



## Community Reinvestment Act

### **CRA Public File**

At Liberty National Bank, we are very proud of the contributions we make to our communities and the products and services we provide to customers of all income levels. Because of this, compliance with the Community Reinvestment Act (CRA) is something we take very seriously.

In accordance with the Office of the Comptroller of the Currency CRA regulation, Liberty National Bank is required to maintain and, upon request, make available for public inspection, our complete CRA Public File.

Following are all documents that comprise Liberty National Bank's CRA Public File.

## **Community Reinvestment Act Notice for the Main Office**

**Liberty National Bank  
4425 Singing Hills Blvd  
Sioux City, IA 51106**

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA performance evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, [jacobstahl@libertynational.bank](mailto:jacobstahl@libertynational.bank) 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265 or [cracomment@occ.treas.gov](mailto:cracomment@occ.treas.gov). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of 215 Holding Company, a bank holding company. You may request from the Assistant Vice President – Applications, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, Illinois 60604-1413 an announcement of applications covered by CRA filed by bank holding companies.

## **Community Reinvestment Act Notice for the Main Office**

**Liberty National Bank  
3520 S Louise Ave  
Sioux Falls, SD 57106**

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

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## **Community Reinvestment Act Notice for all Liberty National Bank Branch Offices**

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Office of the Comptroller of the Currency, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Comptroller evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, a public file for our entire bank is available at the Sioux City, IA office, located at 4425 Singing Hills Blvd, Sioux City, IA 51106 or a Sioux Falls, SD office, located at 3520 S Louise Ave, Sioux Falls, SD 57106.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to Jacob Stahl, President and CEO, [jacobstahl@libertynational.bank](mailto:jacobstahl@libertynational.bank) 133 S. Main Avenue, Sioux Falls, South Dakota 57104 and Deputy Comptroller Karen Boehler, 1050 17<sup>th</sup> Street, Suite 1500, Denver, CO, 80265 or [cracomment@occ.treas.gov](mailto:cracomment@occ.treas.gov). Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

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Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

June 2, 2025

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Liberty National Bank  
Charter Number: 24378

4425 Singing Hills Boulevard  
Sioux City, IA 51106

Office of the Comptroller of the Currency

1050 17th St #1500  
Denver, CO 80265

NOTE: This document is an evaluation of this institution'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 institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

**The Community Development test is rated: Satisfactory.**

The major factors supporting this rating include:

- The Lending Test and the Community Development (CD) Test are based on the combined ratings of the Sioux City Multi-state Metropolitan Statistical Area (MMSA), State of South Dakota, and State of Iowa. Performance in the Sioux City MMSA received the most weight in the overall rating due to significant deposit levels, the level of lending, and branch presence.
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside the bank's assessment area (AA).
- The distribution of loans throughout geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The bank's CD activities demonstrate reasonable responsiveness to the AA's needs through CD loans, qualified CD investments, and CD services.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable.

Liberty National Bank's (LNB) average LTD ratio for the 16 quarters from March 31, 2021, to December 31, 2024, was 88.95 percent. The ratio ranged from a low of 79.17 percent in the first quarter of 2021 to a high of 101.79 percent in the third quarter of 2024. The bank's LTD ratio had an increasing trend over the evaluation period. Seasonality associated with agricultural loans led to variations in the bank's LTD ratio, consistent with similarly situated institutions.

We compared the bank's LTD ratio to four similarly situated institutions operating in the same AAs. Comparison banks have similar asset size, loan mix, and deposit share. The bank's LTD ratio exceeded the comparator banks' average LTD ratio of 73.66 percent. The comparator banks' average LTD ratios ranged from a low of 54.61 percent to a high of 97.52 percent.

Loan-to-Deposit Ratio		
Institution	Total Assets (\$000)	Average LTD Ratio (%)
Primebank	\$732,434	97.52
<b>Liberty National Bank</b>	<b>\$614,488</b>	<b>88.95</b>
Security Savings Bank	\$515,262	75.26
Frontier Bank	\$328,150	67.24
Peoples Savings Bank	\$563,800	54.61

*Source: Quarterly call report data from March 31, 2021, to December 31, 2024.*

## Lending in Assessment Area

A majority of the bank's loans were inside its AAs.

LNB originated and purchased 80 percent of its loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Business	63	79.00	17	21.00	80	23,584	52.00	21,932	48.00	45,517
Farm	17	85.00	3	15.00	20	5,019	76.00	1,550	24.00	6,569
Total	80	80.00	20	20.00	100	28,603	55.00	23,482	45.00	52,086
Source: 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.00%										

## Description of Institution

Liberty National Bank is a multistate national bank headquartered in Sioux City, Iowa. As of December 31, 2024, LNB had total assets of \$614.5 million and tier one capital of \$50.5 million. LNB is wholly owned by 215 Holding Company, a multi-bank holding company headquartered in Minneapolis, Minnesota. LNB operates eight branches and eight non-deposit-taking Automated Teller Machines (ATMs).

Management has designated four AAs across three states. The Des Moines Metropolitan Statistical Area (MSA) AA and Iowa Non-MSA AA comprise the State of Iowa rating area, the Sioux City MMSA AA (includes Iowa, South Dakota, and Nebraska), and the Sioux Falls MSA AA comprises the State of South Dakota rating area. LNB's AAs meet regulatory requirements and do not arbitrarily exclude low- and moderate-income (LMI) census tracts (CTs). In 2022, LNB elected to close the Sioux Falls, SD eastside branch. This branch closure did not materially impact the AAs as two other branch locations within the AA remain in operation.

LNB offers traditional loan and deposit products to meet the needs of its customers. LNB's lending strategy focuses on commercial business and agricultural lending. As of December 31, 2024, the loan portfolio totaled \$523.7 million, representing 85.2 percent of total assets. LNB's loan portfolio composition consisted of 62.7 percent commercial, 19.6 percent agriculture, 17.3 percent residential real estate, and 0.4 percent consumer loans.

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AAs. LNB received a Satisfactory rating during the previous CRA evaluation dated August 2, 2021. At that time, the Lending Test was rated Satisfactory, and the CD test was rated Outstanding.



## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated LNB's CRA performance using intermediate small bank CRA examination procedures, which includes a Lending Test and CD Test. The Lending Test evaluates the bank's record of meeting the credit need of its AAs through lending activities. The CD Test evaluates the bank's record of responding to the CD needs and opportunities through CD lending, qualified investments, donations, and service hours within the communities served.

The Lending Test evaluation period is January 1, 2022, to December 31, 2024. We analyzed the number and dollar volume of loans originated and purchased during the evaluation period to determine the primary loan products in LNB's AAs. In the Sioux City MMSA, Sioux Falls MSA AA, and the Des Moines MSA AA the primary product was business loans. In the Iowa Non-MSA the primary product was agriculture loans.

MMSAs are delineated by the U.S. Office of Management and Budget (OMB) as a result of published standards to Census Bureau data. OMB made changes to the Sioux City MMSA during the evaluation period that impacted LNB's AAs. OMB added Plymouth County, Iowa CTs to the Sioux City, MMSA in 2024. As such, we analyzed the bank's performance in the Sioux City MMSA in 2024 separate from the 2022-2023 time period.

To evaluate lending performance, we selected a random sample of 20 loans originated during the evaluation period for each primary product type in each AA. To analyze borrower and geographic distribution within the AAs, we sampled additional loans, as needed, to reach 20 loans originated to borrowers located within the designated AA for each primary product.

The CD Test evaluation period was January 1, 2022, to December 31, 2024. We reviewed all CD loans, investments, donations, and service hours submitted by management for consideration.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

We determined the weight for each rating area through an analysis of three primary factors: deposit share, lending volume, and branch presence. The Sioux City MMSA rating area received the most weight at 50.0 percent as the bank has a significant deposit concentration and branch presence in this AA during the evaluation period. The Sioux City MMSA AA accounted for 67.6 percent of the bank's

deposits as of June 30, 2024, and 33.6 percent of the bank's loans originated during the evaluation period. The State of South Dakota rating area received the second highest weight at 30.0 percent due to a material level of lending and significant deposit market share. The Sioux Falls MSA AA accounted for 24.8 percent of the bank's deposits as of June 30, 2024, and 32.0 percent of the bank's loans originated during the evaluation period. The State of Iowa rating area received the least weight at 20.0 percent as it had the smallest deposit share and loan base. The Des Moines MSA AA accounted for 3.4 percent of the bank's deposits as of June 30, 2024, and 5.1 percent of loans originated during the evaluation period. The Iowa Non-MSA accounted for 4.2 percent of the bank's deposits as of June 30, 2024, and 29.3 percent of loans originated during the evaluation period.

The MMSA and state ratings in areas with a single AA are based on performance in that AA. The MMSA and state ratings in areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

# Multistate Metropolitan Statistical Area Rating

## Sioux City, IA-NE-SD MMSA

**CRA rating for the Sioux City MMSA<sup>1</sup>:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

**The Community Development Test is rated:** Satisfactory.

The major factors supporting this rating include:

- The distribution of loans throughout CTs of different income levels is reasonable.
- The distribution of loans to businesses of different sizes is reasonable.
- LNB demonstrates adequate responsiveness to CD needs through qualified CD loans, services, and investments.
- LNB did not receive any CRA-related complaints during the evaluation period that pertain to the Sioux City MMSA.

## Description of Institution's Operations in Sioux City MMSA

LNB operates four branches in the Sioux City IA-NE-SD (Sioux City) MMSA AA. The bank's headquarters are located in Sioux City, Iowa, with additional branches in North Sioux City, Elk Point, and Dakota Dunes. LNB operates four ATMs within the Sioux City MMSA, none being deposit-taking. The bank's primary lending product in the Sioux City MMSA AA is business loans, representing the largest portion of lending activity in the AA during the evaluation period. Loans to businesses represented 34.0 percent by number and 54.4 percent by dollar of all loan originations in the AA from January 1, 2022, to December 31, 2023. Loans to businesses represented 47.6 percent by number and 67.1 percent by dollar of all loan originations in the AA in 2024.

The Sioux City MMSA AA changed during the evaluation period. From January 1, 2022, to December 31, 2023, the Sioux City MMSA AA included 35 CTs comprised of two low-income, eight moderate-income, seventeen middle-income, and eight upper-income CTs. On January 1, 2024, the OMB added Plymouth County, IA, to the Sioux City MMSA, and LNB claimed all six CTs in Plymouth County. The resulting 2024 AA included 41 CTs comprised of two low-income, eight moderate-income, twenty middle-income, and eleven upper-income CTs.

Competition within the AA is significant and includes national, regional, and community banks. According to the June 30, 2024, FDIC Deposit Market Share Report, the AA contained \$285.19 million in total deposits, with LNB representing 4.9 percent of the deposit market share. LNB ranks seventh out of 31 financial institutions with 81 banking offices operating in the AA. The top five competitors capture 48.2 percent of the market share and include The Security National Bank of Sioux City, Iowa (15.88 percent), Primebank (9.51 percent), Central Bank (8.08 percent), American Bank, N.A. (7.51 percent), and Wells Fargo Bank, N.A. (7.20 percent).

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<sup>1</sup> MMSA ratings reflect performance within the multistate metropolitan statistical area. Statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

According to the Bureau of Labor Statistics, average unemployment rates were primarily rising from 2022 to 2024. County unemployment rates were higher than or equal to the state averages during the evaluation period, except for Plymouth County, IA for all three years.

<b>Sioux City MMSA Unemployment Rates by County</b>							
Annual Average	State of Iowa	State of South Dakota	State of Nebraska	Woodbury, IA	Plymouth, IA	Union, SD	Dakota, NE
2022	2.8	1.9	2.2	2.9	2.3	2.0	2.7
2023	2.9	1.8	2.3	2.9	2.2	1.9	2.8
2024	3.0	1.8	2.8	3.0	2.4	1.9	3.2

Per Moody's Analytics data as of 2024, top employment sectors in the AA include manufacturing, education and health services, government, retail trade, and leisure and hospitality services. The largest employers include MercyOne, Seaboard Triumph Foods, Wells Enterprises, and St. Luke's Regional Medical Center, all employing more than 1,000 individuals.

We contacted one community member to gain further understanding of the credit needs and opportunities in the AA. The contact represents an economic development organization with a mission to promote economic development and quality of life within the AA. They identified needs in the community including small business lending opportunities, specifically funding for startups or expansions. The contact noted housing opportunities are limited for LMI individuals due to limited availability and the higher cost of living. They also suggested additional educational resources directed towards first-time home buyers would assist the community.

### **Sioux City MMSA AA**

Assessment Area - Sioux City MMSA						
2022 - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	35	5.71	22.86	45.71	25.71	0.00
Population by Geography	137,518	2.74	21.37	50.77	25.12	0.00
Housing Units by Geography	54,532	2.89	21.35	50.20	25.55	0.00
Owner-Occupied Housing by Geography	34,037	1.11	15.46	52.90	30.53	0.00
Occupied Rental Units by Geography	17,000	5.63	32.42	46.01	15.95	0.00
Vacant Units by Geography	3,495	6.92	24.95	44.32	23.81	0.00
Businesses by Geography	5,811	3.15	29.53	39.22	28.10	0.00
Farms by Geography	390	1.28	10.00	45.38	43.33	0.00
Family Distribution by Income Level	33,486	21.30	17.71	20.38	40.62	0.00
Household Distribution by Income Level	51,037	23.96	15.35	18.10	42.59	0.00
Unemployment rate (%)	4.31	7.48	6.56	4.13	2.54	0.00
Households Below Poverty Level (%)	12.43	40.70	17.25	11.33	7.76	0.00
Median Family Income (43580 - Sioux City, IA-NE-SD MSA)		\$74,387		Median Housing Value		\$138,000
Median Family Income (43580 - Sioux City, IA-NE-SD MSA) for 2023		\$85,300		Median Gross Rent		\$806
			Families Below Poverty Level		9.61	
FFIEC File - 2020 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Assessment Area - Sioux City MMSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	41	4.88	19.51	48.78	26.83	0.00
Population by Geography	163,216	2.31	18.01	51.85	27.83	0.00
Housing Units by Geography	65,440	2.41	17.79	51.83	27.97	0.00
Owner-Occupied Housing by Geography	41,936	0.90	12.55	53.36	33.20	0.00
Occupied Rental Units by Geography	19,399	4.93	28.41	49.33	17.33	0.00
Vacant Units by Geography	4,105	5.90	21.24	48.04	24.82	0.00
Businesses by Geography	6,923	2.66	24.70	44.65	27.99	0.00
Farms by Geography	681	0.44	5.58	48.31	45.67	0.00
Family Distribution by Income Level	40,932	19.62	17.63	20.68	42.08	0.00
Household Distribution by Income Level	61,335	22.77	15.15	18.21	43.87	0.00
Unemployment rate (%)	3.94	7.48	6.56	3.86	2.23	0.00
Households Below Poverty Level (%)	11.44	40.70	17.25	10.84	6.67	0.00
Median Family Income (43580 - Sioux City, IA-NE-SD MSA)	\$74,531		Median Housing Value			\$142,500
Median Family Income (43580 - Sioux City, IA-NE-SD MSA) for 2024	\$91,200		Median Gross Rent			\$788
			Families Below Poverty Level			8.64
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SIOUX CITY MMSA

### LENDING TEST

The bank's performance under the Lending Test in the Sioux City MMSA is rated Satisfactory.

Based on a full-scope review, the bank's performance in the Sioux City MMSA is reasonable.

### Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the MMSA.

#### *Small Loans to Businesses*

Refer to Table 9 in the MMSA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of loans to businesses of different income levels in the Sioux City MMSA is reasonable after considering performance context.

In the 2022-2023 analysis period, LNB originated 5.0 percent of loans to businesses located in low-income geographies, which exceeded both the aggregate and demographic comparator. LNB originated 10.0 percent of loans to businesses located in moderate-income geographies, significantly below both the demographic and aggregate comparators. Competition within the AA is significant. Additionally, branch locations in the AA are not within close proximity of moderate-income geographies.

In the 2024 analysis period, LNB originated 5.0 percent of loans to businesses located in low-income geographies, which exceeded both the aggregate and demographic comparators. LNB originated 15.0 percent of loans to businesses located in moderate-income geographies, well below the demographic comparator but near to the aggregate comparator. Significant competition and lack of proximity to moderate-income geographies also impacted the bank's 2024 performance. However, aggregate lending

data is considered a better comparator as it represents all lending activity to moderate-income geographies in the AA.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to businesses of different sizes.

#### ***Small Loans to Businesses***

Refer to Table 10 in the MMSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to business of different income levels in the Sioux City MMSA is reasonable.

