a whole.
- The city of Yuma, Colorado is the county seat for Yuma County, which is the largest town in the AA with a reported population of 3,456 as of 2020.

Table 18

Median Family Income Change			
Assessment Area: Eastern Colorado			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Eastern Colorado	59,209	61,131	3.2
Kit Carson County, CO	57,442	65,182	13.5
Yuma County, CO	60,540	57,406	(5.2)
NonMSA Colorado	66,320	72,390	9.2
Colorado	81,753	92,752	13.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- MFI for the area in the year 2020 was approximately 15.6 percent lower than the NonMSA Colorado figure.
- Growth in MFI from 2015 to 2020 in the AA was below that of NonMSA Colorado for the same time period.
- The Eastern Colorado AA has a smaller portion of families living below the poverty level at 7.1 percent, compared to 8.0 percent for NonMSA Colorado.

Table 19

Housing Cost Burden Assessment Area: Eastern Colorado						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Eastern Colorado	66.5	20.5	32.4	56.6	20.7	17.6
Kit Carson County, CO	46.3	28.8	27.2	61.0	28.6	20.8
Yuma County, CO	84.4	10.7	37.1	52.8	16.0	15.4
NonMSA Colorado	69.6	41.1	41.2	56.4	31.7	22.5
Colorado	80.2	54.4	46.8	64.2	40.6	21.5
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy</i>						

- Low-income renters and owners experience more housing cost burden compared to moderate-income renters and owners; and renters overall have experienced more housing cost burden than homeowners.
- The median housing value in the AA of \$165,097 was significantly below the nonMSA Colorado figure of \$268,921.
- A community contact noted that the AA has a very limited stock of housing, and it is difficult for LMI families to enter the housing market.

Table 20

Unemployment Rates Assessment Area: Eastern Colorado					
Area	2019	2020	2021	2022	2023
Eastern Colorado	1.6	2.6	3.1	2.0	1.9
Kit Carson County, CO	1.6	2.6	3.2	2.0	1.8
Yuma County, CO	1.5	2.6	3.0	2.1	2.0
NonMSA Colorado	2.7	6.6	5.2	3.1	3.1
Colorado	2.7	6.8	5.5	3.1	3.2
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The 2023 unemployment figures in the AA and NonMSA Colorado have trended downward and are comparable to the levels noted in 2019, immediately prior to the onset of the Coronavirus-19 Pandemic in early 2020.
- The largest employment sectors in the AA include government (1,813), retail trade (787), and wholesale trading (568).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EASTERN COLORADO AA

LENDING TEST

The bank's overall lending test performance in the Eastern Colorado AA is satisfactory, which is consistent with the overall state rating. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in this AA consisted of an evaluation of 22 small business and 10 small farm loans.

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is reasonable. For the evaluation period, the bank did not originate any small business loans within the AA's moderate-income census tract, which was below the demographic figure. However, the bank's only branch in the AA is located 21 miles from the AA's moderate-income census tract, and 61 miles from the AA's population center (city of Yuma). In addition, the bank faces competitive challenges, as the city of Yuma also contains several other financial institutions who can meet small business credit needs. As a result, the bank's performance is considered reasonable.

Further, an evaluation of the bank's dispersion of small business loans among geographies of different income levels was conducted. Though no small business loans were originated in the only moderate-income census tract, because of the factors noted above including distance to branch and competition, this gap or lapse in lending was not considered significant and did not impact the overall conclusion.

Table 21

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Eastern Colorado					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	28.7
Middle	21	100.0	1,653	100.0	71.3
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	21	100.0	1,653	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The geographic distribution of small farm lending is reasonable. For the evaluation period, the bank did not originate any small farm loans within the AA's moderate-income census tract, which is below the demographic figure. However, given the distance between the bank's branch and the AA's moderate-income tract, as well as competition, performance is considered reasonable.

Further, an evaluation of the bank's loan dispersion of small farm loans among geographies of different income levels was conducted. Though no small farm loans were originated in the only moderate-income census tract, because of the factors noted above including distance to branch and competition, this gap or lapse in lending was not considered significant and did not impact the overall conclusion.

Table 22

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Eastern Colorado					
Geographic Income Level	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	29.8
Middle	10	100.0	756	100.0	70.2
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	756	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

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

The bank's lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. Lending to businesses with gross annual revenues of \$1MM or less was comparable to the demographic figure. Further supporting the rating, 90.5 percent of loans were in amounts of \$250,000 or less, which are amounts typically associated with credit demands of smaller business entities and further demonstrates the bank's willingness to meet the needs of small businesses.

