



PUBLIC DISCLOSURE

June 9, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Platte Valley Bank
RSSD# 2465881

1212 Circle Drive
Scottsbluff, Nebraska 69361

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.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating2
Scope of Examination2
Description of Institution3
Description of Assessment Area.....4
Conclusions With Respect to Performance Tests.....7
Fair Lending or Other Illegal Credit Practices Review 14
Appendix A – Map of the Assessment Area..... 15
Appendix B – Demographic Information..... 16
Appendix C – Glossary 17

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

Platte Valley Bank (the bank) is rated Outstanding 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 area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- An excellent distribution of loans occurs throughout the bank's AA.
- Lending reflects an excellent 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 its AA.

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 single AA. Examiners reviewed the following data:

- The bank's 13-quarter average NLTD ratio;
- A statistical sample of 138 home mortgage loans from a universe of 439 loans originated between January 1, 2024, and December 31, 2024;
- A statistical sample of 152 small business loans from a universe of 612 loans originated between January 1, 2024, and December 31, 2024;
- A statistical sample of 149 small farm loans from a universe of 560 loans originated between January 1, 2024, and December 31, 2024; and
- CD loans, qualified investments, and CD services from July 2, 2021, to December 31, 2024.

For this evaluation, the bank's home mortgage, small business, and small farm lending received equal weight. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as it is considered more representative of the number of entities served. In addition, available aggregate data for the most recent three years available (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA.

DESCRIPTION OF INSTITUTION

Platte Valley Bank is a community bank headquartered in Scottsbluff, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Platte Valley Financial Service Companies, Inc. (PVFSC), a three-bank holding company also located in Scottsbluff, Nebraska.
- The bank has total assets of \$1.0 billion as of December 31, 2024.
- In addition to the main office and two full-service branches in Scottsbluff, the bank operates seven additional branches in Nebraska, including full-service branches in the towns of Gering, Alliance, Bridgeport, Chadron, Morrill, and Sidney, as well as a limited-service branch located in Sidney. In August 2021, the Alliance and Chadron branches were converted from loan production offices (LPOs) to full-service branches. These branches were not reviewed at the previous evaluation as the conversion occurred after the prior lending test review period.
- The bank maintains nine deposit-taking automated teller machines (ATMs) across its main office and branch locations in Alliance, Bridgeport, Chadron, Gering, Morrill, Scottsbluff, and Sidney, Nebraska. Two additional standalone, deposit-taking ATMs are available in Minatare and Lyman, Nebraska. The bank also operates three cash dispensing-only ATMs, all of which are standalone units, located in Gering and Scottsbluff, Nebraska.
- As shown in Table 1 below, the bank's primary business focus is agricultural, commercial, and residential real estate lending.

Table 1

Composition of Loan Portfolio as of December 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	20,622	2.4
Farmland	100,868	11.6
1- to 4-Family Residential Real Estate	225,834	26.0
Multifamily Residential Real Estate	6,039	0.7
Nonfarm Nonresidential Real Estate	129,279	14.9
Agricultural	151,587	17.5
Commercial and Industrial	153,639	17.7
Consumer	70,938	8.2
Other	9,529	1.1
Gross Loans	868,335	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Outstanding under the CRA at its March 7, 2022, 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.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Western Nebraska AA consists of the entirety of Sioux, Dawes, Box Butte, Scottsbluff, Morrill, Banner, Kimball, and Cheyenne Counties (see Appendix A for an AA map and Appendix B for additional demographic data).

- The bank’s delineated AA has changed since the prior evaluation as the bank converted the LPOs in Alliance and Chadron, Nebraska to full-service branches. As a result, the bank added Box Butte and Dawes Counties to the Western Nebraska AA in 2021.
- The AA is comprised of 3 moderate-, 18 middle-, and 2 upper-income census tracts. At the prior evaluation, the AA was comprised of 1 low-, 2 moderate-, 13 middle-, and 2 upper-income census tracts.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Summary of Deposits Market Share Report, the bank has a market share of 32.6 percent, ranking 1st out of 18 institutions operating from 49 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 banks in meeting those credit needs, and the local economic condition. The community member represents an organization focused on economic development.