In the 2022-2023 analysis period, LNB originated 60.0 percent of loans to small businesses, which was below the demographic comparator but exceeded the aggregate comparator. Aggregate lending data is considered a better comparator as it represents all lending activity in the AA.

In the 2024 analysis period, LNB originated 40.0 percent of loans to small businesses, which was significantly below the demographic comparator but near to the aggregate comparator. Aggregate lending data is considered a better comparator as it represents all lending activity in the AA.

### **Responses to Complaints**

LNB did not receive any CRA-related complaints during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the CD Test in the Sioux City MMSA is rated Satisfactory.

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the Sioux City MMSA through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

### **Number and Amount of Community Development Loans**

Refer to the table below for the facts and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<b>Table 3: CD Loans</b>				
<b>Assessment Area</b>	<b>Total</b>			
	<b>#</b>	<b>% of Total #</b>	<b>\$(000's)</b>	<b>% of Total \$</b>
Sioux City MMSA	4	100.00	2,228	100.00

LNB originated four qualified CD loans totaling \$2.23 million, or 6.25 percent of allocated tier one capital in the Sioux City MMSA AA during the evaluation period. All CD loans were originated to revitalize and stabilize the Sioux City MMSA AA.

The following are examples of CD loans the bank originated or purchased in the MMSA:

- Revitalization of the local Sioux City downtown further promoting economic development and additional job opportunities.
- Revitalization of family housing options located in a moderate-income geography.

### Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Sioux City MMSA	1	497	5	15	6	100.0	512	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The table shown above sets forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investment, including prior period investments that remain outstanding as of the end of evaluation period.

LNB made six qualified investments totaling \$512 thousand, or 1.50 percent of allocated tier one capital. Qualified investments were comprised of one CD investment and five CD donations.

The following are examples of qualified investments in the MMSA:

- Provided investment to fund school infrastructure for a district with a majority of students who qualify for free or reduced lunch.
- Donated funds to a food donation center that provides to LMI families.

### Extent to Which the Bank Provides Community Development Services

Employees within the Sioux City MMSA provided a total of 196 qualified service hours during the evaluation period. These service activities supported six different organizations offering community services to LMI individuals and promoting economic development. The majority of employees served in leadership roles on the board or committees for these organizations. There are 27 full-time equivalent employees across LNB's four branches in the Sioux City MMSA. Five of the 27 employees, or 18.5 percent, provided CD services to the community.

The following are examples of qualified services in the MMSA:

- One employee provided 20 hours of service performing treasury duties for a program targeted to LMI geographies.
- One employee served 60 hours on the Board of Directors for an entity primarily serving LMI individuals.

## State Rating

### State of South Dakota

**CRA rating for the State of South Dakota<sup>2</sup>:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

**The Community Development Test is rated:** Satisfactory.

The major factors that support this rating include:

- The distribution of loans to businesses of different sizes is reasonable.
- LNB demonstrates adequate responsiveness to CD needs through qualified CD loans, services, and investments.
- LNB did not receive any CRA-related complaints during the evaluation period that pertain to the Sioux Falls MSA AA.
- The distribution of loans throughout CTs of different income levels is poor.

### Description of Institution's Operations in South Dakota

The Sioux Falls MSA AA includes Lincoln and Minnehaha counties in South Dakota. LNB operates two branches located in Sioux Falls, geographically on the westside and downtown. LNB closed the eastside branch in 2022; however, the change in branch locations did not impact the AA's composition. LNB operates two ATMs in the AA, none of which are deposit-taking. The Sioux Falls MSA AA includes 55 CTs, comprised of two low-income, 15 moderate-income, 25 middle-income, and 12 upper-income CTs, with one CT reflecting an unknown income designation. The bank's primary lending product in the Sioux Falls MSA AA is business loans, representing the largest portion of lending activity in the AA during the evaluation period. Loans to businesses represented 48.32 percent by number and 63.89 percent by dollar of all loan originations in the AA during the evaluation period.

Competition within the AA is significant. According to the June 30, 2024, FDIC Deposit Market Share Report, the AA contained \$104.76 million in total deposits, with LNB representing 0.01 percent of the deposit market share. LNB ranks 21 out of 35 financial institutions with 119 banking offices operating in the AA. The top five competitors capture 98.88 percent of the market share and include Citi, N.A. (55.14 percent), Wells Fargo, N.A. (41.86 percent), The Bankcorp Bank, N.A. (0.85 percent), Pathward, N.A. (0.76 percent), and First PREMIER Bank (0.27 percent).

According to the Bureau of Labor Statistics, average unemployment rates are slowly declining from 2022 to 2024. County unemployment rates are slightly lower than the state average for all three-years of the evaluation period.

State of South Dakota Unemployment Rates by County			
Annual Average	State of South Dakota	Lincoln, SD	Minnehaha, SD
2022	1.9	1.6	1.8
2023	1.8	1.5	1.7
2024	1.8	1.5	1.7

<sup>2</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.



Per Moody's Analytics data as of February 2025, top employment sectors in the AA include education and health services, retail trade, leisure and hospitality services, professional and business services, and government. The largest employers include Sanford Health, Avera Health, Smithfield Foods, Hy-Vee Food Stores, and Wells Fargo Bank N.A., all employing over 1,000 individuals.

We contacted one community member to gain further understanding of the credit needs and opportunities in the AA. The contact represents an economic development group that focuses on development of small businesses. Identified needs in the community include continual development opportunities of small businesses within the AA. The contact noted the area has seen a decline in SBA lending by longstanding SBA lenders. However, other financial institutions are becoming more active in the SBA lending sector and expanding into the Sioux Falls area. They indicated financial institutions within the AA continue to remain extremely active in small business development despite the decline in SBA activity.

### **Sioux Falls MSA AA**

Assessment Area - Sioux Falls MSA AA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	55	3.64	27.27	45.45	21.82	1.82
Population by Geography	243,868	1.98	24.20	49.75	23.50	0.56
Housing Units by Geography	96,991	3.25	27.41	48.07	20.13	1.14
Owner-Occupied Housing by Geography	58,923	1.22	19.99	51.78	27.01	0.00
Occupied Rental Units by Geography	32,727	6.62	37.19	42.89	9.93	3.37
Vacant Units by Geography	5,341	5.04	49.30	38.96	6.70	0.00
Businesses by Geography	11,502	7.58	29.06	39.79	21.60	1.97
Farms by Geography	521	4.22	14.97	53.74	27.06	0.00
Family Distribution by Income Level	57,668	18.20	17.57	24.24	39.99	0.00
Household Distribution by Income Level	91,650	22.37	16.93	19.14	41.56	0.00
Unemployment rate (%)	2.61	6.73	3.12	2.57	1.55	5.15
Households Below Poverty Level (%)	8.33	14.94	14.84	6.47	2.99	17.57
Median Family Income (43620 - Sioux Falls, SD-MN MSA)		\$83,517	Median Housing Value			\$197,900
Median Family Income (43620 - Sioux Falls, SD-MN MSA) for 2024		\$102,400	Median Gross Rent			\$853
			Families Below Poverty Level			5.48
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH DAKOTA**

### **LENDING TEST**

The bank's performance under the Lending Test in South Dakota is rated Satisfactory.

### **Conclusions for South Dakota Receiving Full Scope**

Based on a full-scope review, the bank's lending performance in the state of State of South Dakota is reasonable.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibits poor geographic distribution of loans in the state.

### ***Small Loans to Businesses***

Refer to Table 9 in the State of South Dakota section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distributions of loans to business of different income levels in the Sioux Falls MSA AA is poor. LNB originated 5.0 percent of loans to businesses located in low-income geographies, which was near to the aggregate comparator but below the demographic comparator. LNB originated 10.0 percent of loans to business located in moderate-income geographies, significantly below both the aggregate and demographic comparators. Lending opportunities are somewhat limited given the significant market competition within the Sioux Falls MSA AA.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to businesses of different sizes.

### ***Small Loans to Businesses***

Refer to Table 10 in the State of South Dakota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to businesses of different income levels in the Sioux Falls MSA AA is reasonable. LNB originated 55.0 percent of loans to small businesses during the evaluation period. The proportion of loans to small businesses exceeded the aggregate comparator but is well below the demographic comparator. Aggregate lending data is considered a better comparator as it represents the volume of all lending activity to small businesses in the AA.

## **Responses to Complaints**

LNB did not receive any CRA-related complaints during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the CD Test in the state of South Dakota is rated Satisfactory.

## **Conclusions for State of South Dakota Receiving a Full-Scope Review**

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.

## Number and Amount of Community Development Loans

The table shown below sets forth the information and data used to evaluate the bank's CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<b>Table 3: CD Loans</b>				
<b>Assessment Area</b>	<b>Total</b>			
	<b>#</b>	<b>% of Total #</b>	<b>\$(000's)</b>	<b>% of Total \$</b>
Sioux Falls MSA AA	2	100.00	3,965	100.00

LNB originated two qualified CD loans totaling \$3.97 million, or 784.4 percent of allocated tier one capital in the Sioux Falls MSA AA during the evaluation period. All CD loans were originated to revitalize and stabilize the Sioux Falls MSA AA.

The following are examples of CD loans the bank originated or purchased in this AA:

- Revitalization of a community service daycare facility that services a majority of LMI families.
- Revitalization of a designated disaster recovery area.

## Number and Amount of Qualified Investments

<b>Table 4: Qualified Investments</b>										
<b>Assessment Area</b>	<b>Prior Period*</b>		<b>Current Period</b>		<b>Total</b>				<b>Unfunded Commitments**</b>	
	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>\$(000's)</b>	<b>#</b>	<b>% of Total #</b>	<b>\$(000's)</b>	<b>% of Total \$</b>	<b>#</b>	<b>\$(000's)</b>
Sioux Falls MSA AA	0	0	4	9	4	100.00	9	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The table shown above sets forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investments, including prior period investments that remain outstanding as of the end of evaluation period LNB made four qualified donations during the evaluation period totaling \$8.7 thousand, or 1.72 percent of allocated tier one capital.

The following are examples of qualified investments in the AA:

- Donated funds for CD in a moderate-income CT.
- Donated funds to a food distribution center that provides to LMI families.

## Extent to Which the Bank Provides Community Development Services

Employees within the Sioux Falls MSA AA provided a total of 210 qualified service hours during the evaluation period. These service activities supported six different organizations offering community services to LMI individuals, promoting economic development, and provided financial literacy programming. The majority of employees served in leadership roles on the board or committees for these organizations. There are 20 full-time equivalent employees across LNB's two branches in the Sioux Falls MSA AA. Five of the 20 employees, or 25 percent, provided CD services to the community.

The following are examples of qualified services in the AA:

- One employee taught a financial literacy course to students who attend school in a moderate-income CT.
- One employee provided 20 hours of service serving on the Board of Directors for an entity that provides community services to schools with a majority of students who qualify for free or reduced lunch.

## State Rating

### State of Iowa

**CRA rating for the State of Iowa<sup>3</sup>:** Satisfactory.

**The Lending Test is rated:** Satisfactory.

**The Community Development Test is rated:** Needs to Improve.

The major factors that support this rating include:

- The distribution of loans throughout CTs of different income levels is excellent.
- The distributions of loans to business and farms of different sizes are reasonable.
- LNB did not receive any CRA-related complaints during the evaluation period that pertains to the state of Iowa.
- LNB demonstrated poor responsiveness to CD needs through qualified CD loans, services, and investments.

### Description of Institution's Operations in Iowa

LNB operates in two AAs in the State of Iowa; the Des Moines MSA AA and the Iowa Non-MSA.

#### Des Moines MSA AA

The Des Moines MSA AA includes a portion of the Des Moines-West Des Moines MSA; all of Polk County and portions of Warren and Dallas Counties. LNB has one branch located within the Des Moines MSA AA in Johnston, Iowa. LNB operates one ATM in the Des Moines MSA AA which does not have deposit-taking capabilities. The Des Moines MSA AA contains 130 CTs consisting of seven low-income, 30 moderate-income, 58 middle-income, and 33 upper-income CTs, with two CTs reflecting an unknown income designation. The bank's primary lending focus in the AA is business loans, representing 73.68 percent by number and 85.59 percent by dollar of loan originations and purchases in the AA during the evaluation period.

According to the June 30, 2024, FDIC Deposit Market Share Report, the Des Moines MSA AA contained 0.04 percent of the deposit market share. Competition within the Des Moines MSA AA is significant. LNB ranks 43 out of 49 financial institutions with 192 banking offices operating in the AA. The top five competitors capture 66.88 percent of the market share and include Principal Bank (23.95 percent), U.S. Bank, N.A. (13.01 percent), Bankers Trust Company (12.29 percent), Wells Fargo Bank, N.A. (10.46 percent), and West Bank (7.17 percent).

According to the Bureau of Labor Statistics, average unemployment rates are increasing from 2022 to 2024. Warren and Dallas County continually shows lower unemployment compared to the state average. Polk County unemployment rates meet or exceed the average state unemployment rate.

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<sup>3</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

State of Iowa Unemployment Rates by County				
	State of Iowa	Polk	Warren	Dallas
2022	2.8	2.8	2.6	2.0
2023	2.9	2.9	2.6	2.2
2024	3.0	3.1	2.7	2.6

Per Moody's Analytics data as of 2025, top employment sectors in the Des Moines-West Des Moines MSA include education and health services, financial activities, professional and business services, government, and retail trade. The largest employers include Hy-Vee Inc., Wells Fargo and Company, MercyOne, Principal Financial Group, and UnityPoint Health, All employing over 5,000 individuals.

We contacted one community member to gain further understanding of the credit needs of the AA. The contact represents an economic development group that strives to provide growth within the AA. They stated the population continues to grow while housing options are limited, noting an increase in affordable housing options would benefit the AA. They also suggested loans to small businesses would further stimulate the local economy. The contact stated financial institutions are meeting the credit needs of the area.

Assessment Area - Des Moines MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts)	130	5.38	23.08	43.08	26.92	1.54
Population by Geography	590,697	4.77	19.16	43.29	32.10	0.69
Housing Units by Geography	240,900	4.35	20.32	44.31	30.01	1.01
Owner-Occupied Housing by Geography	154,265	2.81	17.21	46.06	33.54	0.38
Occupied Rental Units by Geography	71,601	7.02	25.00	41.43	24.33	2.22
Vacant Units by Geography	15,034	7.48	29.90	40.14	20.81	1.68
Businesses by Geography	30,515	4.20	16.81	39.19	36.60	3.20
Farms by Geography	1,295	2.86	11.20	37.30	47.49	1.16
Family Distribution by Income Level	140,428	19.38	17.59	21.66	41.37	0.00
Household Distribution by Income Level	225,866	21.76	16.87	19.00	42.37	0.00
Unemployment rate (%)	4.26	10.06	5.53	4.21	2.81	3.96
Households Below Poverty Level (%)	8.85	26.30	15.01	6.77	5.69	5.08
Median Family Income (19780 - Des Moines-West Des Moines, IA MSA)		\$89,538	Median Housing Value			\$187,100
Median Family Income (19780 - Des Moines-West Des Moines, IA MSA) for 2024		\$111,800	Median Gross Rent			\$937
			Families Below Poverty Level			6.51
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## Iowa Non-MSA AA

The Iowa Non-MSA AA includes Clay and Dickinson Counties. The bank has one branch in this AA located in Okoboji, Iowa with one non-deposit-taking ATM. The AA contains 12 CTs including two moderate-income, seven middle-income, and three upper-income CTs. LNB's primary lending focus in the AA is agriculture loans, representing 69.85 percent by number and 70.68 percent by dollar of all loan originations and purchases in the AA during the evaluation period.

According to the June 30, 2024, FDIC Deposit Market Share Report, the Iowa Non-MSA contained 0.74 percent of the deposit market share. Competition within the Iowa Non-MSA is high. LNB ranks last out of 13 financial institutions. The top five competitors capture 74.08 percent of the market and

include Northwest Bank (24.74 percent), Farmer Trust and Savings Bank (21.96 percent), Bank Midwest (12.78 percent), Central Bank (7.65 percent), and United Community Bank (6.95 percent).

According to the Bureau of Labor Statistics, average unemployment rates are increasing from 2022 to 2024. County unemployment rates of the Iowa-Non MSA typically match or exceed the state average unemployment level with the exception of Clay County in 2022 and 2023.

State of Iowa Unemployment Rates by County			
	State of Iowa	Dickinson	Clay
2022	2.8	3.0	2.7
2023	2.9	3.0	2.8
2024	3.0	3.0	3.2

Per Moody's Analytics data as of 2025, agriculture is a primary driver of the Iowa Non-MSA economy. Uncertainty regarding tariffs and low crop commodity profit margins remain primary concerns for the farm economy. Agricultural sector profitability remains volatile due to domestic and international market conditions.