Table 23

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Eastern Colorado					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	14	66.7	1,299	78.6	90.3
Over \$1 Million	3	14.3	170	10.3	7.1
Revenue Unknown	4	19.0	185	11.2	2.6
Total	21	100.0	1,653	100.0	100.0
By Loan Size					
\$100,000 or Less	19	90.5	1,005	60.8	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	9.5	648	39.2	
Total	21	100.0	1,653	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	85.7	651	50.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	14.3	648	49.9	
Total	14	100.0	1,299	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

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

Table 24

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Eastern Colorado					
	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	9	90.0	676	89.4	97.4
Over \$1 Million	1	10.0	80	10.6	2.6
Revenue Unknown	0	0.0	0	0.0	0.0
Total	10	100.0	756	100.0	100.0
By Loan Size					
\$100,000 or Less	7	70.0	271	35.8	
\$100,001 - \$250,000	3	30.0	485	64.2	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	10	100.0	756	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	66.7	191	28.3	
\$100,001 - \$250,000	3	33.3	485	71.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	9	100.0	676	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness. Examples of qualified activities include:

- Loans to open and operate a medical health clinic located in an underserved area.
- An investment to support educational services for a school district located in an underserved area.
- Participation in financial education presentations given to elementary school students.

Table 25

Community Development Activity Assessment Area: State of Colorado									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	2	342	-	-	-	-	-	-	-
Community Services	-	-	-	-	11	11	11	11	18
Economic Development	-	-	-	-	-	-	-	-	-
Revitalization and Stabilization	5	254	1	2,969	-	-	1	2,969	-
Outside Activities	1	115	-	-	-	-	-	-	-
Totals	7	711	1	2,969	11	11	12	2,980	18