Table 2

Population Change			
Assessment Area: Western Nebraska			
Area	2015 Population	2020 Population	Percent Change
Western Nebraska	77,870	74,391	(4.5)
Banner County, NE	820	674	(17.8)
Box Butte County, NE	11,310	10,842	(4.1)
Cheyenne County, NE	10,077	9,468	(6.0)
Dawes County, NE	9,136	8,199	(10.3)
Kimball County, NE	3,720	3,434	(7.7)
Morrill County, NE	4,874	4,555	(6.5)
Scotts Bluff County, NE	36,684	36,084	(1.6)
Sioux County, NE	1,249	1,135	(9.1)
NonMSA Nebraska	685,197	677,796	(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 Western Nebraska AA represents 11.0 percent of the NonMSA Nebraska population and has declined from 2015 to 2020.
- The AA population has declined at a higher rate when compared to the population in NonMSA Nebraska, which reflected a decrease of 1.1 percent.

Table 3

Median Family Income Change			
Assessment Area: Western Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Western Nebraska	64,006	67,467	5.4
Banner County, NE	67,376	57,188	(15.1)
Box Butte County, NE	70,413	80,885	14.9
Cheyenne County, NE	78,017	73,750	(5.5)
Dawes County, NE	65,846	66,889	1.6
Kimball County, NE	58,990	62,945	6.7
Morrill County, NE	59,975	65,292	8.9
Scotts Bluff County, NE	59,557	65,231	9.5
Sioux County, NE	57,067	52,333	(8.3)
NonMSA Nebraska	67,144	70,804	5.5
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 within the AA has seen an increase of 5.4 percent between 2015 and 2020 which was comparable to the NonMSA Nebraska increase of 5.5 percent.
- Based on 2020 ACS data, the portion of AA families living below the poverty level at 8.5 percent, was 1.5 percent above the NonMSA Nebraska figure of 7.0 percent.

Table 4

Housing Cost Burden						
Assessment Area: Western Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Western Nebraska	67.7	20.9	34.7	64.2	27.1	19.0
Banner County, NE	100.0	0.0	11.1	40.0	0.0	12.1
Box Butte County, NE	61.3	39.6	36.5	65.6	23.9	17.8
Cheyenne County, NE	63.4	21.1	28.9	58.9	27.6	19.3
Dawes County, NE	81.7	7.7	33.6	61.7	10.5	13.0
Kimball County, NE	58.0	17.4	32.1	37.6	12.8	16.8
Morrill County, NE	57.0	4.7	28.8	66.9	24.6	20.3
Scotts Bluff County, NE	69.7	27.0	38.7	68.7	35.0	20.7
Sioux County, NE	20.0	0.0	2.7	60.0	16.7	20.6
NonMSA Nebraska	64.7	16.6	31.1	57.4	21.6	15.6
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

- Overall, renters and owners are more cost-burdened in the AA compared to renters and owners in NonMSA Nebraska and the state of Nebraska as a whole.
- The median housing value in the AA of \$119,052 was below the NonMSA Nebraska figure of \$125,795.
- A community member noted that the affordable housing inventory in the AA is low and sells fast if they are in good condition. They also indicated that the cost of home construction is often higher than appraised values, resulting in overall limited housing development as well.