We contacted one community member to gain further understanding of the credit needs of the AA. The contact represented a government agency which supports farms and farming communities within the state of Iowa. The contact stated the agricultural economy of the AA continues to operate in a challenging environment with reduced crop prices limiting farmers' cash flow. They stated market competition between financial institutions is significant which ultimately keeps interest rates lower for agricultural borrowers. The contact indicated financial institutions within the area are meeting the credit needs of the AA.

Assessment Area - Iowa Non-MSA AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.00	18.18	45.45	36.36	0.00
Population by Geography	34,087	0.00	22.23	42.24	35.53	0.00
Housing Units by Geography	22,340	0.00	18.64	39.33	42.03	0.00
Owner-Occupied Housing by Geography	11,585	0.00	17.15	45.14	37.70	0.00
Occupied Rental Units by Geography	4,275	0.00	36.14	34.08	29.78	0.00
Vacant Units by Geography	6,480	0.00	9.75	32.41	57.84	0.00
Businesses by Geography	1,752	0.00	25.23	36.07	38.70	0.00
Farms by Geography	273	0.00	5.13	50.55	44.32	0.00
Family Distribution by Income Level	9,375	17.95	19.29	21.00	41.76	0.00
Household Distribution by Income Level	15,860	22.03	18.27	17.22	42.48	0.00
Unemployment rate (%)	3.17	0.00	5.27	3.18	1.95	0.00
Households Below Poverty Level (%)	9.42	0.00	12.26	9.69	7.32	0.00
Median Family Income (Non-MSAs - IA)		\$71,763	Median Housing Value			\$147,700
Median Family Income (Non-MSAs - IA) for 2024		\$86,700	Median Gross Rent			\$725
			Families Below Poverty Level			6.14
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

### LENDING TEST

The bank's performance under the Lending Test in Iowa is rated Satisfactory.

#### Conclusions for Iowa AA's Receiving Full Scope

Based on full-scope reviews, the bank's lending performance in the State of Iowa is reasonable.

#### Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state.

##### *Small Loans to Businesses*

###### Des Moines MSA AA

Refer to Table 9 in the State of Iowa section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of loans to businesses of different income levels in the Des Moines MSA AA is excellent. LNB originated 35.0 percent of loans to businesses located in moderate-income tracts, which significantly exceeded the aggregate and demographic comparators. The bank did not originate loans to businesses located in low-income geographies. However, lending opportunities to low-income geographies were limited as demonstrated by the low volume of aggregate lending activity representing just 3.04 percent. Additionally, LNB operates one branch in the AA which is located inside an upper-income CT. All CTs extending beyond the immediately adjacent tracts are upper-or-middle-income tracts. The closest LMI census tract is 4.1 miles from the bank's branch.

##### *Small Loans to Farms*

###### Iowa Non-MSA AA

Refer to Table 11 in the State of Iowa section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to farms of different income levels in the Iowa Non-MSA AA is reasonable considering the performance context. The bank did not originate farm loans within LMI geographies in the Iowa Non-MSA. With zero low-income CTs and only two moderate-income CTs in the AA, there was limited availability to lend to farms in LMI CTs. Additionally, lending opportunities to moderate-income CTs was challenging as demonstrated by the low volume of aggregate lending activity representing just 2.7 percent. LNB operates one branch in the AA, located inside an upper-income CT. All CTs directly adjacent to the branch are upper- or middle-income CTs. The closest LMI census tract is 2.1 miles from the bank's branch.



## **Distribution of Loans by Income Level of the Borrower**

The bank exhibits reasonable distribution of loans to businesses and farms of different sizes.

### ***Small Loans to Businesses***

#### Des Moines MSA AA

Refer to Table 10 in the State of Iowa section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to businesses of different income levels in the Des Moines MSA AA is reasonable. LNB originated 60.0 percent of loans to small businesses during the evaluation period. The proportion of loans to small businesses was below the demographic comparator but exceeded the aggregate lending comparator.

### ***Small Loans to Farms***

#### Iowa Non-MSA AA

Refer to Table 12 in the State of Iowa section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to farms of different income levels in the Iowa Non-MSA AA is reasonable. LNB originated 45.0 percent of loans to small farms during the evaluation period. The proportion of loans to small farms was well below the demographic comparator but exceeded the aggregate lending comparator. Aggregate lending data is considered a better comparator as it represents all lending activity in the AA.

## **Responses to Complaints**

LNB did not receive any CRA-related complaints during the evaluation period.

## **COMMUNITY DEVELOPMENT TEST**

The bank's performance under the CD Test in the State of Iowa is rated Needs to Improve.

## **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews and the performance context above, the bank exhibits poor responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

The small number of LMI CTs in the AAs somewhat limits opportunities to provide CD loans, investments, and services. CD services are also limited due to frequent full-time bank staff turnover.

**Number and Amount of Community Development Loans**

LNB did not originate any CD loans within the State of Iowa during the evaluation period.

**Number and Amount of Qualified Investments**

LNB did not make any qualified investments in the State of Iowa during the evaluation period.

LNB made two prior period investments serving the greater Iowa state area totaling \$795 thousand. Both investments provided funding for infrastructure projects in schools having a majority of students eligible for free or reduced lunch.

**Extent to Which the Bank Provides Community Development Services**

LNB did not perform any CD services in the State of Iowa during the evaluation period.

## Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	January 1, 2022, to December 31, 2024	
Bank Products Reviewed:	Small business, small farm, community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Sioux City MMSA	Full-scope	<p>The MMSA changed in 2024 due to OMB changes. See changes below.</p> <p><u>Sioux City MMSA 2022-2023</u> Included all of Union County, IA, and a portion of Woodbury County and Dakota County, IA.</p> <p><u>Sioux City MMSA 2024</u> Included all of Union County, IA, and all of Plymouth County, IA, and a portion of Woodbury County and Dakota County, IA</p> <p>Four branches are located in the Sioux City MMSA: Dakota Dunes, Elk Point, North Sioux City, Sioux City-Spring Hills.</p>
South Dakota		
Sioux Falls MSA AA	Full-scope	<p>Included a portion of Lincoln County and Minnehaha County.</p> <p>Branches are located Downtown Sioux Falls, SD and Sioux Falls, SD Westside.</p> <p>The Sioux Falls, SD Eastside branch closed in 2022. No changes to the AA were made due to other branches geographical locations.</p>
Iowa		
Des Moines MSA AA	Full-scope	<p>Included all of Polk County and a portion of Warren County and Dallas County.</p> <p>Branch is located in Johnston, IA.</p>
Iowa Non-MSA AA	Full-scope	<p>Included all of Dickinson County and Clay County, IA.</p> <p>Branch is located in Okoboji, IA.</p>

## Appendix B: Summary of MMSA and State Ratings

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RATINGS			
<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>CD Test Rating</b>	<b>Overall Bank/State/Multistate Rating</b>
Liberty National	Satisfactory	Satisfactory	Satisfactory
<b>MMSA or State:</b>			
Sioux City MMSA	Satisfactory	Satisfactory	Satisfactory
South Dakota	Satisfactory	Satisfactory	Satisfactory
Iowa	Satisfactory	Needs to Improve	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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 non-relatives 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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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 under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus

adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**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.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating Area:** A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

**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.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). 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.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Unfunded Commitments:** Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s AA.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



**Sioux City MMSA AA**

<b>Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022 - 2023</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Sioux City MMSA AA	155	95,113	100.00	3,853	3.15	5.00	3.35	29.53	10.00	22.29	39.22	15.00	36.93	28.10	70.00	37.43	--	0.00	--
<b>Total</b>	<b>155</b>	<b>95,113</b>	<b>100.00</b>	<b>3,853</b>	<b>3.15</b>	<b>5.00</b>	<b>3.35</b>	<b>29.53</b>	<b>10.00</b>	<b>22.29</b>	<b>39.22</b>	<b>15.00</b>	<b>36.93</b>	<b>28.10</b>	<b>70.00</b>	<b>37.43</b>	<b>--</b>	<b>0.00</b>	<b>--</b>
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

<b>Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2024</b>
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Sioux City MMSA AA	80	40,374	100.00	2,203	2.66	5.00	2.32	24.70	15.00	17.57	44.65	55.00	39.45	27.99	25.00	40.67	--	0.00	--
<b>Total</b>	<b>80</b>	<b>40,374</b>	<b>100.00</b>	<b>2,203</b>	<b>2.66</b>	<b>5.00</b>	<b>2.32</b>	<b>24.70</b>	<b>15.00</b>	<b>17.57</b>	<b>44.65</b>	<b>55.00</b>	<b>39.45</b>	<b>27.99</b>	<b>25.00</b>	<b>40.67</b>	<b>--</b>	<b>0.00</b>	<b>--</b>
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Sioux City MMSA AA	155	95,113	100.00	3,853	77.53	60.00	55.31	10.33	40.00	12.15	0.00
<b>Total</b>	<b>155</b>	<b>95,113</b>	<b>100.00</b>	<b>3,853</b>	<b>77.53</b>	<b>60.00</b>	<b>55.31</b>	<b>10.33</b>	<b>40.00</b>	<b>12.15</b>	<b>0.00</b>
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Sioux City MMSA AA	80	40,374	100.00	2,203	78.64	40.00	53.34	9.17	60.00	12.19	0.00
<b>Total</b>	<b>80</b>	<b>40,374</b>	<b>100.00</b>	<b>2,203</b>	<b>78.64</b>	<b>40.00</b>	<b>53.34</b>	<b>9.17</b>	<b>60.00</b>	<b>12.19</b>	<b>0.00</b>
Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2023 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

# State of South Dakota

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Sioux Falls MSA AA	287	191,464	100.00	11,563	7.58	5.00	5.72	29.06	10.00	25.73	39.79	70.00	41.85	21.60	15.00	24.49	1.97	0.00	2.21
Total	287	191,464	100.00	11,563	7.58	5.00	5.72	29.06	10.00	25.73	39.79	70.00	41.85	21.60	15.00	24.49	1.97	0.00	2.21
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022 - 2024
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Sioux Falls MSA AA	287	191,464	100.00	11,563	81.07	55.00	52.22	8.82	45.00	10.11	0.00	
Total	287	191,464	100.00	11,563	81.07	55.00	52.22	8.82	45.00	10.11	0.00	
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%												

State of Iowa

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
Des Moines MSA AA	70	37,226	100.00	23,513	4.20	0.00	3.04	16.81	35.00	13.76	39.19	25.00	41.28	36.60	40.00	39.91	3.20	0.00	2.00	
Total	70	37,226	100.00	23,513	4.20	0.00	3.04	16.81	35.00	13.76	39.19	25.00	41.28	36.60	40.00	39.91	3.20	0.00	2.00	
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.																				
Due to rounding, totals may not equal 100.0%																				

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2022 - 2024											
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Des Moines MSA AA	70	37,226	100.00	23,513	82.83	60.00	50.19	8.18	40.00	8.99	0.00
Total	70	37,226	100.00	23,513	82.83	60.00	50.19	8.18	40.00	8.99	0.00
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022 - 2024
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000)	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Iowa Non-MSA AA	380	110,203	100.00	296	--	0.00	--	5.13	0.00	2.70	50.55	45.00	53.72	44.32	55.00	43.58	--	0.00	--
Total	380	110,203	100.00	296	--	0.00	--	5.13	0.00	2.70	50.55	45.00	53.72	44.32	55.00	43.58	--	0.00	--
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 0, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2022 - 2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000)	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Iowa Non-MSA AA	380	112,070	100.00	296	90.24	45.00	44.26	9.01	50.00	0.75	5.00
Total	380	112,070	100.00	296	90.24	45.00	44.26	9.01	50.00	0.75	5.00
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

December 31, 2024

**Liberty National Bank Branches and Hours:**

4425 Singing Hills Blvd.	Lobby:	M-F	8:30 AM – 4:30 PM
Sioux City, IA 51106	Drive Up:	M-F	8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 19			
County Code: 193, Tract: 0021.02			

324 Dakota Dunes Blvd., Suite 100	Lobby:	M-F	8:30 AM – 4:30 PM
Dakota Dunes, SD 57049	Drive Up:	M-F	8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 46			
County Code: 127, Tract: 0203.01			
Opened 05/17/2010			

112 E Main Street	Lobby:	M-F	8:30 AM – 4:30 PM
Elk Point SD 57025	Drive Up:	M-F	8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 46			
County Code: 127, Tract: 0202.00			
Opened 06/16/2008			

113 Military Road	Lobby:	M-F	8:30 AM – 4:30 PM
North Sioux City SD 57049	Drive Up:	M-F	8:00 AM – 5:00 PM
MSA/MD Code: 43580, State Code: 46			
County Code: 127, Tract: 0203.02			
Opened 06/16/2008			

3520 S Louise Avenue	Lobby:	M-F	8:30 AM - 4:30 PM
Sioux Falls SD 57106	Drive Up:	M-F	8:00 AM - 5:00 PM
MSA/MD Code: 43620, State Code: 46			
County Code: 099, Tract: 0011.09			
Opened 06/16/2008			

133 S Main Ave	Lobby:	M-F	8:30 AM - 4:30 PM
Sioux Falls SD 57104	Drive Up:	M-F	8:00 AM – 5:00 PM
MSA/MD Code: 43620, State Code: 46			
County Code: 099, Tract: 0007.01			
Opened 03/21/2012			

1807 US Hwy 71 N.	Lobby:	M-F	8:30 AM - 4:30 PM
Okoboji, IA 51355	Drive Up:	M-F	8:00 AM - 5:00 PM
MSA/MD Code: N/A, State Code: 19			
County Code: 059, Tract: 4511.00			
Opened 12/03/2012			

5260 NW 86 <sup>th</sup> St.	Lobby:	M-F	8:30 AM - 5:00 PM
Johnston, IA 50131	Drive Up:	M-F	8:00 AM - 5:00 PM
MSA/MD Code: 19780, State Code: 19			
County Code: 153, Tract: 0117.04			
Opened 05/26/2015			

**Liberty National Bank Loan to Deposit Ratios:**

1 <sup>st</sup> Quarter 2021 80.38%	1 <sup>st</sup> Quarter 2022 90.28%	1 <sup>st</sup> Quarter 2023 88.85%	1 <sup>st</sup> Quarter 2024 97.74%
2 <sup>nd</sup> Quarter 2021 81.04%	2 <sup>nd</sup> Quarter 2022 91.40%	2 <sup>nd</sup> Quarter 2023 95.45%	2 <sup>nd</sup> Quarter 2024 97.11%
3 <sup>rd</sup> Quarter 2021 87.91%	3 <sup>rd</sup> Quarter 2022 86.89%	3 <sup>rd</sup> Quarter 2023 91.94%	3 <sup>rd</sup> Quarter 2024 102.93%
4 <sup>th</sup> Quarter 2021 87.11%	4 <sup>th</sup> Quarter 2022 82.46%	4 <sup>th</sup> Quarter 2023 85.10%	4 <sup>th</sup> Quarter 2024 91.49%

The branch located at 4619 E Arrowhead Parkway MSA/MD Code 43620, State Code 46, County Code 099 & Tract 0004.07 closed 11/15/2022. There are no comments for the current year or the prior two years concerning Liberty National Bank Community Reinvestment Act performance.



## SERVICES AND PRICING

**Limits and Fees:** The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

### Automatic Transfer (\* \*\*)

Commercial Accounts: \$1,000 minimum transfer  
Loan Payments: No Charge  
Personal Accounts: \$100 minimum transfer

### Collection (\* \*\*)

Incoming: \$25.00  
Outgoing: \$25.00

### Currency Orders (\* \*\*)

Coin: \$0.12 per roll  
Currency: \$0.15 per \$1,000

### Electronic Transfer Services (\* \*\*)

Debit Card: Replacement Card Fee of \$15.00 per Card  
Direct Deposit: No Charge  
Preauthorized Debit: No Charge  
Elan Credit Card: No Annual Fee  
External Transfers: \$2.00 per month  
Cash Management – ACH: \$10.00 per file & \$0.10 per item in file

### Fax Services (\* \*\*)

Foreign: \$4.00 first page - \$2.00 additional page  
Outgoing (in US): \$3.00 first page - \$1.00 additional pages  
Incoming (in US): \$3.00 first page

### Legal Services (\* \*\*)

Garnishments: \$50.00 each  
Levies: \$50.00 each

### Negotiable Instruments (\* \*\*)

Money Orders (up to \$1,000): \$3.00 each  
Cashier Checks: \$5.00 Each  
Temporary Checks: \$0.10 per check, \$1.00 min.