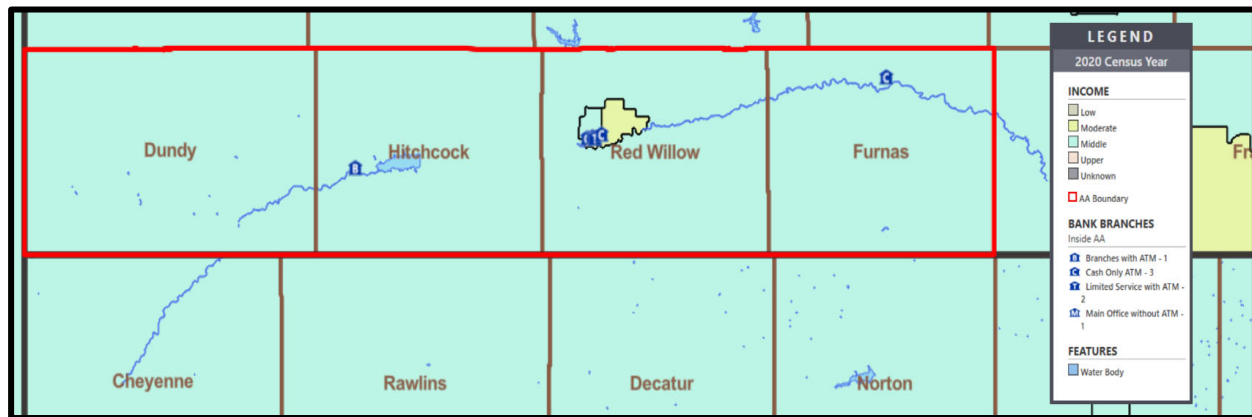
APPENDIX A – SCOPE OF EXAMINATION TABLE

Table A-1

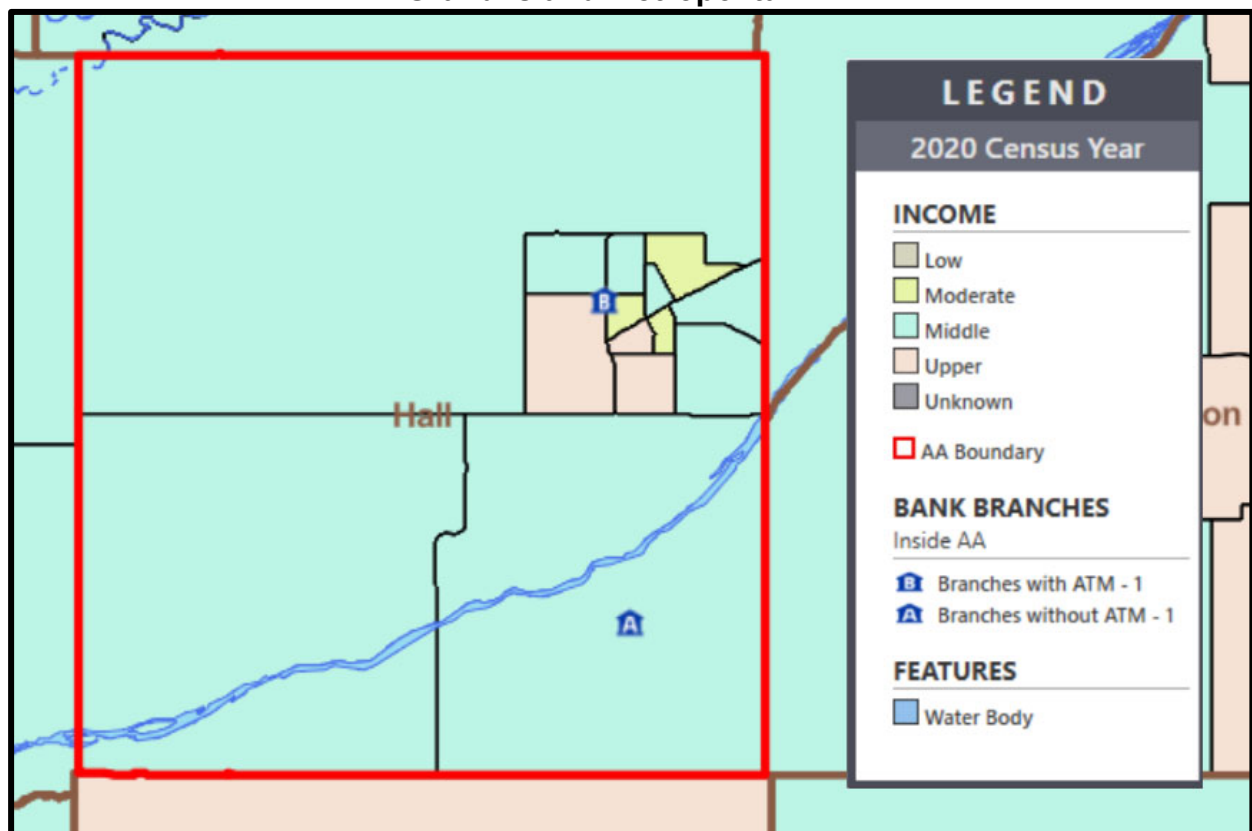
SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> MNB Bank McCook, Nebraska		<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none">• Home Mortgage Loans• Small Business Loans• Small Farm Loans• Community Development Loans• Qualified Investments and Donations• Community Development Services	
<u>TIME PERIODS REVIEWED</u> <u>HMDA:</u> <u>Small Business:</u> <u>Small Farm:</u>		January 1, 2023 – December 31, 2023 January 1, 2024 – December 31, 2024 January 1, 2024 – December 31, 2024	
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	None		None
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	OTHER INFORMATION
<u>NEBRASKA</u> Southwest Nebraska Grand Island Metropolitan Central Nebraska	Full Limited Limited	None	
<u>COLORADO</u> Eastern Colorado	Full	None	