Table 5

Unemployment Rates					
Assessment Area: Western Nebraska					
Area	2019	2020	2021	2022	2023
Western Nebraska	3.5	4.0	2.6	2.2	2.4
Banner County, NE	3.9	3.1	2.1	2.8	2.9
Box Butte County, NE	3.2	4.8	2.6	2.2	2.2
Cheyenne County, NE	3.7	4.5	2.9	2.3	2.4
Dawes County, NE	2.9	2.8	2.0	2.0	2.0
Kimball County, NE	3.1	3.6	2.3	1.7	2.0
Morrill County, NE	2.9	3.6	2.5	2.0	2.2
Scotts Bluff County, NE	3.8	4.2	2.9	2.4	2.6
Sioux County, NE	2.8	2.2	1.8	1.8	2.1
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 NonMSA Nebraska are lower than the levels in 2019, immediately prior to the onset of the Coronavirus Disease 2019 pandemic in early 2020.
- The largest employment sectors in the AA include Government (7,759), Retail Trade (4,175), and Health Care and Social Assistance (3,062).
- The community member indicated that the area continues to face challenges in maintaining a qualified workforce. While Scottsbluff and Gering, Nebraska (in Scotts Bluff County) serve as the economic hub for the area, most of the area consists primarily of small, rural communities. The community member also indicated that the agricultural industry has been relatively strong over the last several years, in which local farmers have been able to overcome fluctuations in commodity prices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank’s overall lending test performance is Outstanding. This conclusion was reached based on a more than reasonable NLTD ratio, a majority of loans originated within the bank’s AA, an excellent geographic distribution of loans, and an excellent borrower distribution of loans.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to

lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated 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 more than reasonable. The bank’s 13-quarter average NLTD ratio of 91.9 percent was comparable to one similarly situated institution with a ratio of 95.2 percent, but above three other institutions with ratios ranging from 72.0 percent to 88.3 percent.

Table 6

Comparative NLTD Ratios December 31, 2021 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			13 Quarter Average
Platte Valley Bank	Scottsbluff, NE	1,111,270	91.9
Similarly Situated Institutions			
Homestead Bank	Cozad, NE	508,518	80.9
Riverstone Bank	Eagle, NE	505,352	88.3
Adams Bank & Trust Company	Ogallala, NE	1,398,165	72.0
Firstier Bank	Kimball, NE	912,555	95.2

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 the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Residential Loans	124	89.9	19,873	89.1	14	10.1	2,436	10.9
Small Business	137	90.1	15,359	93.8	15	9.9	1,007	6.2
Small Farm	131	87.9	16,471	86.8	18	12.1	2,503	13.2
TOTAL LOANS	392	89.3	51,704	89.7	47	10.7	5,946	10.3

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 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 excellent distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage loans among moderate-income census tracts was above the percentage of owner-occupied units in these census tracts.

Further, an evaluation of the bank’s loan dispersion of home mortgage loans among geographies of different income levels was conducted. While no home mortgage loans were originated in this large moderate-income census tract located in the north-western section of the AA, the moderate-income tract is rural with no towns or cities and it contains only one village with a population of 239. Given this performance context, the gap in lending is reasonable and did not impact the overall conclusion.

Table 8

Distribution of 2024 Residential Lending By Income Level of Geography					
Assessment Area: Western Nebraska					
Geographic Income Level	Bank Loans				Owner Occupied Units %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	15	12.1	1,911	9.6	8.5
Middle	89	71.8	14,855	74.7	79.8
Upper	20	16.1	3,106	15.6	11.7
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	1	0.0	
Total	124	100.0	19,873	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of small business loans among moderate-income census tracts was above the percentage of businesses operating in these census tracts.

Further, an evaluation of the bank’s dispersion of small business loans among geographies of different income levels revealed no conspicuous gaps or lapses in lending.

Table 9

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Western Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	27	19.7	3,675	23.9	10.8
Middle	103	75.2	10,888	70.9	78.1
Upper	7	5.1	797	5.2	11.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	137	100.0	15,359	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. The distribution of small farm loans among moderate-income census tracts was comparable to the percentage of farms operating in these census tracts.

Further, an evaluation of the bank’s dispersion of small farm loans among geographies of different income levels revealed no conspicuous gaps or lapses in lending.

Table 10

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Western Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	10	7.6	1,057	6.4	9.1
Middle	116	88.5	14,114	85.7	84.5
Upper	5	3.8	1,300	7.9	6.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	131	100.0	16,471	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

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 excellent 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 excellent. The bank’s lending to low-income borrowers was comparable to demographic data, which represents the percentage of families by income level, while lending to moderate-income borrowers was above demographic data.