### Night Drop (\* \*\*)

Deposit Bags & Initial Setup: \$25.00

### Research (\* \*\*)

Image Copies: \$3.00 each  
Account Research: \$20.00 per ½ hour  
Lost Documents: \$3.00 per page

### Wire Services (\* \*\*)

Transfers in: \$15.00 each  
Transfers out: \$25.00 each  
Wire Transfer (International Outgoing): \$75 each

### Miscellaneous (\* \*\*)

Amortization Schedule: \$15.00  
Overdraft Charge: \$30.00 each  
Return Item Charge: \$30.00 each  
Cont. OD Charge: \$30.00 for each 7-day period in which the account is overdrawn  
Letters of Credit: 1% of Total (\$250.00 minimum)  
Photocopies: \$0.25 per page  
Phone Verifications: \$5.00  
Stop Payment: \$30.00 each  
Check cashing, non-customers: \$1.00 per \$100.00  
Coin Count (non-customer): 10% of the total  
No mail fee: \$10.00  
Dormant account: \$5.00 per month after 12 months of no activity  
Early Closure: \$35.00 if closing account less than 90 days of opening  
Online Banking External Transfer: \$2.00 per occurrence  
Account Warning: \$100 per occurrence

### Positive Pay (\* \*\*)

ACH Positive Pay (per month): \$35 per month for the first account & \$15 per month for each additional account  
Check Positive Pay (per month): \$40 per month for first account & \$15 per each additional account  
Return Item Fee: \$2.50 per returned item  
Cancellation Fee: \$75 if cancelled within the first 12 months

### Safe Deposit (\* \*\*)

6 months rent free: With opening Deposit Account  
Variety of sizes: See staff for available sizes  
Rent Payment Choices: Debit or Billing  
Peace of Mind: NO CHARGE!

### Wellness Option:

No penalty for early withdrawal of non-IRA CD: due to medical hardship  
Proof of medical emergency: May be required

**\*All fees marked with an asterisk (\*) are subject to Iowa state sales tax of 5.000%.**

**\*\* All fees marked with two asterisks (\*\*) are subject to Iowa local sales tax of 7.000%.**

Member  
FDIC

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## Online Banking

[www.libertynational.bank](http://www.libertynational.bank)

Enjoy access to account information 24 hours a day, seven days a week! It is a safe, easy, and convenient way to keep track of your money.

- Check balances on any Liberty National Bank account
- Transfer funds between Liberty National Bank accounts
- Initiate external transfers
- Make Liberty National Bank loan payments
- Initiate payments via Online Bill Pay
- Export data into Microsoft Money or Quicken
- Monitor balances through account alerts

## Mobile Banking

The Mobile App is designed for banking anywhere, anytime with your iPhone® or Android device. Visit the app store and search for "Liberty National Bank Mobile".

- Conveniently and securely deposit checks
- View account summary and recent activity
- Search activity
- Transfer funds between accounts
- Pay bills
- Find ATM and branch locations

## Locations

- **Sioux City - 4425 Singing Hills Blvd.**  
PH: 712-224-4425 FAX: 712-224-4426
- **Okoboji - 1807 Hwy 71 North**  
PH: 712-332-6424 FAX: 712-332-6433
- **Dakota Dunes - 324 Dakota Dunes Blvd.**  
PH: 605-217-4425 FAX: 605-217-4426
- **North Sioux City - 113 Military Road**  
PH: 605-232-4341 FAX: 605-232-4342
- **Elk Point - 112 E. Main St.**  
PH: 605-356-2611 FAX: 605-356-2905
- **Sioux Falls West - 3520 South Louise Ave.**  
PH: 605-362-1272 FAX: 605-362-9820
- **Sioux Falls Downtown - 133 S. Main Ave.**  
PH: 605-782-4500 FAX: 605-782-4501
- **Johnston - 5260 NW 86<sup>th</sup> St.**  
PH: 515-252-3140 FAX: 515-252-3141

### **24 HR Banking Convenience**

- [www.libertynational.bank](http://www.libertynational.bank)

## Additional Services

### **Debit Card / ATM Card**

- Accepted everywhere MasterCard is accepted
- No fee charges when used at MoneyPass® ATM locations
- Contactless option which allows you to tap and pay.

### **Safe Deposit Boxes**

- Protect your documents and valuables

### **Balance Protection**

- Helps prevent overdrawn accounts and overdraft charges
- \$100 minimum transfer for personal accounts

### **Wealth Management Services**

- Time tested philosophy of asset management
- We are a fiduciary and always put your best interests ahead of our own
- Proven performance with fees based on assets managed, rather than investment products sold

*Non Deposit Investment Disclosure: Products of Wealth Management Division are not FDIC insured, may go down in value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.*

### **Mortgage Loan Services**

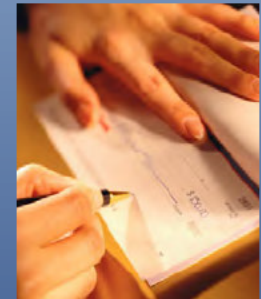
- Conventional/Jumbo/Combo Loans
- FHA/VA and Rural Development
- Home Equity
- First Time Homebuyers
- Experienced Loan Officers



NMLS #401405



# Personal Banking



[www.libertynational.bank](http://www.libertynational.bank)

Sioux City Area Toll Free: 1-800-579-4425  
Sioux Falls Area Toll Free: 1-888-646-7695

Member FDIC

## Personal Banking

*Liberty National Bank was created in 2003 to focus on the needs of local families, businesses and farmers to support community growth and prosperity. The doors were opened with a commitment to old-fashioned values and the best in personal service.*

*You'll never hear a machine answer our phones. You'll never be told you can't see the Bank President. And you'll never meet a group of harder working people. We're proud of the bank we've built.*

### Liberty Free Checking

- \$100 minimum initial deposit
- No monthly service charge
- Free online banking, bill pay, e-statements and imaged checks
- Free checks and money orders to account holders 49 and over
- No minimum monthly balance
- Unlimited check writing
- Free first box of checks
- ATM/Debit card available

### Liberty Introduction Account

- \$100 minimum initial deposit
- Designed for customers with limited or blemished credit or banking history
- Unlimited check writing
- Monthly service charge - \$7.95 per month
- No minimum monthly balance requirements
- Free online banking, bill pay, e-statements and imaged checks
- Free first box of checks
- ATM/Debit card available

### Liberty Friend to Friend Checking

- \$100 minimum initial deposit
- No monthly service charge to account holders 49 and over
- Free checks and money orders to account holders 49 and over
- Unlimited check writing
- Free first box of checks
- Interest earned on a tiered basis upon minimum \$100 daily current balance\*
- Free online banking, bill pay, e-statements and imaged checks
- Waiver of \$8.00 monthly service charge with daily current balance of \$1,000 or more
- ATM/Debit card available

### Private Banking Presidents Club

- \$500 minimum initial deposit
  - Interest earned on a tiered basis upon minimum \$500 daily current balance\*
  - Free checks, ATM or Debit Card
  - Free personal wire transfers
  - Free cashier checks/money orders
  - Free safety deposit box
  - Free notary service
  - \$15 service charge waived with \$25,000 combined average daily relationship balance, including deposits and loans
- See Presidents Club Brochure for details.

### Certificates of Deposit

- Short or long-term maturities
- \$1,000 minimum deposit with a fixed rate
- Interest compounded semi-annually and credited as requested\*

### Liberty Friend to Friend Savings

- \$100 minimum initial deposit
- Interest compounded monthly\*
- Monthly \$3 service charge is waived with a \$100 daily current balance
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)
- Free online banking and e-statements
- ATM card available

### Liberty Kids Savings Account

- \$10 minimum opening balance
- Free for kids 18 and younger
- No monthly service charge
- Limit of 6 debits per month and unlimited deposits (\$2.00 for each debit in excess of 6)
- Interest compounded monthly\*

### Health Savings Checking Account

- \$100 minimum initial deposit
- Allows individuals to accumulate tax exempt funds to pay for qualified medical expenses
- Interest bearing account\*
- Contribution and withdrawal for qualified medical expenses
- Requires an HSA eligible health insurance plan at the time of contributions
- No monthly service charge
- Unlimited check writing
- Debit card available

### IRA'S

- Tax benefits to help save for retirement
- Traditional and Roth IRAs
- Certificate of Deposit or Variable Savings Account
- No monthly fee
- Interest bearing account\*

### Money Market Accounts

#### Liberty Friend to Friend Money Market

- \$100 minimum initial deposit
- Interest is earned and \$7.00 service charge is waived if daily current balance of \$2,500 is maintained\*
- Interest rates are tiered based upon daily current balances\*
- Limit of 6 debits per month and unlimited deposits (\$2 for each debit in excess of 6)

### Christmas Club Account

- \$5 minimum initial deposit
- Interest compounded monthly\*
- On November 1 of each year, funds will be transferred to the account holders checking account
- You may not deposit more than \$9,999.99 annually
- No withdrawals are allowed prior to maturity

*\* Interest is subject to change without notice*

## Commercial Credit Cards

### Visa Smart Business Rewards Card

- 2x points per \$1 spent, in your top two spend categories each month - automatically
- 1x points monthly per \$1 spent
- 20,000 bonus rewards points rewarded when you spend \$500 within the first 90 days of account opening

### Visa Business Cash Preferred Card

- 3% cash back on all eligible net purchases from gas stations, office supply stores, restaurants and more
- 1% unlimited cash back on all other eligible net purchases
- \$25 cash back awarded after your first purchase

Go to our website [www.libertynational.bank](http://www.libertynational.bank) to apply or to learn more

## Commercial Loans

*Liberty National Bank is dedicated to finding a financial solution for your business that matches your cash flow needs, from short-term seasonal lines to long term financing. Because of our local ownership, lending decisions are made right here at our bank.*

- Term loans and lines of credit
- Executive lines of credit
- Real estate loans
- Ag loans: Operating lines, Term Equipment loans and Cash Flow needs
- Construction loans
- Letters of Credit
- Small Business Administration (SBA) Loans

## Locations

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- Okoboji - 1807 Hwy 71 North  
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- North Sioux City - 113 Military Rd.  
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PH: 605-782-4500 FAX: 605-782-4501
- Johnston - 5260 NW 86<sup>th</sup> St.  
PH: 515-252-3140 FAX: 515-252-3141

## Other Services

### Wealth Management Services\*

- Time tested philosophy of asset management
- We are a fiduciary and always put your best interests ahead of our own
- Proven performance with fees based on assets managed, rather than investment products sold

*\*Non Deposit Investment Disclosure: Products of Wealth Management Division are not FDIC insured, may go down in value, not financial institution guaranteed, not a deposit and not insured by any federal government agency.*

### Mortgage Loan Services

- Conventional/Jumbo/Combo Loans
- FHA/VA and Rural Development
- Home Equity



# Commercial Banking



[www.libertynational.bank](http://www.libertynational.bank)

Sioux City Area Toll Free: 1-800-579-4425  
Sioux Falls Area Toll Free: 1-888-646-7695

**MEMBER  
FDIC**



## Commercial Banking

*Our talented commercial team combines decades of experience to serve you...and we integrate that experience and dedication with technology to assure fast, accurate performance. We take pride in our commitment to your business success.*

### Liberty Commercial Checking

- \$100 minimum deposit
- Free online banking, bill pay, e-statements and imaged checks
- Earnings credit calculated on collected account balance and applied to monthly account fees based on 91-day T-Bill Rate.
- \$12.50 monthly service charge offset by earning credit
- \$0.20 for checks and debits
- \$0.25 for deposits and credits
- Deposited Items:
  - On-us Items \$0.08
  - In Region Items \$0.08
  - In District Items \$0.08
  - Transit Items \$0.08

*Other account charges may apply*

- Free first set of checks
- As an additional service, monthly statement will include check images

### Liberty Small Business Checking

- \$100 minimum initial deposit
- Free online banking, bill pay, e-statements and imaged checks
- Courier service where available
- Waiver of \$5.00 monthly service charge if \$1,000 daily current balance is maintained
- Excess activity fee of \$0.25 per debit or credit item over 100 per monthly statement cycle

### Cash Management Products

- Implement financial controls, disburse funds efficiently and collect funds rapidly
- Paper-free way to keep track of transactions
- Accept credit cards as a form of payment for goods and services
- Initiate wire requests both domestically and internationally
- Originate ACH requests such as automatic payroll direct deposits
- Order money
- Add additional online users with the capacity to control their capabilities

### Remote Deposit Capture

- Use software and device to make deposits without visiting a bank location
- Easy setup and installation
- Single sign on through Online Banking
- Deposit files are transmitted safely and securely

### Online Banking and Mobile App

[www.libertynational.bank](http://www.libertynational.bank)

Safe, easy and convenient way to keep track of your money.

- Check balances on any Liberty National Bank account
- Transfer funds between Liberty National Bank accounts
- Initiate external transfers
- Make Liberty National Bank loan payments
- Initiate payments via Online Bill Pay
- Export data into Microsoft Money or Quicken
- Monitor balances through account alerts

The Mobile App is designed for banking anywhere, anytime with your iPhone® or Android device. Visit the app store and search for "Liberty National Bank Mobile".

- View account summary and recent activity
- Search activity
- Transfer funds between accounts
- Pay bills
- Find ATM and branch locations



Member FDIC

## Community Reinvestment Act Assessment Areas

Given the assessment area guidelines, the Board of Directors of Liberty National Bank has designated the following communities as the bank's assessment area:

The Board of Directors delineates assessment areas based on various factors, including the bank's size, condition, lending expertise, and competition. This delineation does not reflect illegal discrimination, nor does it exclude low or moderate-income geographies.

The areas set forth in the following geographies are the "community" served by Liberty National Bank for the purposes of CRA:

### Sioux City, IA-NE-SD MSA

1. In Woodbury County, Iowa census tracts:

1.00	6.00	12.00	19.00	33.02
2.01	7.00	13.00	20.00	35.00
2.02	8.00	14.00	21.01	36.00
3.00	9.00	15.00	21.02	
4.00	10.00	18.01	32.00	
5.00	11.00	18.02	33.01	

\*excludes 31.00

2. Dakota County, Nebraska census tract numbers 101.01, 101.02, 102.00 & 103.00
3. All of Plymouth County, IA including census tract numbers 9701.00, 9702.00, 9703.00, 9704.00, 9705.00 & 9706.00, which includes the City of Le Mars, IA.
4. All of Union County, South Dakota census tract numbers 201.00, 202.00, 203.01 & 203.02

### Sioux Falls, SD-MN MSA

5. In Lincoln County, South Dakota census tracts:

101.03	101.12	103.00
101.07	101.13	
101.09	101.14	
101.10	101.15	
101.11	101.16	

\*excludes 104.00 & 102.00

6. In Minnehaha County, South Dakota, including the City of Sioux Falls, census tracts:

1.00	4.06	7.02	11.08	15.01	18.05	104.02	105.02
2.01	4.07	9	11.09	15.02	18.06	104.03	106.00
2.02	4.08	10.01	11.10	16.00	19.01	104.04	
3.00	5	10.02	11.11	17.00	19.02	104.05	
4.01	6	11.05	11.12	18.01	103.00	104.06	
4.05	7.01	11.07	12	18.04	104.01	105.01	

\*excludes 101.01, 101.02 & 102.00

### Iowa Non-MSA

7. All census tract numbers 4502.00, 4505.01, 4505.02, 4508.00, 4510.00 & 4511.00 in Dickinson County, Iowa.

8. All of Clay County, IA including census tract numbers 801.00, 802.00, 803.01, 803.02 & 804.00, which includes the City of Spencer, IA.