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

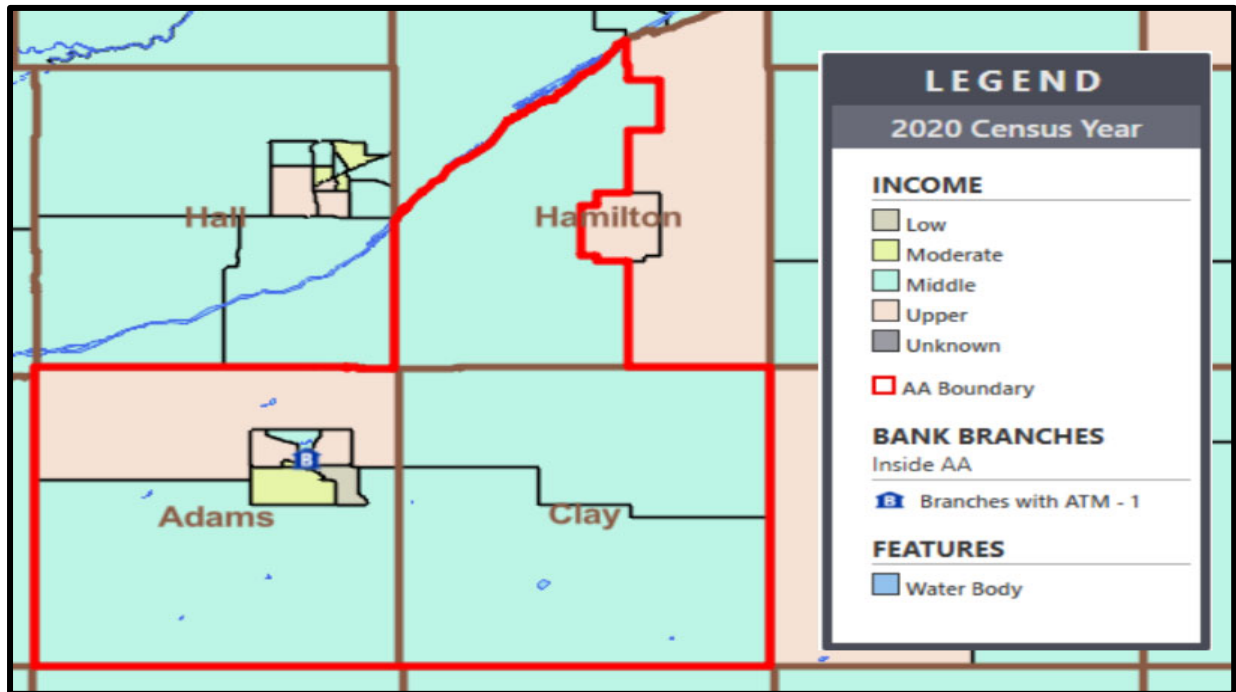
Map B-1
Southwest Nebraska AA



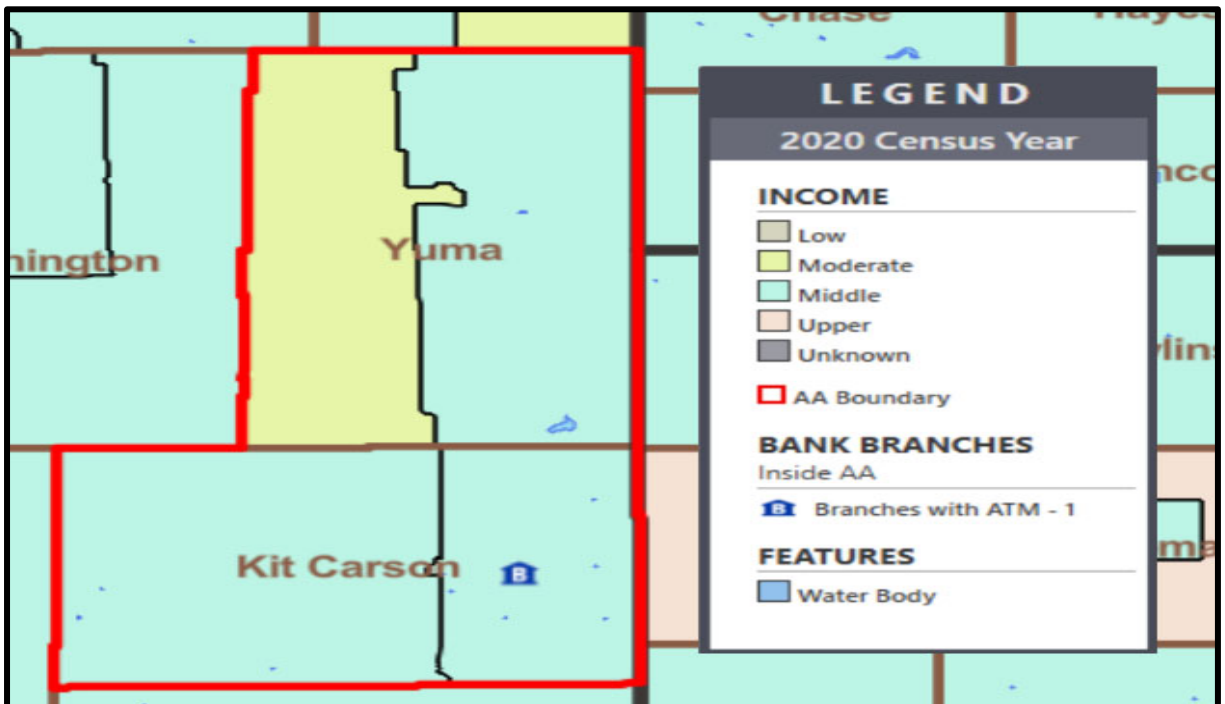
Map B-2
Grand Island Metropolitan AA



Map B-3
Central Nebraska AA



Map B-4
Eastern Colorado AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2024 Southwest Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,102	21.2
Moderate	1	16.7	881	17.0	15	1.7	1,068	20.6
Middle	5	83.3	4,316	83.0	304	7.0	1,269	24.4
Upper	0	0.0	0	0.0	0	0.0	1,758	33.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,197	100.0	319	6.1	5,197	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,928	993	15.3	51.5	601	31.2	334	17.3
Middle	8,921	5,486	84.7	61.5	1,570	17.6	1,865	20.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,849	6,479	100.0	59.7	2,171	20.0	2,199	20.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	263	22.6	234	22.8	25	26.9	4	9.1
Middle	900	77.4	792	77.2	68	73.1	40	90.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,163	100.0	1,026	100.0	93	100.0	44	100.0
Percentage of Total Businesses:				88.2		8.0		3.8
	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	14	4.3	14	4.4	0	0.0	0	0.0
Middle	312	95.7	307	95.6	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	326	100.0	321	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2023 Southwest Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,116	21.5
Moderate	1	16.7	881	17.0	15	1.7	1,080	20.8
Middle	5	83.3	4,316	83.0	304	7.0	1,266	24.4
Upper	0	0.0	0	0.0	0	0.0	1,735	33.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,197	100.0	319	6.1	5,197	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,928	993	15.3	51.5	601	31.2	334	17.3
Middle	8,921	5,486	84.7	61.5	1,570	17.6	1,865	20.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,849	6,479	100.0	59.7	2,171	20.0	2,199	20.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	268	22.2	239	22.3	25	27.5	4	8.9
Middle	939	77.8	832	77.7	66	72.5	41	91.1
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,207	100.0	1,071	100.0	91	100.0	45	100.0
Percentage of Total Businesses:				88.7		7.5		3.7
	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	3.6	12	3.6	0	0.0	0	0.0