Table 11

Distribution of 2024 Residential Lending By Borrower Income Level Assessment Area: Western Nebraska					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	%	
Low	30	24.2	2,873	14.5	19.6
Moderate	37	29.8	5,450	27.4	20.1
Middle	25	20.2	4,227	21.3	22.7
Upper	31	25.0	7,229	36.4	37.6
Unknown	1	0.8	94	0.5	0.0
Total	124	100.0	19,873	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. Lending to businesses with gross annual revenues of \$1 million or less was comparable to the demographic figure, or the percentage of total small businesses operating in the AA. Additionally, 88.3 percent of loans were in amounts of \$250,000 or less, which are amounts typically associated with credit demands of small business entities and further demonstrates the bank’s willingness to meet the needs of small businesses.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Western Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	98	71.5	7,724	50.3	89.9
Over \$1 Million	35	25.5	7,579	49.3	7.7
Revenue Unknown	4	2.9	57	0.4	2.4
Total	137	100.0	15,359	100.0	100.0
By Loan Size					
\$100,000 or Less	103	75.2	4,940	32.2	
\$100,001 - \$250,000	18	13.1	3,173	20.7	
\$250,001 - \$1 Million	16	11.7	7,247	47.2	
Total	137	100.0	15,359	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	80	81.6	3,580	46.3	
\$100,001 - \$250,000	13	13.3	2,048	26.5	
\$250,001 - \$1 Million	5	5.1	2,096	27.1	
Total	98	100.0	7,724	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is excellent. Lending to farms with gross annual revenues of \$1 million or less was comparable to the percentage of total small farms operating in the AA. While not a direct comparator, aggregate lending data averaged over three-years noted a lending distribution by CRA-reporters of 50.0 percent of loans by number and 72.7 percent by dollar to small farms. This data suggests limited credit demand in the area and supports the bank’s excellent performance.

Table 13

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Western Nebraska					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	122	93.1	15,095	91.6	98.7
Over \$1 Million	8	6.1	1,374	8.3	1.3
Revenue Unknown	1	0.8	3	0.0	0.0
Total	131	100.0	16,471	100.0	100.0
By Loan Size					
\$100,000 or Less	79	60.3	3,286	20.0	
\$100,001 - \$250,000	31	23.7	5,410	32.8	
\$250,001 - \$500,000	21	16.0	7,776	47.2	
Total	131	100.0	16,471	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	74	60.7	3,021	20.0	
\$100,001 - \$250,000	28	23.0	4,790	31.7	
\$250,001 - \$500,000	20	16.4	7,284	48.3	
Total	122	100.0	15,095	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

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

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness. Examples of qualified activities include:

- 253 affordable housing loans provided to low- and moderate-income borrowers to purchase owner-occupied housing.
- Two investments supporting a senior care facility where a majority of patients are on Medicaid.
- Five donations provided to public schools located in underserved tracts.