**Des Moines-West Des Moines, IA MSA**

9. All of Polk County, IA census tracts:

1.01	10	40.01	53	104.1	110.27	116
1.02	11	40.04	101.01	104.11	110.28	117.02
1.03	12	41	101.02	105	111.11	117.03
2.01	15	42	102.05	106.01	111.12	117.04
2.02	17	43	102.07	106.02	111.13	
3	18	44	102.08	107.02	111.14	
4	19	45.01	102.09	107.03	112.01	
5	21	45.02	102.11	107.07	112.03	
6	26	46.02	102.12	107.08	112.05	
7.01	27	46.03	102.13	107.09	112.06	
7.02	28	47.01	102.14	108.03	113.01	
7.03	29	47.02	102.15	108.04	113.02	
7.04	30.01	48	102.16	108.05	113.03	
8.01	30.02	49	104.04	108.06	113.04	
8.02	31	50	104.06	110.01	113.05	
8.03	32	51.01	104.07	110.21	114.05	
9.01	39.01	51.02	104.08	110.25	114.06	
9.02	39.02	52	104.09	110.26	115	

10. In Warren County, IA census tract numbers 201.01, 202.01, 202.02 & 203.

\*excludes 204.00 – 212.00

11. In Dallas County, IA census tract numbers:

501	508.12	508.17
502	508.13	508.18
508.03	508.14	509.01
508.05	508.15	509.02
508.07	508.16	

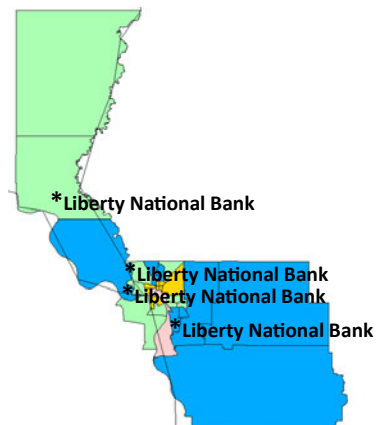
\*excludes 503.00 – 507.00

12. In addition, to the areas listed in 1-10, the secondary banking market will comprise a tri-state area more commonly known as “Siouxland” and consists of communities within a 25-mile radius of Sioux City in the State of Iowa and bordering States of Nebraska and South Dakota. This secondary banking market extends up the I-29 corridor from Sioux City, Iowa to Sioux Falls, South Dakota.

Sioux City, IA-NE-SD MSA



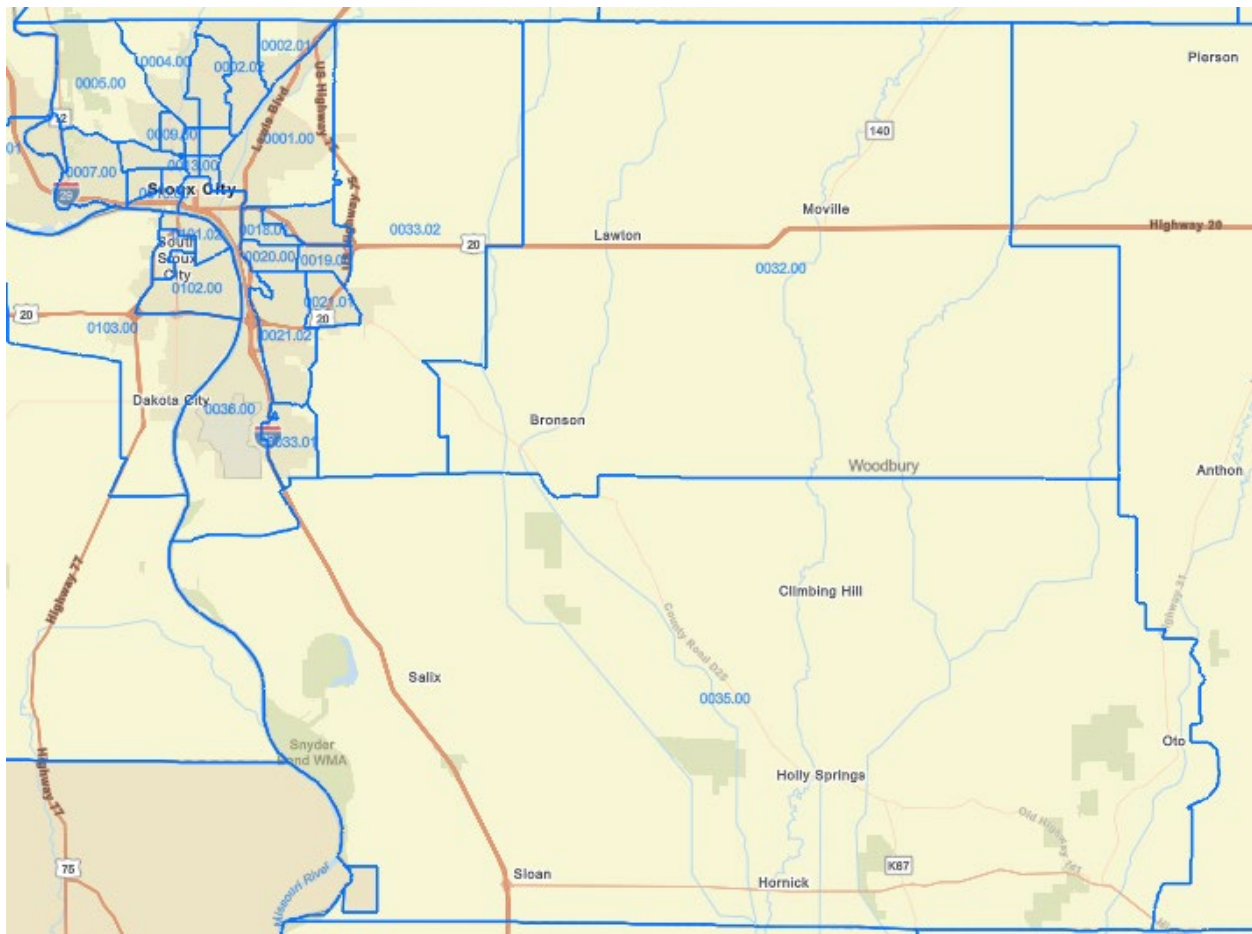
Liberty National Bank Assessment Area



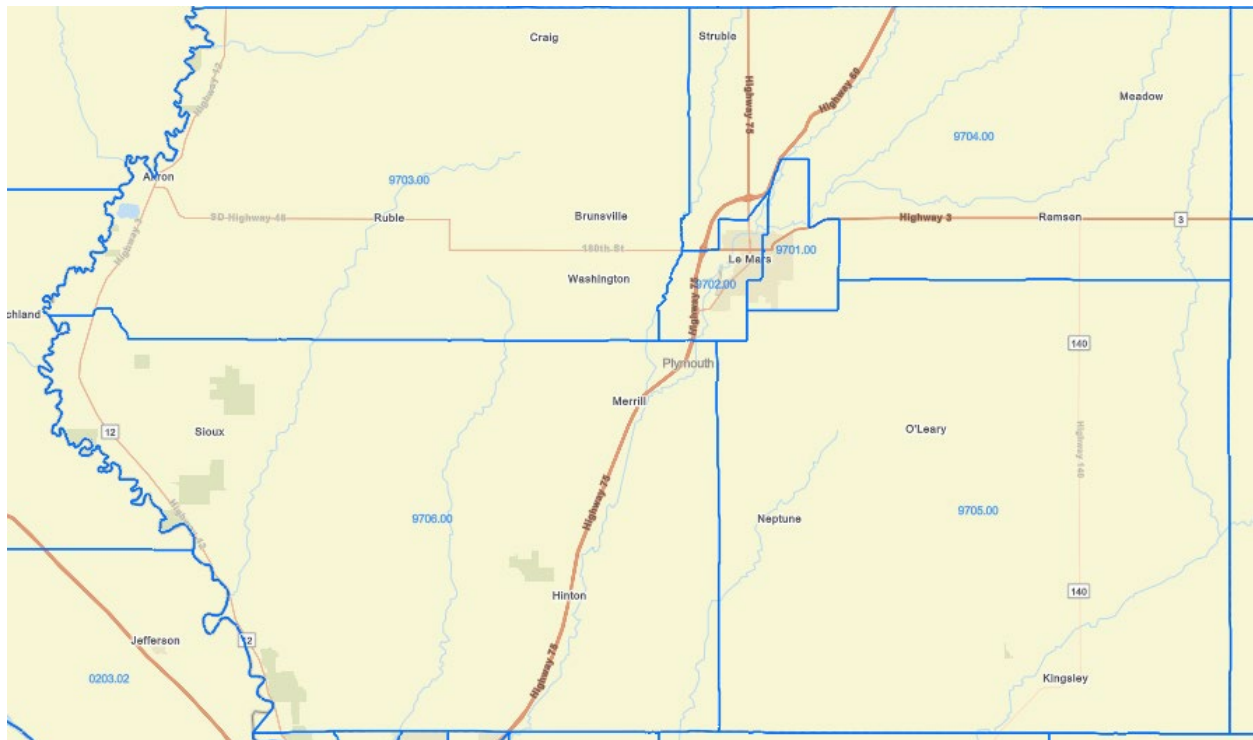
Woodbury County, IA Census tracts:

1.00	6.00	12.00	19.00	33.02
2.01	7.00	13.00	20.00	35.00
2.02	8.00	14.00	21.01	36.00
3.00	9.00	15.00	21.02	
4.00	10.00	18.01	32.00	
5.00	11.00	18.02	33.01	

Dakota County, Nebraska census tract numbers 101.01, 101.02, 102.00 & 103.00



All of Plymouth County, IA including census tract numbers 9701.00, 9702.00, 9703.00, 9704.00, 9705.00 & 9706.00.



All of Union County, SD census tract numbers 201.00, 202.00, 203.01 & 203.02





**2024 FFIEC Census Report - Summary Census Demographic Information**  
**MSA/MD: 43580 - SIOUX CITY, IA-NE-SD**  
**State: All States**



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	193	0001.00	Moderate	No	69.74	\$91,200	\$63,603	\$51,983	4760	32.44	1544	1146	1869
19	193	0002.01	Upper	No	124.97	\$91,200	\$113,973	\$93,144	3445	27.84	959	992	1182
19	193	0002.02	Moderate	No	78.28	\$91,200	\$71,391	\$58,349	3385	22.90	775	651	751
19	193	0003.00	Middle	No	116.83	\$91,200	\$106,549	\$87,077	6653	33.32	2217	1608	1959
19	193	0004.00	Upper	No	141.53	\$91,200	\$129,075	\$105,491	4799	20.38	978	1495	1699
19	193	0005.00	Middle	No	97.13	\$91,200	\$88,583	\$72,393	3196	30.19	965	840	1061
19	193	0006.00	Middle	No	88.83	\$91,200	\$81,013	\$66,210	2742	21.63	593	830	1263
19	193	0007.00	Middle	No	113.02	\$91,200	\$103,074	\$84,236	3311	36.00	1192	861	1133
19	193	0008.00	Moderate	No	76.38	\$91,200	\$69,659	\$56,932	3912	53.73	2102	935	1456
19	193	0009.00	Middle	No	117.03	\$91,200	\$106,731	\$87,228	2078	28.49	592	642	774
19	193	0010.00	Moderate	No	65.88	\$91,200	\$60,083	\$49,103	1833	55.59	1019	237	575
19	193	0011.00	Moderate	No	69.51	\$91,200	\$63,393	\$51,810	4578	59.02	2702	824	1464
19	193	0012.00	Moderate	No	70.59	\$91,200	\$64,378	\$52,614	3545	83.61	2964	535	1090
19	193	0013.00	Low	No	44.63	\$91,200	\$40,703	\$33,264	1799	75.99	1367	133	384
19	193	0014.00	Moderate	No	67.98	\$91,200	\$61,998	\$50,670	4125	60.61	2500	803	1340
19	193	0015.00	Low	No	45.11	\$91,200	\$41,140	\$33,622	1968	67.78	1334	244	695
19	193	0018.01	Middle	No	82.45	\$91,200	\$75,194	\$61,453	4714	26.79	1263	774	1453
19	193	0018.02	Upper	No	208.63	\$91,200	\$190,271	\$155,500	2363	37.79	893	592	725
19	193	0019.00	Middle	No	93.92	\$91,200	\$85,655	\$70,000	3310	26.37	873	790	1156
19	193	0020.00	Middle	No	98.69	\$91,200	\$90,005	\$73,558	5577	28.81	1607	1167	1833
19	193	0021.01	Upper	No	136.18	\$91,200	\$124,196	\$101,500	3118	15.17	473	1092	1261
19	193	0021.02	Middle	No	118.17	\$91,200	\$107,771	\$88,077	6591	17.36	1144	2204	2440
19	193	0031.00	Middle	No	96.84	\$91,200	\$88,318	\$72,179	3660	5.79	212	1322	1854
19	193	0032.00	Upper	No	135.03	\$91,200	\$123,147	\$100,644	4829	6.94	335	1577	1963
19	193	0033.01	Middle	No	115.14	\$91,200	\$105,008	\$85,817	5046	15.18	766	1364	1695
19	193	0033.02	Upper	No	120.81	\$91,200	\$110,179	\$90,045	3492	7.53	263	1332	1376

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	193	0035.00	Middle	No	96.43	\$91,200	\$87,944	\$71,875	3860	7.51	290	1517	1906
19	193	0036.00	Moderate	No	74.03	\$91,200	\$67,515	\$55,179	3252	54.80	1782	131	458
19	193	9402.00	Unknown	No	0.00	\$91,200	\$0	\$0	0	0.00	0	0	0
31	043	0101.01	Middle	No	88.18	\$91,200	\$80,420	\$65,727	4101	79.71	3269	766	1218
31	043	0101.02	Middle	No	94.94	\$91,200	\$86,585	\$70,764	2947	70.21	2069	496	711
31	043	0102.00	Middle	No	103.98	\$91,200	\$94,830	\$77,500	6870	64.56	4435	1664	1964
31	043	0103.00	Middle	No	101.83	\$91,200	\$92,869	\$75,900	4508	46.50	2096	1119	1431
31	043	0104.00	Middle	No	102.68	\$91,200	\$93,644	\$76,534	3156	11.60	366	832	1175
31	043	9999.99	Middle	No	99.47	\$91,200	\$90,717	\$74,137	21582	56.69	12235	4877	6499
46	127	0201.00	Middle	No	95.20	\$91,200	\$86,822	\$70,956	4311	6.89	297	1364	1885
46	127	0202.00	Upper	No	132.17	\$91,200	\$120,539	\$98,512	2869	9.20	264	946	1203
46	127	0203.01	Upper	No	175.78	\$91,200	\$160,311	\$131,012	5025	14.15	711	1056	1287
46	127	0203.02	Middle	No	119.91	\$91,200	\$109,358	\$89,375	4606	11.83	545	1310	1709
46	127	9999.99	Upper	No	127.46	\$91,200	\$116,244	\$95,000	16811	10.81	1817	4676	6084

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 043 - DAKOTA COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	043	0101.01	Middle	No	88.18	\$91,200	\$80,420	\$65,727	4101	79.71	3269	766	1218
31	043	0101.02	Middle	No	94.94	\$91,200	\$86,585	\$70,764	2947	70.21	2069	496	711
31	043	0102.00	Middle	No	103.98	\$91,200	\$94,830	\$77,500	6870	64.56	4435	1664	1964
31	043	0103.00	Middle	No	101.83	\$91,200	\$92,869	\$75,900	4508	46.50	2096	1119	1431
31	043	0104.00	Middle	No	102.68	\$91,200	\$93,644	\$76,534	3156	11.60	366	832	1175
31	043	9999.99	Middle	No	99.47	\$91,200	\$90,717	\$74,137	21582	56.69	12235	4877	6499

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 149 - PLYMOUTH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	149	9701.00	Upper	No	124.62	\$86,700	\$108,046	\$89,438	6973	13.57	946	1880	2384
19	149	9702.00	Middle	No	85.85	\$86,700	\$74,432	\$61,615	3824	21.97	840	1077	1530
19	149	9703.00	Middle	No	108.97	\$86,700	\$94,477	\$78,205	3333	6.93	231	1035	1403
19	149	9704.00	Middle	No	117.05	\$86,700	\$101,482	\$84,000	3052	5.44	166	948	1296
19	149	9705.00	Upper	No	123.48	\$86,700	\$107,057	\$88,615	3097	5.65	175	988	1291
19	149	9706.00	Upper	No	129.49	\$86,700	\$112,268	\$92,932	5419	7.36	399	1971	2374
19	149	9999.99	Middle	No	114.78	\$86,700	\$99,514	\$82,372	25698	10.73	2757	7899	10278

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 127 - UNION COUNTY



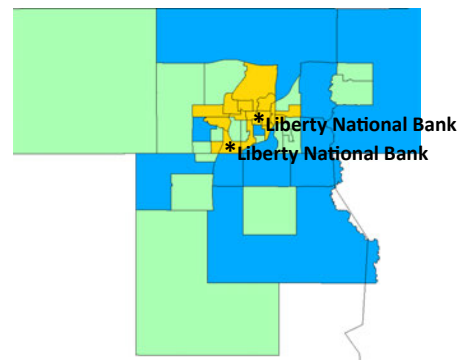
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	127	0201.00	Middle	No	95.20	\$91,200	\$86,822	\$70,956	4311	6.89	297	1364	1885
46	127	0202.00	Upper	No	132.17	\$91,200	\$120,539	\$98,512	2869	9.20	264	946	1203
46	127	0203.01	Upper	No	175.78	\$91,200	\$160,311	\$131,012	5025	14.15	711	1056	1287
46	127	0203.02	Middle	No	119.91	\$91,200	\$109,358	\$89,375	4606	11.83	545	1310	1709
46	127	9999.99	Upper	No	127.46	\$91,200	\$116,244	\$95,000	16811	10.81	1817	4676	6084