Middle	323	96.4	318	96.4	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	335	100.0	330	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-3

2024 Eastern Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,234	25.6
Moderate	1	25.0	1,749	36.2	141	8.1	1,032	21.4
Middle	3	75.0	3,080	63.8	202	6.6	962	19.9
Upper	0	0.0	0	0.0	0	0.0	1,601	33.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,829	100.0	343	7.1	4,829	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	2,561	1,809	36.7	70.6	625	24.4	127	5.0
Middle	5,489	3,119	63.3	56.8	1,575	28.7	795	14.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,050	4,928	100.0	61.2	2,200	27.3	922	11.5
	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	259	28.7	243	29.9	12	18.8	4	17.4
Middle	642	71.3	571	70.1	52	81.3	19	82.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	901	100.0	814	100.0	64	100.0	23	100.0
Percentage of Total Businesses:				90.3		7.1		2.6
	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	105	29.8	102	29.7	3	33.3	0	0.0
Middle	247	70.2	241	70.3	6	66.7	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	352	100.0	343	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2023 Eastern Colorado AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,234	25.6
Moderate	1	25.0	1,749	36.2	141	8.1	1,032	21.4
Middle	3	75.0	3,080	63.8	202	6.6	962	19.9
Upper	0	0.0	0	0.0	0	0.0	1,601	33.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,829	100.0	343	7.1	4,829	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	2,561	1,809	36.7	70.6	625	24.4	127	5.0
Middle	5,489	3,119	63.3	56.8	1,575	28.7	795	14.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,050	4,928	100.0	61.2	2,200	27.3	922	11.5
	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	289	29.6	270	30.6	12	18.8	7	24.1
Middle	687	70.4	613	69.4	52	81.3	22	75.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	976	100.0	883	100.0	64	100.0	29	100.0
Percentage of Total Businesses:				90.5		6.6		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	110	29.5	107	29.5	3	30.0	0	0.0
Middle	263	70.5	256	70.5	7	70.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	373	100.0	363	100.0	10	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Grand Island Metropolitan AA
Table D-1