Table 14

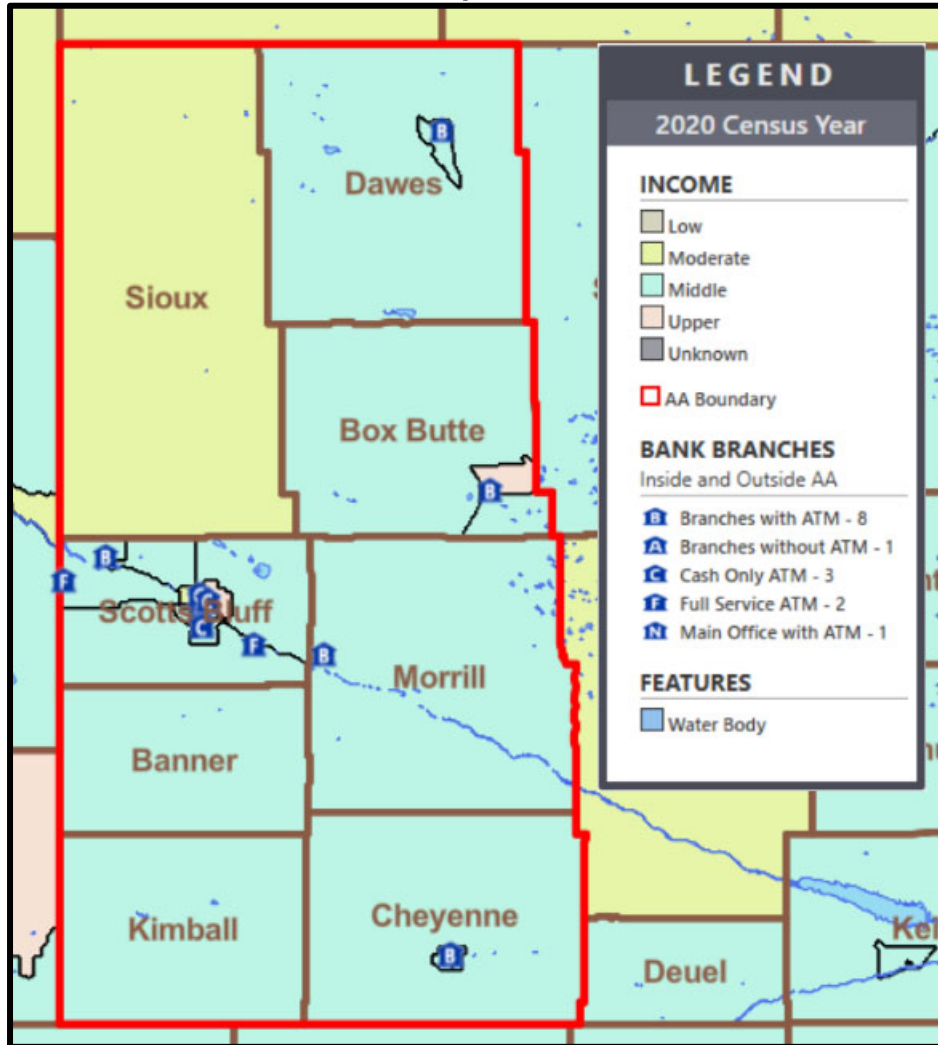
Community Development Activity Assessment Area: Western Nebraska									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	256	26,493	-	-	-	-	-	-	3
Community Services	1	370	10	10,261	22	360	32	10,621	43
Economic Development	16	8,609	-	-	1	20	1	20	1
Revitalization and Stabilization	6	1,325	15	3,366	7	90	22	3,456	3
Outside Activities	-	-	-	-	-	-	-	-	-
Totals	279	36,797	25	13,627	30	470	55	14,097	50

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.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Western Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,820	19.6
Moderate	3	13.0	2,016	10.3	298	14.8	3,926	20.1
Middle	18	78.3	15,323	78.6	1,285	8.4	4,419	22.7
Upper	2	8.7	2,158	11.1	80	3.7	7,332	37.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	19,497	100.0	1,663	8.5	19,497	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	4,002	1,813	8.5	45.3	1,617	40.4	572	14.3
Middle	28,904	16,998	79.8	58.8	7,735	26.8	4,171	14.4
Upper	3,741	2,482	11.7	66.3	916	24.5	343	9.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,647	21,293	100.0	58.1	10,268	28.0	5,086	13.9
	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	377	10.8	328	10.4	44	16.4	5	5.9
Middle	2,734	78.1	2,467	78.3	188	70.1	79	92.9
Upper	391	11.2	354	11.2	36	13.4	1	1.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,502	100.0	3,149	100.0	268	100.0	85	100.0
Percentage of Total Businesses:				89.9		7.7		2.4
	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	57	9.1	57	9.3	0	0.0	0	0.0
Middle	527	84.5	521	84.6	6	75.0	0	0.0
Upper	40	6.4	38	6.2	2	25.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	624	100.0	616	100.0	8	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		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.								

APPENDIX C – 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.