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

## Sioux Falls, SD-MN MSA



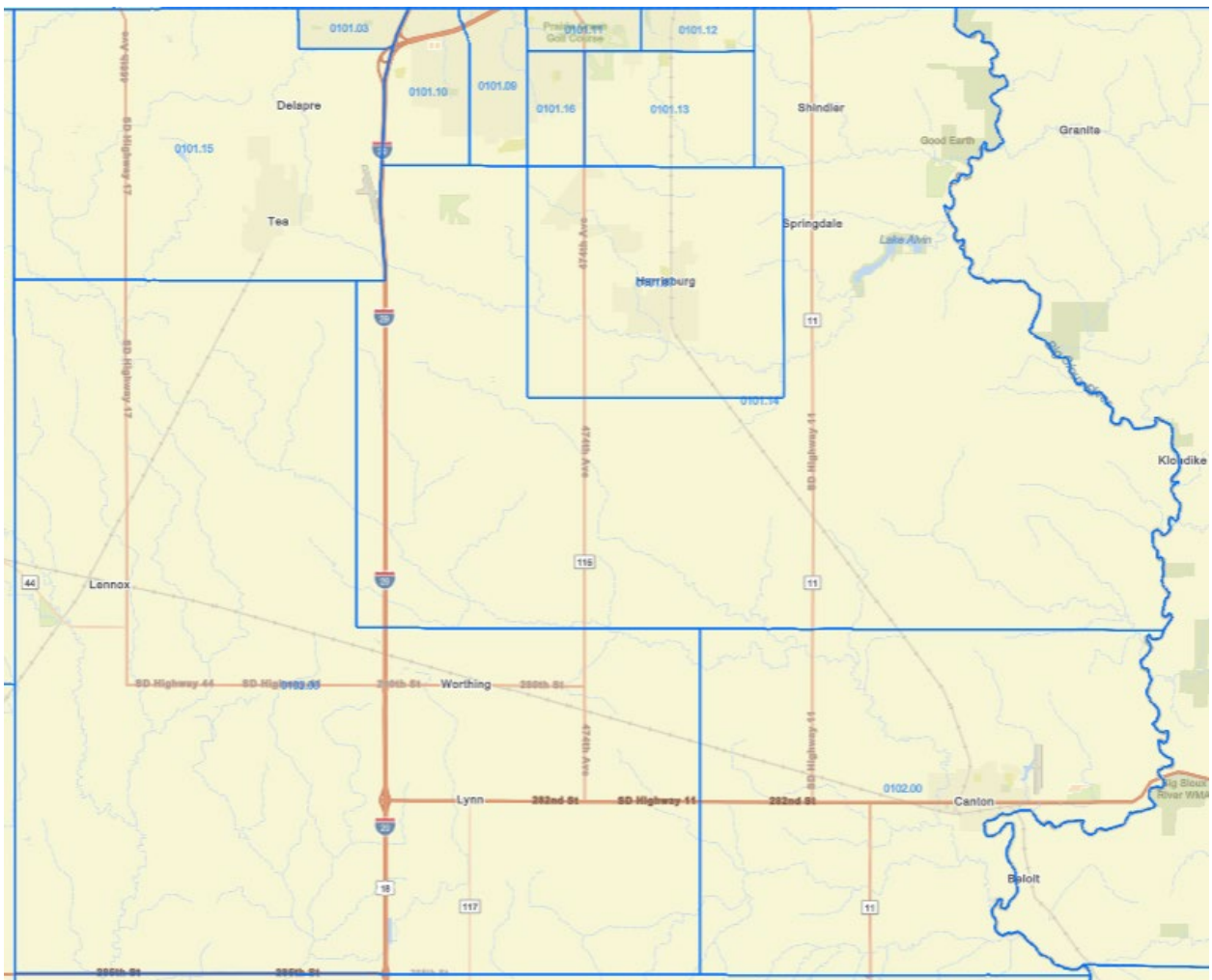
## Liberty National Bank Assessment Area



**\*\*Expanded to include Rock County, MN 2024**

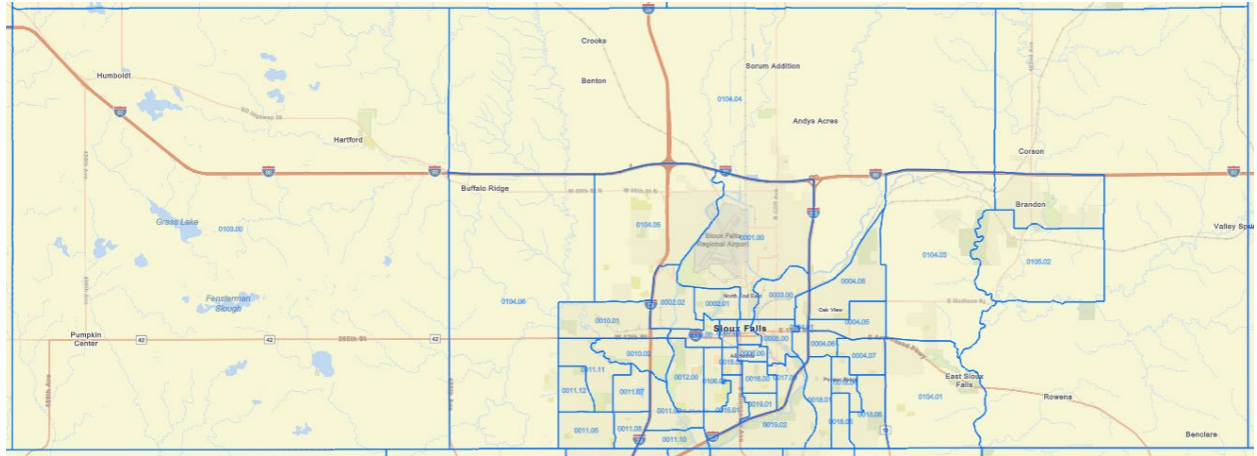
In Lincoln County, South Dakota census tracts:

101.03	101.12	103.00
101.07	101.13	
101.09	101.14	
101.10	101.15	
101.11	101.16	



In Minnehaha County, South Dakota, including the City of Sioux Falls, census tracts:

1.00	4.06	7.02	11.08	15.01	18.05	104.02	105.02
2.01	4.07	9	11.09	15.02	18.06	104.03	106.00
2.02	4.08	10.01	11.10	16.00	19.01	104.04	
3.00	5	10.02	11.11	17.00	19.02	104.05	
4.01	6	11.05	11.12	18.01	103.00	104.06	
4.05	7.01	11.07	12	18.04	104.01	105.01	





2024 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 083 - LINCOLN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	083	0101.03	Middle	No	100.35	\$102,400	\$102,758	\$83,816	6059	16.17	980	1355	1601
46	083	0101.07	Middle	No	97.28	\$102,400	\$99,615	\$81,250	7366	8.50	626	1928	2122
46	083	0101.09	Upper	No	146.34	\$102,400	\$149,852	\$122,222	6129	10.67	654	1472	1517
46	083	0101.10	Middle	No	98.55	\$102,400	\$100,915	\$82,308	6720	15.12	1016	952	1488
46	083	0101.11	Upper	No	163.63	\$102,400	\$167,557	\$136,667	3643	11.14	406	845	855
46	083	0101.12	Middle	No	118.77	\$102,400	\$121,620	\$99,200	5922	12.14	719	1098	1237
46	083	0101.13	Middle	No	101.62	\$102,400	\$104,059	\$84,875	3648	12.09	441	517	623
46	083	0101.14	Upper	No	151.29	\$102,400	\$154,921	\$126,354	3466	4.85	168	1131	1188
46	083	0101.15	Middle	No	119.11	\$102,400	\$121,969	\$99,482	6926	8.56	593	1618	1899
46	083	0101.16	Upper	No	188.21	\$102,400	\$192,727	\$157,188	4206	7.30	307	859	873
46	083	0102.00	Middle	No	99.58	\$102,400	\$101,970	\$83,173	3628	6.62	240	989	1346
46	083	0103.00	Middle	No	103.99	\$102,400	\$106,486	\$86,850	4887	6.28	307	1629	1945
46	083	0104.00	Middle	No	98.03	\$102,400	\$100,383	\$81,875	2561	7.61	195	1048	1304

\* Will automatically be included in the 2025 Distressed or Underserved Tract List



2024 FFIEC Census Report - Summary Census Demographic Information

State: 46 - SOUTH DAKOTA (SD)

County: 099 - MINNEHAHA COUNTY



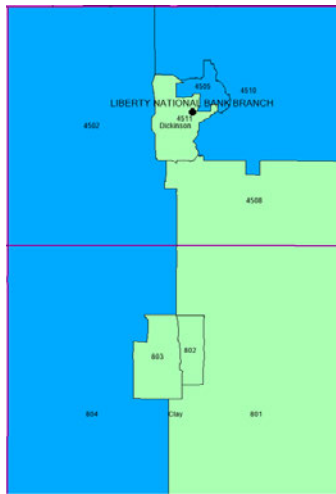
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0001.00	Moderate	No	69.24	\$102,400	\$70,902	\$57,835	6363	36.40	2316	843	1162
46	099	0002.01	Moderate	No	62.90	\$102,400	\$64,410	\$52,537	4300	34.95	1503	645	1101
46	099	0002.02	Moderate	No	62.86	\$102,400	\$64,369	\$52,500	2111	33.82	714	378	624
46	099	0003.00	Moderate	No	66.86	\$102,400	\$68,465	\$55,845	3846	44.07	1695	1001	1600
46	099	0004.01	Moderate	No	76.71	\$102,400	\$78,551	\$64,067	2998	31.59	947	854	1025
46	099	0004.05	Moderate	No	74.44	\$102,400	\$76,227	\$62,171	5454	48.48	2644	1053	1271
46	099	0004.06	Moderate	No	78.61	\$102,400	\$80,497	\$65,656	3035	31.47	955	823	1096
46	099	0004.07	Moderate	No	59.30	\$102,400	\$60,723	\$49,531	4176	34.03	1421	682	769
46	099	0004.08	Middle	No	103.86	\$102,400	\$106,353	\$86,741	4883	49.01	2393	939	1235
46	099	0005.00	Moderate	No	71.84	\$102,400	\$73,564	\$60,000	3573	32.19	1150	742	1267
46	099	0006.00	Middle	No	92.04	\$102,400	\$94,249	\$76,875	2337	23.02	538	315	834
46	099	0007.01	Low	No	48.32	\$102,400	\$49,480	\$40,357	1558	38.45	599	281	243
46	099	0007.02	Moderate	No	75.23	\$102,400	\$77,036	\$62,835	2835	36.97	1048	556	949
46	099	0009.00	Moderate	No	60.95	\$102,400	\$62,413	\$50,909	3495	31.07	1086	748	1448
46	099	0010.01	Moderate	No	66.28	\$102,400	\$67,871	\$55,363	4068	32.20	1310	1123	1574
46	099	0010.02	Moderate	No	53.52	\$102,400	\$54,804	\$44,702	5206	36.52	1901	1011	1635
46	099	0011.05	Middle	No	95.71	\$102,400	\$98,007	\$79,939	7186	17.24	1239	2335	2687
46	099	0011.07	Middle	No	87.34	\$102,400	\$89,436	\$72,946	3722	14.32	533	1050	1185
46	099	0011.08	Middle	No	111.46	\$102,400	\$114,135	\$93,090	4802	18.66	896	1476	1564
46	099	0011.09	Unknown	No	0.00	\$102,400	\$0	\$0	1362	29.88	407	0	0
46	099	0011.10	Moderate	No	62.99	\$102,400	\$64,502	\$52,609	3389	28.98	982	199	441
46	099	0011.11	Upper	No	136.26	\$102,400	\$139,530	\$113,804	7304	13.44	982	2109	2267
46	099	0011.12	Upper	No	138.01	\$102,400	\$141,322	\$115,268	5191	14.04	729	1525	1783
46	099	0012.00	Middle	No	94.71	\$102,400	\$96,983	\$79,107	4691	15.60	732	1333	1534
46	099	0015.01	Low	No	45.94	\$102,400	\$47,043	\$38,375	3279	27.69	908	438	1058
46	099	0015.02	Middle	No	83.95	\$102,400	\$85,965	\$70,120	2582	25.60	661	338	836

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

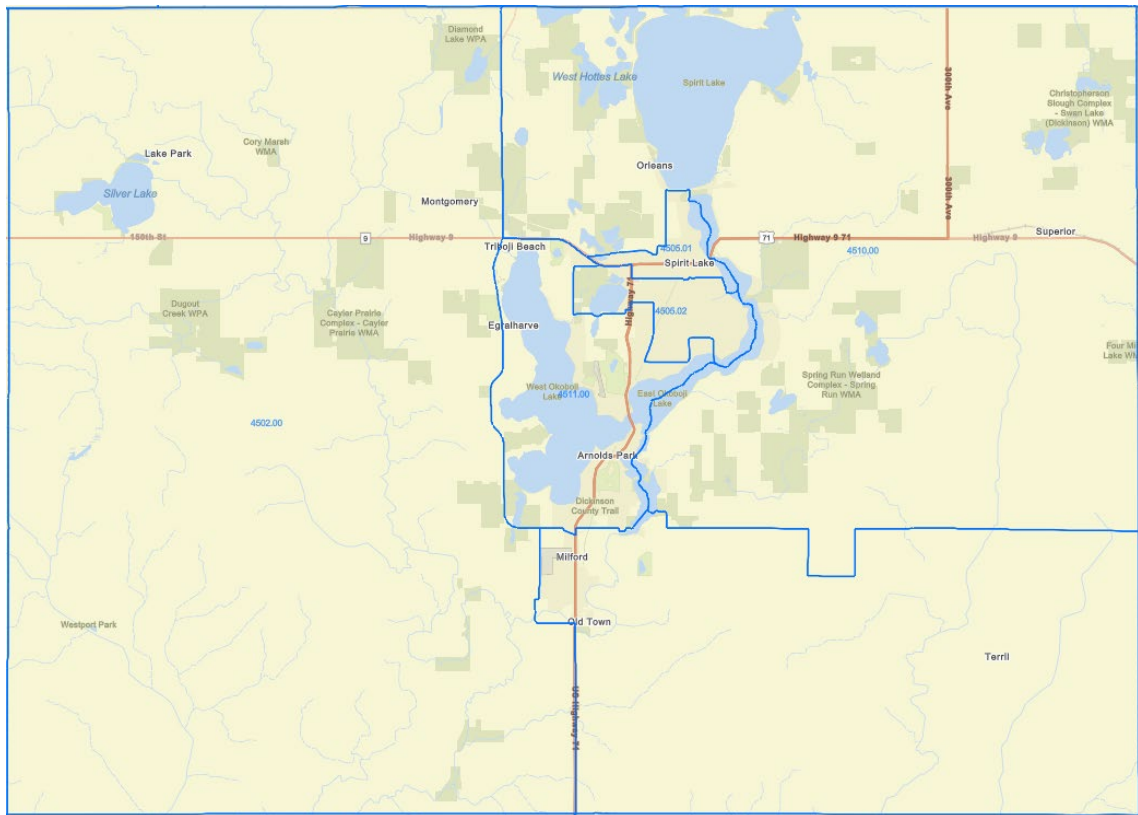
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
46	099	0016.00	Upper	No	128.09	\$102,400	\$131,164	\$106,985	3077	10.14	312	1164	1329
46	099	0017.00	Middle	No	86.34	\$102,400	\$88,412	\$72,111	2167	15.74	341	754	955
46	099	0018.01	Middle	No	100.09	\$102,400	\$102,492	\$83,600	6851	22.17	1519	1683	2255
46	099	0018.04	Middle	No	92.90	\$102,400	\$95,130	\$77,594	3946	21.31	841	1276	1413
46	099	0018.05	Upper	No	156.64	\$102,400	\$160,399	\$130,825	3873	10.25	397	1360	1300
46	099	0018.06	Middle	No	110.39	\$102,400	\$113,039	\$92,197	5517	14.94	824	1195	1276
46	099	0019.01	Middle	No	102.44	\$102,400	\$104,899	\$85,556	1808	12.33	223	857	1060
46	099	0019.02	Upper	No	133.81	\$102,400	\$137,021	\$111,757	5437	7.04	383	1840	1924
46	099	0101.01	Middle	No	94.70	\$102,400	\$96,973	\$79,091	5049	7.65	386	1445	1829
46	099	0101.02	Middle	No	106.01	\$102,400	\$108,554	\$88,542	4426	4.97	220	1380	1587
46	099	0102.00	Middle	No	110.44	\$102,400	\$113,091	\$92,237	2843	4.22	120	877	1055
46	099	0103.00	Middle	No	113.74	\$102,400	\$116,470	\$95,000	6494	6.25	406	1965	2319
46	099	0104.01	Upper	No	135.72	\$102,400	\$138,977	\$113,350	5578	10.77	601	1365	1578
46	099	0104.02	Middle	No	119.66	\$102,400	\$122,532	\$99,940	2641	6.44	170	823	977
46	099	0104.03	Upper	No	137.39	\$102,400	\$140,687	\$114,750	3212	6.57	211	831	872
46	099	0104.04	Middle	No	114.90	\$102,400	\$117,658	\$95,968	4991	12.14	606	1475	1708
46	099	0104.05	Middle	No	97.34	\$102,400	\$99,676	\$81,302	6122	22.66	1387	1171	1510
46	099	0104.06	Middle	No	115.47	\$102,400	\$118,241	\$96,442	5202	13.09	681	1168	1320
46	099	0105.01	Upper	No	132.87	\$102,400	\$136,059	\$110,972	6190	8.77	543	1415	1759
46	099	0105.02	Middle	No	119.48	\$102,400	\$122,348	\$99,792	3865	8.07	312	1259	1322
46	099	0106.00	Moderate	No	78.20	\$102,400	\$80,077	\$65,313	4179	16.80	702	1121	1910