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Grand Island Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	21.4	0	0.0	17.6	19.4
Middle	4	80.0	56.1	302	89.9	53.0	57.4
Upper	1	20.0	22.5	34	10.1	29.4	23.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	336	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table D-2

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Grand Island Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	50.0	21	24.1	22.5
Middle	1	50.0	65	74.7	54.0
Upper	0	0.0	0	0.0	23.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	87	100.0	100.0
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-3

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Grand Island Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	2.9
Middle	12	100.0	1,655	100.0	82.6
Upper	0	0.0	0	0.0	14.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,655	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table D-4

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Grand Island Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans							
Low	2	40.0	6.0	75	22.3	3.3	19.3
Moderate	1	20.0	27.0	34	10.1	22.3	19.2
Middle	1	20.0	24.9	25	7.4	25.9	22.7
Upper	0	0.0	25.8	0	0.0	32.0	38.8
Unknown	1	20.0	16.3	202	60.1	16.6	0.0
Total	5	100.0	100.0	336	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table D-5

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Grand Island Metropolitan					
	Bank Loans				Total
	#	#%	\$(000)	\$%	Businesses %
By Revenue					
\$1 Million or Less	2	100.0	87	100.0	89.8
Over \$1 Million	0	0.0	0	0.0	9.5
Revenue Unknown	0	0.0	0	0.0	0.8
Total	2	100.0	87	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	87	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	87	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	87	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	87	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-6

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Grand Island Metropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	8	66.7	1,126	68.0	96.5
Over \$1 Million	2	16.7	255	15.4	3.5
Revenue Unknown	2	16.7	274	16.6	0.0
Total	12	100.0	1,655	100.0	100.0
By Loan Size					
\$100,000 or Less	7	58.3	225	13.6	
\$100,001 - \$250,000	3	25.0	670	40.5	
\$250,001 - \$500,000	2	16.7	760	45.9	
Total	12	100.0	1,655	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	62.5	166	14.7	
\$100,001 - \$250,000	1	12.5	200	17.8	
\$250,001 - \$500,000	2	25.0	760	67.5	
Total	8	100.0	1,126	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-7

2024 Grand Island 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	3,082	19.3
Moderate	3	21.4	3,575	22.4	578	16.2	3,069	19.2
Middle	8	57.1	8,932	56.0	580	6.5	3,613	22.7
Upper	3	21.4	3,440	21.6	220	6.4	6,183	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,947	100.0	1,378	8.6	15,947	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	6,017	2,824	19.4	46.9	2,869	47.7	324	5.4
Middle	13,742	8,376	57.4	61.0	4,388	31.9	978	7.1
Upper	5,263	3,385	23.2	64.3	1,654	31.4	224	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,022	14,585	100.0	58.3	8,911	35.6	1,526	6.1
	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	569	22.5	512	22.6	52	21.8	5	26.3
Middle	1,362	54.0	1,254	55.3	98	41.0	10	52.6
Upper	593	23.5	500	22.1	89	37.2	4	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,524	100.0	2,266	100.0	239	100.0	19	100.0
Percentage of Total Businesses:				89.8		9.5		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	5	2.9	4	2.4	1	16.7	0	0.0
Middle	142	82.6	138	83.1	4	66.7	0	0.0
Upper	25	14.5	24	14.5	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	172	100.0	166	100.0	6	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-8

2023 Grand Island 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	3,082	19.3
Moderate	3	21.4	3,575	22.4	578	16.2	3,069	19.2
Middle	8	57.1	8,932	56.0	580	6.5	3,613	22.7
Upper	3	21.4	3,440	21.6	220	6.4	6,183	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,947	100.0	1,378	8.6	15,947	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	6,017	2,824	19.4	46.9	2,869	47.7	324	5.4
Middle	13,742	8,376	57.4	61.0	4,388	31.9	978	7.1
Upper	5,263	3,385	23.2	64.3	1,654	31.4	224	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,022	14,585	100.0	58.3	8,911	35.6	1,526	6.1
	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	585	22.7	525	22.7	55	22.2	5	25.0
Middle	1,383	53.7	1,271	55.0	101	40.7	11	55.0
Upper	609	23.6	513	22.2	92	37.1	4	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,577	100.0	2,309	100.0	248	100.0	20	100.0
Percentage of Total Businesses:				89.6		9.6		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	6	3.5	5	3.0	1	16.7	0	0.0
Middle	142	82.1	138	82.6	4	66.7	0	0.0
Upper	25	14.5	24	14.4	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	173	100.0	167	100.0	6	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Central Nebraska AA
Table D-9

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Central Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	2.7	0	0.0	1.5	3.6
Moderate	0	0.0	17.5	0	0.0	14.4	13.5
Middle	2	33.3	44.5	201	27.4	45.8	45.1
Upper	4	66.7	35.2	532	72.6	38.3	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	733	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.6
Moderate	2	12.5	14.4	124	8.5	12.3	13.5
Middle	8	50.0	51.8	939	64.5	49.4	45.1
Upper	6	37.5	33.8	392	26.9	38.3	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,455	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	3.6
Moderate	0	0.0	11.8	0	0.0	16.3	13.5
Middle	2	50.0	45.1	30	54.5	44.2	45.1
Upper	2	50.0	43.1	25	45.5	39.6	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	55	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	26.8
Moderate	0	0.0	0.0	0	0.0	0.0	16.7
Middle	1	100.0	75.0	450	100.0	21.0	33.8
Upper	0	0.0	25.0	0	0.0	79.0	22.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	450	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	2.0	0	0.0	1.2	3.6
Moderate	2	6.5	16.1	124	4.3	13.6	13.5
Middle	14	45.2	46.0	1,670	58.5	45.3	45.1
Upper	15	48.4	35.9	1,059	37.1	40.0	37.8
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	2,853	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table D-10

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Central Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	1	7.7	16	0.7	4.5
Moderate	5	38.5	551	23.2	18.5
Middle	3	23.1	177	7.5	56.5
Upper	4	30.8	1,630	68.7	20.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	2,374	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-11

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Central Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.7
Moderate	1	8.3	25	1.3	2.5
Middle	7	58.3	1,382	70.4	78.5
Upper	4	33.3	555	28.3	18.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,962	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-12

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Central Nebraska							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	9.1	0	0.0	5.5	19.0
Moderate	0	0.0	25.8	0	0.0	20.3	16.2
Middle	1	16.7	26.8	68	9.3	27.1	23.6
Upper	3	50.0	20.4	464	63.3	30.5	41.2
Unknown	2	33.3	17.9	201	27.4	16.6	0.0
Total	6	100.0	100.0	733	100.0	100.0	100.0
Refinance Loans							
Low	2	12.5	16.5	86	5.9	8.5	19.0
Moderate	3	18.8	25.2	196	13.5	21.5	16.2
Middle	5	31.3	24.5	548	37.7	27.2	23.6
Upper	5	31.3	23.7	526	36.2	28.7	41.2
Unknown	1	6.3	10.1	99	6.8	14.2	0.0
Total	16	100.0	100.0	1,455	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	15.7	0	0.0	14.6	19.0
Moderate	0	0.0	23.5	0	0.0	19.9	16.2
Middle	2	50.0	21.6	25	45.5	16.3	23.6
Upper	1	25.0	33.3	10	18.2	38.1	41.2
Unknown	1	25.0	5.9	20	36.4	11.1	0.0
Total	4	100.0	100.0	55	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	6.7	10.5	86	3.6	6.0	19.0
Moderate	3	10.0	25.5	196	8.2	20.3	16.2
Middle	10	33.3	26.4	731	30.4	26.9	23.6
Upper	10	33.3	22.4	1,020	42.4	30.8	41.2
Unknown	5	16.7	15.2	370	15.4	15.9	0.0
Total	30	100.0	100.0	2,403	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table D-13

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	8	61.5	1,189	50.1	88.8
Over \$1 Million	5	38.5	1,185	49.9	9.3
Revenue Unknown	0	0.0	0	0.0	1.9
Total	13	100.0	2,374	100.0	100.0
By Loan Size					
\$100,000 or Less	7	53.8	199	8.4	
\$100,001 - \$250,000	3	23.1	430	18.1	
\$250,001 - \$1 Million	3	23.1	1,745	73.5	
Total	13	100.0	2,374	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	50.0	114	9.6	
\$100,001 - \$250,000	2	25.0	330	27.8	
\$250,001 - \$1 Million	2	25.0	745	62.7	
Total	8	100.0	1,189	100.0	
Source: 2024 FFIEC Census Data					
2024 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table D-14