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

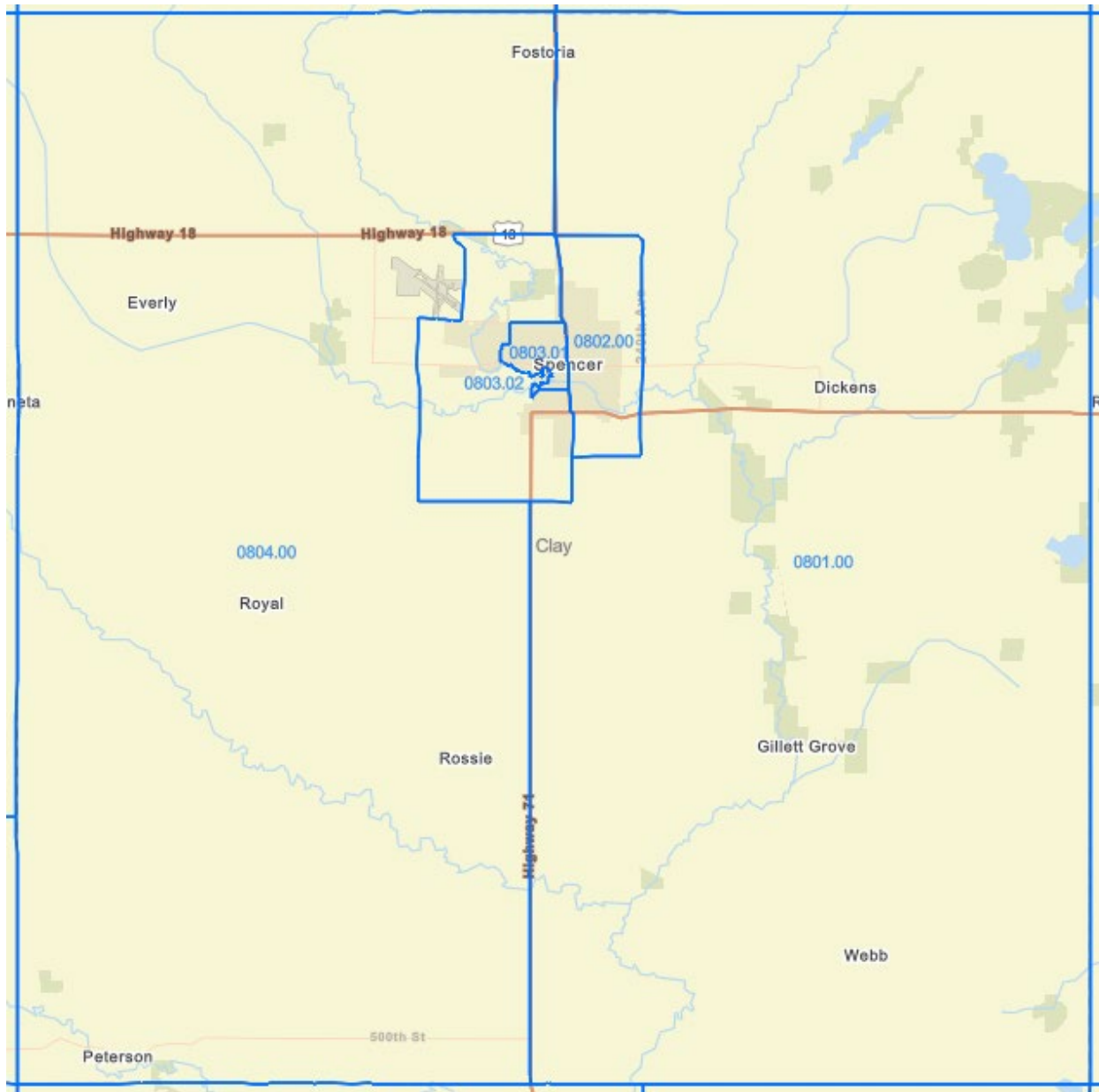
## Iowa non-MSA Liberty National Bank Assessment Areas



All census tract numbers 4502.00, 4505.01, 4505.02, 4508.00, 4510.00 & 4511.00 in Dickinson County, Iowa.



All of Clay County, IA including census tract numbers 801.00, 802.00, 803.01, 803.02 & 804.00, which includes the City of Spencer, IA.



2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 059 - DICKINSON COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	059	4502.00	Upper	No	146.94	\$86,700	\$127,397	\$105,455	2300	4.30	99	823	1095
19	059	4505.01	Moderate	No	75.24	\$86,700	\$65,233	\$54,000	2361	7.58	179	768	1392
19	059	4505.02	Middle	No	119.96	\$86,700	\$104,005	\$86,094	3171	5.33	169	949	1379
19	059	4508.00	Middle	No	83.50	\$86,700	\$72,395	\$59,925	3511	8.32	292	1241	1520
19	059	4510.00	Middle	No	107.21	\$86,700	\$92,951	\$76,941	2446	3.39	83	1226	2682
19	059	4511.00	Upper	No	120.02	\$86,700	\$104,057	\$86,136	3914	4.39	172	1595	4112
19	059	9999.99	Middle	No	106.12	\$86,700	\$92,006	\$76,161	17703	5.61	994	6602	12180

\* Will automatically be included in the 2025 Distressed or Underserved Tract List

2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 041 - CLAY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	041	0801.00	Upper	No	120.58	\$86,700	\$104,543	\$86,534	1912	4.65	89	631	972
19	041	0802.00	Moderate	No	72.66	\$86,700	\$62,996	\$52,143	5217	12.29	641	1219	2056
19	041	0803.01	Upper	No	128.39	\$86,700	\$111,314	\$92,138	3985	7.68	306	1319	1780
19	041	0803.02	Middle	No	96.76	\$86,700	\$83,891	\$69,438	2379	7.40	176	722	915
19	041	0804.00	Middle	No	99.55	\$86,700	\$86,310	\$71,442	2891	5.08	147	1092	1522
19	041	9999.99	Middle	No	97.52	\$86,700	\$84,550	\$69,988	16384	8.29	1359	4983	7245

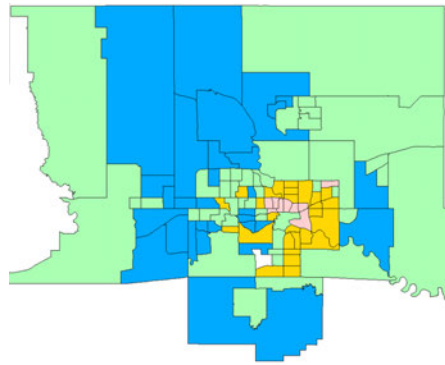
\* Will automatically be included in the 2025 Distressed or Underserved Tract List



Des Moines – West Des Moines, IA MSA

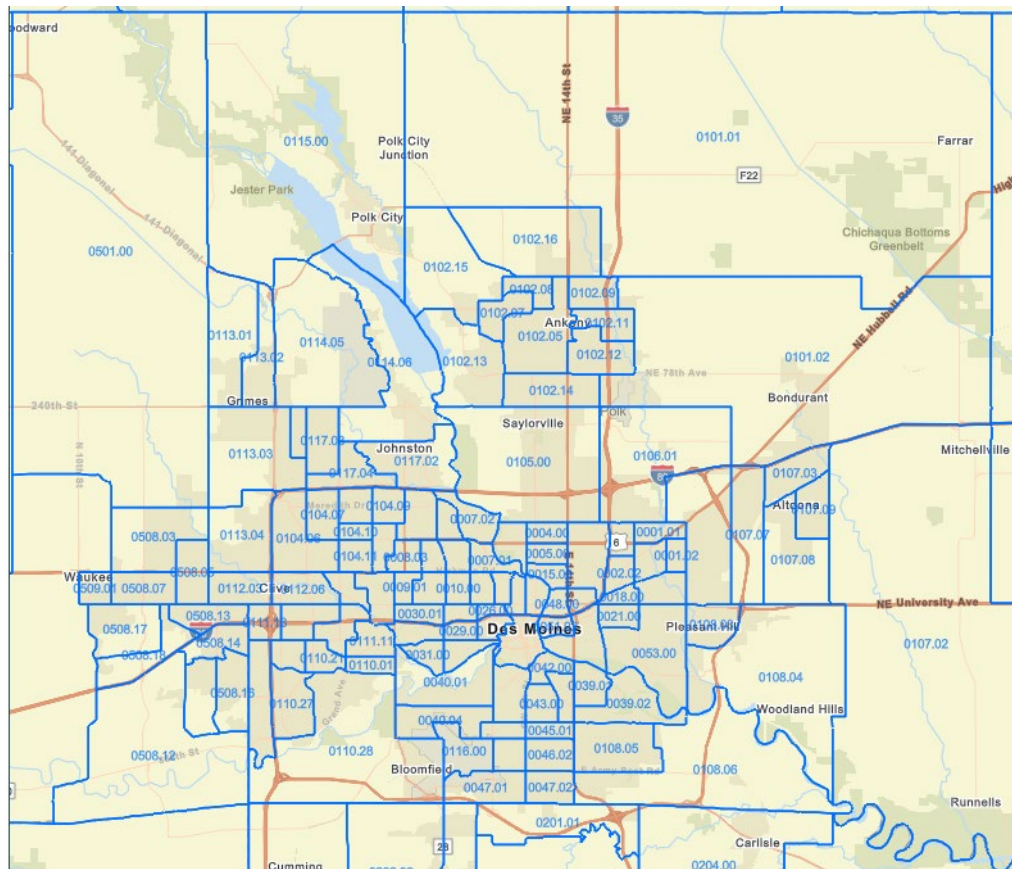


Liberty National Bank Assessment Area



Census tracts comprising the metropolitan statistical area (MSA) for Des Moines-West Des Moines IA, including all of Polk County, IA census tract numbers:

1.01	7.01	10.00	27.00	40.01	46.03	53.00	102.13	104.10	107.09	110.27	112.06	116.00
1.02	7.02	11.00	28.00	40.04	47.01	101.01	102.14	104.11	108.03	110.28	113.01	117.02
1.03	7.03	12.00	29.00	41.00	47.02	101.02	102.15	105.00	108.04	111.11	113.02	117.03
2.01	7.04	15.00	30.01	42.00	48.00	102.05	102.16	106.01	108.05	111.12	113.03	117.04
2.02	8.01	17.00	30.02	43.00	49.00	102.07	104.04	106.02	108.06	111.13	113.04	
3.00	8.02	18.00	31.00	44.00	50.00	102.08	104.06	107.02	110.01	111.14	113.05	
4.00	8.03	19.00	32.00	45.01	51.01	102.09	104.07	107.03	110.21	112.01	114.05	
5.00	9.01	21.00	39.01	45.02	51.02	102.11	104.08	107.07	110.25	112.03	114.06	
6.00	9.02	26.00	39.02	46.02	52.00	102.12	104.09	107.08	110.26	112.05	115.00	

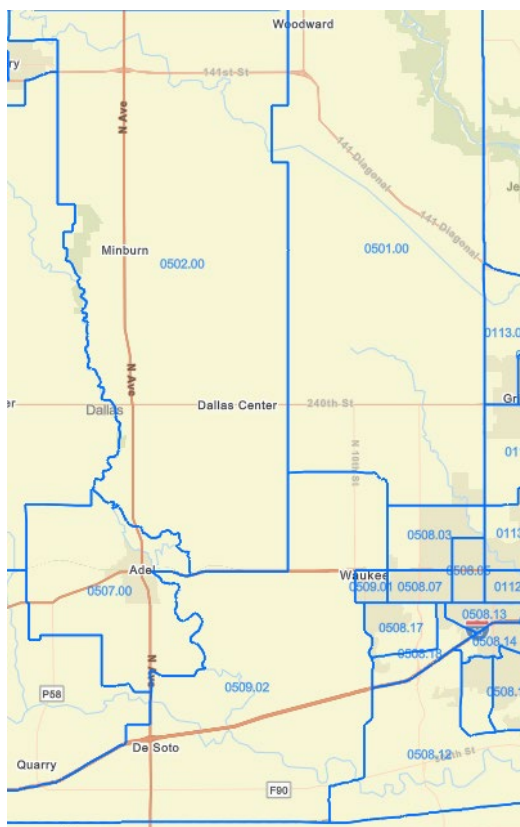


In Warren County, IA census tract numbers 201.01, 202.01, 202.02 & 203.



In Dallas County, IA census tract numbers:

501.00	508.12	508.17
502.00	508.13	508.18
508.03	508.14	509.01
508.05	508.15	509.02
508.07	508.16	





2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 153 - POLK COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	153	0001.01	Low	No	45.04	\$111,800	\$50,355	\$40,333	3569	40.04	1429	655	709
19	153	0001.02	Moderate	No	66.97	\$111,800	\$74,872	\$59,968	3971	26.32	1045	1113	1464
19	153	0001.03	Moderate	No	75.45	\$111,800	\$84,353	\$67,561	2087	27.79	580	592	967
19	153	0002.01	Middle	No	81.15	\$111,800	\$90,726	\$72,667	2676	33.33	892	760	975
19	153	0002.02	Moderate	No	73.77	\$111,800	\$82,475	\$66,059	3743	32.30	1209	905	1327
19	153	0003.00	Low	No	49.60	\$111,800	\$55,453	\$44,415	4440	39.21	1741	757	1085
19	153	0004.00	Moderate	No	62.19	\$111,800	\$69,528	\$55,685	4754	43.73	2079	1328	1826
19	153	0005.00	Moderate	No	60.01	\$111,800	\$67,091	\$53,735	4641	47.96	2226	1215	1874
19	153	0006.00	Moderate	No	73.19	\$111,800	\$81,826	\$65,540	4023	40.07	1612	1056	1636
19	153	0007.01	Moderate	No	77.38	\$111,800	\$86,511	\$69,286	3537	65.51	2317	698	913
19	153	0007.02	Middle	No	81.94	\$111,800	\$91,609	\$73,370	3397	38.92	1322	1117	1293
19	153	0007.03	Middle	No	91.90	\$111,800	\$102,744	\$82,292	3134	19.24	603	1157	1368
19	153	0007.04	Middle	No	84.36	\$111,800	\$94,314	\$75,536	3197	33.97	1086	890	1134
19	153	0008.01	Middle	No	81.61	\$111,800	\$91,240	\$73,074	6094	36.58	2229	1632	1948
19	153	0008.02	Middle	No	115.42	\$111,800	\$129,040	\$103,350	3453	13.76	475	1156	1497
19	153	0008.03	Moderate	No	61.38	\$111,800	\$68,623	\$54,965	3998	29.31	1172	1035	1586
19	153	0009.01	Middle	No	82.05	\$111,800	\$91,732	\$73,472	3417	24.32	831	1120	1449
19	153	0009.02	Upper	No	121.10	\$111,800	\$135,390	\$108,438	3303	14.80	489	1139	1533
19	153	0010.00	Moderate	No	77.46	\$111,800	\$86,600	\$69,363	4688	27.90	1308	1296	1869
19	153	0011.00	Low	No	31.16	\$111,800	\$34,837	\$27,903	4744	51.96	2465	460	874
19	153	0012.00	Moderate	No	59.10	\$111,800	\$66,074	\$52,924	3494	77.48	2707	580	1032
19	153	0015.00	Moderate	No	74.63	\$111,800	\$83,436	\$66,823	2865	44.08	1263	673	968
19	153	0017.00	Moderate	No	53.98	\$111,800	\$60,350	\$48,333	2824	81.37	2298	480	737
19	153	0018.00	Moderate	No	67.33	\$111,800	\$75,275	\$60,288	1985	36.62	727	631	883
19	153	0019.00	Moderate	No	72.94	\$111,800	\$81,547	\$65,316	4371	31.87	1393	1202	1704
19	153	0021.00	Low	No	47.53	\$111,800	\$53,139	\$42,563	4718	41.56	1961	1133	1894

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	153	0026.00	Moderate	No	57.13	\$111,800	\$63,871	\$51,161	2208	60.46	1335	191	591
19	153	0027.00	Middle	No	90.94	\$111,800	\$101,671	\$81,429	3857	44.67	1723	586	993
19	153	0028.00	Middle	No	91.32	\$111,800	\$102,096	\$81,771	3210	25.89	831	928	1312
19	153	0029.00	Moderate	No	52.78	\$111,800	\$59,008	\$47,260	4045	20.77	840	919	1203
19	153	0030.01	Middle	No	107.20	\$111,800	\$119,850	\$95,987	2105	13.35	281	630	845
19	153	0030.02	Upper	No	194.51	\$111,800	\$217,462	\$174,167	3354	9.81	329	1339	1528
19	153	0031.00	Upper	No	207.77	\$111,800	\$232,287	\$186,042	1826	11.50	210	561	634
19	153	0032.00	Upper	No	168.20	\$111,800	\$188,048	\$150,607	2902	12.20	354	946	690
19	153	0039.01	Low	No	45.66	\$111,800	\$51,048	\$40,884	3784	64.46	2439	603	1002
19	153	0039.02	Middle	No	86.46	\$111,800	\$96,662	\$77,422	5481	56.87	3117	1218	1265
19	153	0040.01	Moderate	No	75.94	\$111,800	\$84,901	\$68,000	3809	45.39	1729	668	787
19	153	0040.04	Middle	No	109.23	\$111,800	\$122,119	\$97,805	3245	17.01	552	1051	1194
19	153	0041.00	Middle	No	90.22	\$111,800	\$100,866	\$80,789	3135	20.70	649	1260	1450
19	153	0042.00	Moderate	No	71.19	\$111,800	\$79,590	\$63,750	3147	38.86	1223	631	819
19	153	0043.00	Middle	No	82.54	\$111,800	\$92,280	\$73,911	4723	31.38	1482	1337	1800
19	153	0044.00	Moderate	No	53.49	\$111,800	\$59,802	\$47,896	4170	50.53	2107	850	1330
19	153	0045.01	Moderate	No	68.68	\$111,800	\$76,784	\$61,500	4092	43.30	1772	928	1315
19	153	0045.02	Middle	No	85.24	\$111,800	\$95,298	\$76,328	2577	25.57	659	647	898
19	153	0046.02	Moderate	No	67.34	\$111,800	\$75,286	\$60,300	6661	45.68	3043	1192	2038
19	153	0046.03	Middle	No	85.27	\$111,800	\$95,332	\$76,352	3667	28.03	1028	1154	1483
19	153	0047.01	Moderate	No	67.07	\$111,800	\$74,984	\$60,061	4272	36.12	1543	1266	1713
19	153	0047.02	Moderate	No	51.09	\$111,800	\$57,119	\$45,745	2990	43.44	1299	248	446
19	153	0048.00	Moderate	No	53.48	\$111,800	\$59,791	\$47,892	3055	71.23	2176	469	793
19	153	0049.00	Moderate	No	52.41	\$111,800	\$58,594	\$46,932	1687	70.24	1185	261	502
19	153	0050.00	Low	No	26.82	\$111,800	\$29,985	\$24,015	3717	76.73	2852	468	1008
19	153	0051.01	Upper	No	126.54	\$111,800	\$141,472	\$113,306	7040	26.22	1846	496	332
19	153	0051.02	Upper	No	136.99	\$111,800	\$153,155	\$122,664	1331	33.96	452	69	42
19	153	0052.00	Low	No	44.23	\$111,800	\$49,449	\$39,609	3207	60.24	1932	262	833
19	153	0053.00	Moderate	No	74.68	\$111,800	\$83,492	\$66,875	2633	44.44	1170	571	806

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19	153	0101.01	Upper	No	138.04	\$111,800	\$154,329	\$123,606	5925	8.91	528	1730	2075
19	153	0101.02	Upper	No	123.19	\$111,800	\$137,726	\$110,310	11046	10.52	1162	2993	3325
19	153	0102.05	Upper	No	128.37	\$111,800	\$143,518	\$114,940	7864	13.19	1037	1656	2215
19	153	0102.07	Upper	No	122.65	\$111,800	\$137,123	\$109,821	4531	12.36	560	1111	1294
19	153	0102.08	Middle	No	93.18	\$111,800	\$104,175	\$83,438	4379	12.74	558	1076	1231
19	153	0102.09	Middle	No	109.52	\$111,800	\$122,443	\$98,065	6225	15.21	947	1534	1750
19	153	0102.11	Middle	No	114.18	\$111,800	\$127,653	\$102,237	3871	13.69	530	1408	1526
19	153	0102.12	Middle	No	106.88	\$111,800	\$119,492	\$95,702	4190	14.73	617	1550	1820
19	153	0102.13	Middle	No	119.74	\$111,800	\$133,869	\$107,216	4744	8.52	404	1301	1450
19	153	0102.14	Middle	No	113.98	\$111,800	\$127,430	\$102,059	9299	15.73	1463	2796	3209
19	153	0102.15	Upper	No	168.34	\$111,800	\$188,204	\$150,735	7047	9.52	671	1746	1824
19	153	0102.16	Middle	No	110.08	\$111,800	\$123,069	\$98,570	16172	13.10	2119	4307	5009
19	153	0104.04	Middle	No	114.44	\$111,800	\$127,944	\$102,476	4682	19.82	928	1328	1392
19	153	0104.06	Middle	No	90.97	\$111,800	\$101,704	\$81,458	3870	20.08	777	1132	1190
19	153	0104.07	Upper	No	154.38	\$111,800	\$172,597	\$138,229	4418	14.40	636	1380	1458
19	153	0104.08	Middle	No	103.07	\$111,800	\$115,232	\$92,292	3943	26.73	1054	1005	1537
19	153	0104.09	Middle	No	106.39	\$111,800	\$118,944	\$95,262	4248	21.07	895	1364	1420
19	153	0104.10	Middle	No	85.26	\$111,800	\$95,321	\$76,346	2535	20.24	513	811	905
19	153	0104.11	Middle	No	88.50	\$111,800	\$98,943	\$79,250	4501	26.79	1206	809	825
19	153	0105.00	Moderate	No	73.49	\$111,800	\$82,162	\$65,809	6297	18.33	1154	2168	2632
19	153	0106.01	Middle	No	87.32	\$111,800	\$97,624	\$78,191	2622	13.84	363	1133	1287
19	153	0106.02	Middle	No	103.91	\$111,800	\$116,171	\$93,042	7142	21.34	1524	2145	2467
19	153	0107.02	Middle	No	112.39	\$111,800	\$125,652	\$100,636	6600	9.82	648	1872	2170
19	153	0107.03	Middle	No	91.82	\$111,800	\$102,655	\$82,218	5264	17.65	929	1134	1267
19	153	0107.07	Middle	No	86.86	\$111,800	\$97,109	\$77,780	3892	17.88	696	1057	1482
19	153	0107.08	Middle	No	117.60	\$111,800	\$131,477	\$105,298	5990	13.22	792	1250	1401
19	153	0107.09	Middle	No	95.58	\$111,800	\$106,858	\$85,583	4423	11.19	495	1252	1511
19	153	0108.03	Middle	No	82.36	\$111,800	\$92,078	\$73,750	5021	19.38	973	1224	1409

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	153	0108.04	Middle	No	118.95	\$111,800	\$132,986	\$106,506	5390	13.12	707	1689	1935
19	153	0108.05	Middle	No	108.21	\$111,800	\$120,979	\$96,895	7148	41.24	2948	1930	2102
19	153	0108.06	Moderate	No	72.52	\$111,800	\$81,077	\$64,940	4389	42.93	1884	1396	1717
19	153	0110.01	Moderate	No	69.86	\$111,800	\$78,103	\$62,560	3527	31.36	1106	881	1356
19	153	0110.21	Middle	No	113.32	\$111,800	\$126,692	\$101,471	4705	15.77	742	1765	1973
19	153	0110.25	Upper	No	131.56	\$111,800	\$147,084	\$117,801	3791	16.78	636	1195	1349
19	153	0110.26	Upper	No	165.09	\$111,800	\$184,571	\$147,821	5644	14.90	841	1632	1846
19	153	0110.27	Middle	No	114.90	\$111,800	\$128,458	\$102,886	6809	22.07	1503	2302	2404
19	153	0110.28	Upper	No	135.92	\$111,800	\$151,959	\$121,702	5322	20.73	1103	1441	1574
19	153	0111.11	Moderate	No	62.87	\$111,800	\$70,289	\$56,301	5205	30.03	1563	1104	1285
19	153	0111.12	Middle	No	114.47	\$111,800	\$127,977	\$102,500	4217	21.32	899	1380	1401
19	153	0111.13	Middle	No	117.40	\$111,800	\$131,253	\$105,125	2397	32.96	790	439	586
19	153	0111.14	Unknown	No	0.00	\$111,800	\$0	\$0	4048	31.27	1266	592	621
19	153	0112.01	Middle	No	104.80	\$111,800	\$117,166	\$93,837	5332	22.28	1188	1519	2104
19	153	0112.03	Upper	No	168.36	\$111,800	\$188,226	\$150,750	3628	14.44	524	1492	1517
19	153	0112.05	Middle	No	92.24	\$111,800	\$103,124	\$82,598	3669	56.01	2055	582	793
19	153	0112.06	Upper	No	126.34	\$111,800	\$141,248	\$113,125	3657	14.82	542	1256	1247
19	153	0113.01	Upper	No	142.32	\$111,800	\$159,114	\$127,434	4278	9.58	410	1233	1035
19	153	0113.02	Middle	No	113.09	\$111,800	\$126,435	\$101,266	3128	11.76	368	599	857
19	153	0113.03	Middle	No	92.73	\$111,800	\$103,672	\$83,031	7426	15.70	1166	1747	2386
19	153	0113.04	Upper	No	181.48	\$111,800	\$202,895	\$162,500	4972	13.31	662	1825	1797
19	153	0113.05	Middle	No	93.92	\$111,800	\$105,003	\$84,099	3193	32.88	1050	508	538
19	153	0114.05	Upper	No	214.12	\$111,800	\$239,386	\$191,719	2970	14.34	426	807	834
19	153	0114.06	Middle	No	88.78	\$111,800	\$99,256	\$79,500	6751	19.94	1346	1605	2159
19	153	0115.00	Upper	No	147.13	\$111,800	\$164,491	\$131,741	7785	6.19	482	2269	2474
19	153	0116.00	Unknown	No	0.00	\$111,800	\$0	\$0	0	0.00	0	0	0
19	153	0117.02	Middle	No	106.35	\$111,800	\$118,899	\$95,227	3906	17.67	690	1133	1380
19	153	0117.03	Upper	No	164.98	\$111,800	\$184,448	\$147,722	6601	16.74	1105	2079	2179
19	153	0117.04	Upper	No	162.10	\$111,800	\$181,228	\$145,150	2719	12.61	343	951	951

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 181 - WARREN COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	181	0201.01	Middle	No	106.27	\$111,800	\$118,810	\$95,156	1854	17.10	317	755	856
19	181	0202.01	Middle	No	102.62	\$111,800	\$114,729	\$91,885	4557	7.90	360	1508	1761
19	181	0202.02	Upper	No	124.76	\$111,800	\$139,482	\$111,713	8296	10.55	875	2194	2366
19	181	0203.00	Upper	No	120.06	\$111,800	\$134,227	\$107,500	3612	9.66	349	1182	1257
19	181	0204.00	Middle	No	112.26	\$111,800	\$125,507	\$100,519	4646	8.07	375	1408	1609
19	181	0205.00	Middle	No	93.63	\$111,800	\$104,678	\$83,843	2341	7.99	187	747	1000
19	181	0206.00	Upper	No	132.36	\$111,800	\$147,978	\$118,516	3736	5.73	214	1071	1130
19	181	0207.01	Middle	No	86.61	\$111,800	\$96,830	\$77,554	1035	11.98	124	149	175
19	181	0207.02	Middle	No	110.47	\$111,800	\$123,505	\$98,918	3698	8.71	322	1209	1332
19	181	0208.00	Middle	No	109.50	\$111,800	\$122,421	\$98,052	3496	7.87	275	927	1040
19	181	0209.00	Moderate	No	75.64	\$111,800	\$84,566	\$67,734	3538	8.56	303	717	942
19	181	0210.00	Moderate	No	79.70	\$111,800	\$89,105	\$71,369	2785	7.61	212	653	1089
19	181	0211.00	Middle	No	102.45	\$111,800	\$114,539	\$91,732	4988	6.84	341	1667	1914
19	181	0212.00	Middle	No	107.54	\$111,800	\$120,230	\$96,292	3821	6.60	252	1339	1602

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2024 FFIEC Census Report - Summary Census Demographic Information

State: 19 - IOWA (IA)

County: 049 - DALLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
19	049	0501.00	Upper	No	152.21	\$111,800	\$170,171	\$136,289	7480	9.34	699	2143	2381
19	049	0502.00	Middle	No	89.26	\$111,800	\$99,793	\$79,929	3953	6.17	244	1185	1462
19	049	0503.00	Moderate	No	67.94	\$111,800	\$75,957	\$60,833	4630	38.57	1786	981	1828
19	049	0504.00	Low	No	49.94	\$111,800	\$55,833	\$44,721	3284	52.04	1709	881	1356
19	049	0505.00	Middle	No	81.07	\$111,800	\$90,636	\$72,596	2080	7.31	152	703	891
19	049	0506.00	Middle	No	108.56	\$111,800	\$121,370	\$97,209	3132	6.77	212	979	1233
19	049	0507.00	Middle	No	110.91	\$111,800	\$123,997	\$99,313	6575	6.84	450	1532	1977
19	049	0508.03	Upper	No	156.09	\$111,800	\$174,509	\$139,766	13572	15.14	2055	3038	3434
19	049	0508.05	Upper	No	179.79	\$111,800	\$201,005	\$160,986	6715	13.70	920	1642	1763
19	049	0508.07	Upper	No	124.80	\$111,800	\$139,526	\$111,750	8483	21.73	1843	2432	2526
19	049	0508.12	Upper	No	156.53	\$111,800	\$175,001	\$140,156	4149	14.27	592	862	1035
19	049	0508.13	Middle	No	117.13	\$111,800	\$130,951	\$104,877	1776	28.04	498	555	685
19	049	0508.14	Upper	No	154.62	\$111,800	\$172,865	\$138,452	5453	24.90	1358	1279	1400
19	049	0508.15	Upper	No	140.88	\$111,800	\$157,504	\$126,146	4257	25.63	1091	1050	1220
19	049	0508.16	Middle	No	108.78	\$111,800	\$121,616	\$97,404	5097	25.86	1318	729	949
19	049	0508.17	Upper	No	148.32	\$111,800	\$165,822	\$132,809	6471	17.88	1157	1989	2140
19	049	0508.18	Upper	No	136.55	\$111,800	\$152,663	\$122,266	4073	25.85	1053	967	1090
19	049	0509.01	Middle	No	100.86	\$111,800	\$112,761	\$90,313	3403	12.02	409	990	1384
19	049	0509.02	Upper	No	144.25	\$111,800	\$161,272	\$129,167	5095	8.32	424	1613	1897

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**CRA File Notice Pursuant to 12 CFR 345.43(b)(2):**

Liberty National Bank's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).

The Liberty National Bank CRA Disclosure Statements may be obtained on the Federal Financial Institution Examination Council's Web site at [www.ffiec.gov/cra](http://www.ffiec.gov/cra).