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Central Nebraska					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	7	58.3	1,257	64.1	98.6
Over \$1 Million	2	16.7	500	25.5	1.4
Revenue Unknown	3	25.0	205	10.4	0.0
Total	12	100.0	1,962	100.0	100.0
By Loan Size					
\$100,000 or Less	5	41.7	202	10.3	
\$100,001 - \$250,000	4	33.3	610	31.1	
\$250,001 - \$500,000	3	25.0	1,150	58.6	
Total	12	100.0	1,962	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	42.9	147	11.7	
\$100,001 - \$250,000	2	28.6	310	24.7	
\$250,001 - \$500,000	2	28.6	800	63.6	
Total	7	100.0	1,257	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table D-15

2024 Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	486	4.5	80	16.5	2,006	18.8
Moderate	2	16.7	1,748	16.3	312	17.8	1,718	16.1
Middle	6	50.0	4,816	45.0	278	5.8	2,504	23.4
Upper	3	25.0	3,642	34.1	100	2.7	4,464	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	10,692	100.0	770	7.2	10,692	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,305	424	3.6	32.5	743	56.9	138	10.6
Moderate	3,127	1,566	13.5	50.1	1,235	39.5	326	10.4
Middle	7,709	5,240	45.1	68.0	1,598	20.7	871	11.3
Upper	5,983	4,398	37.8	73.5	1,168	19.5	417	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,124	11,628	100.0	64.2	4,744	26.2	1,752	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	81	4.5	65	4.0	16	9.5	0	0.0
Moderate	337	18.5	300	18.6	34	20.1	3	8.6
Middle	1,027	56.5	909	56.4	92	54.4	26	74.3
Upper	372	20.5	339	21.0	27	16.0	6	17.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,817	100.0	1,613	100.0	169	100.0	35	100.0
Percentage of Total Businesses:				88.8		9.3		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.7	3	0.7	0	0.0	0	0.0
Moderate	11	2.5	11	2.5	0	0.0	0	0.0
Middle	346	78.5	342	78.6	4	66.7	0	0.0
Upper	81	18.4	79	18.2	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	441	100.0	435	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-16

2023 Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	486	4.5	80	16.5	2,029	19.0
Moderate	2	16.7	1,748	16.3	312	17.8	1,734	16.2
Middle	6	50.0	4,816	45.0	278	5.8	2,527	23.6
Upper	3	25.0	3,642	34.1	100	2.7	4,402	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	10,692	100.0	770	7.2	10,692	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,305	424	3.6	32.5	743	56.9	138	10.6
Moderate	3,127	1,566	13.5	50.1	1,235	39.5	326	10.4
Middle	7,709	5,240	45.1	68.0	1,598	20.7	871	11.3
Upper	5,983	4,398	37.8	73.5	1,168	19.5	417	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,124	11,628	100.0	64.2	4,744	26.2	1,752	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	82	4.4	65	3.9	17	10.0	0	0.0
Moderate	340	18.1	302	18.1	34	20.0	4	10.5
Middle	1,071	57.0	952	57.0	92	54.1	27	71.1
Upper	386	20.5	352	21.1	27	15.9	7	18.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,879	100.0	1,671	100.0	170	100.0	38	100.0
Percentage of Total Businesses:				88.9		9.0		2.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.7	3	0.7	0	0.0	0	0.0
Moderate	12	2.6	12	2.7	0	0.0	0	0.0
Middle	357	78.8	353	79.0	4	66.7	0	0.0
Upper	81	17.9	79	17.7	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	453	100.0	447	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – Additional Full-Scope Lending Tables

**Eastern Colorado AA
Table E-1**

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Eastern Colorado							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	29.7	0	0.0	28.8	36.7
Middle	4	100.0	70.3	552	100.0	71.2	63.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	552	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Table E-2

Distribution of 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Eastern Colorado							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Total Home Mortgage Loans							
Low	0	0.0	18.0	0	0.0	11.7	25.6
Moderate	0	0.0	20.1	0	0.0	17.4	21.4
Middle	2	50.0	29.9	112	20.3	30.1	19.9
Upper	2	50.0	17.5	440	79.7	20.9	33.2
Unknown	0	0.0	14.4	0	0.0	19.8	0.0
Total	4	100.0	100.0	552	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

APPENDIX F – 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.