



## **PUBLIC DISCLOSURE**

August 28, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of Nevada, Missouri  
Charter Number: 3959

100 West Walnut Street  
Nevada, Missouri 64772

Office of the Comptroller of the Currency  
1225 17<sup>th</sup> Street, Suite 300  
Denver, CO 80202

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 **Outstanding**.

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

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is reasonable.
- A substantial majority of the bank's loans are inside the assessment area (AA) by both number and dollar.
- Loans to farms with revenues of less than \$1 million is excellent.
- Loans to consumer borrowers with low-income is reasonable.
- Loans to consumer borrowers with moderate-income is excellent.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is reasonable.

The First National Bank of Nevada's (FNB) quarterly average LTD ratio is reasonable at 56.1 percent. FNB's quarterly average LTD ratio was calculated using data from the Call Reports submitted between March 31, 2019, and December 31, 2021. FNB's quarterly average LTD ratio is lower than five comparable peer banks quarterly average LTD ratio over the same period at 63.15 percent. The highest quarterly average LTD ratio at the comparable peer bank was 78.8 percent, and the lowest was 52.7 percent. The average asset size of the comparable peer bank's is \$114.6 million, with the highest asset size of \$127.5 million and the lowest asset size of \$95.0 million. As of December 31, 2021, FNB's assets totaled \$115.8 million

FNB competes with five other banks located in its AA. FNB also competes with many other financial institutions outside of its AA. Two banks located in FNB's AA are regional banks with locations in multiple states in the Midwest. One competing bank has a national footprint. There is also a Farm Credit Services location in the AA that offers competitive rates on agriculture loans. Call Report data from March 31, 2019, to December 31, 2021, shows that loan levels decreased by 21.8 percent and deposit levels increased by 23.51 percent. The bank received a large influx of deposits due to pandemic stimulus payments and Paycheck Protection Program (PPP) loans from customers and a decrease in net loans as borrowers used the excess funds to pay-down loans.

### Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated and purchased 91.4 percent of its total loans 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.

Table D - 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		
	#	%	#	%		\$	%	\$	%	
Consumer	51	92.7	4	7.3	55	696	97.9	15	2.1	710
Agriculture	45	90.0	5	10	50	3,455	89.5	404	10.5	3,858
<b>Total</b>	<b>96</b>	<b>91.4</b>	<b>9</b>	<b>8.6</b>	<b>105</b>	<b>4,150</b>	<b>90.8</b>	<b>418</b>	<b>9.2</b>	<b>4,568</b>

Source: 01/01/2019 – 12/31/2021 Bank Data  
Due to rounding, totals may not equal 100.0%

## Description of Institution

FNB is a nationally chartered, rural community bank with one location in Nevada, Missouri. FNB is a wholly-owned subsidiary of 1889 BancShares, Inc., a single bank holding company. FNB has two non-deposit taking automated teller machines (ATM). One ATM is located onsite at the bank and one ATM is located offsite at a local grocery store. FNB has not opened or closed any branches or made any significant changes to its corporate structure, including merger or acquisition activities, since the prior CRA examination.

As of December 31, 2021, FNB's assets totaled \$115.8 million. Net loans and leases total \$42.0 million or 36.3 percent of total assets. FNB's loan portfolio composition by dollar amount is 65.9 percent real estate loans, 20.8 percent agricultural loans, 10.1 percent commercial loans, and 3.2 percent consumer loans. The primary products based on loan originations during the review period are agricultural loans by dollar and consumer loans by number. As of December 31, 2021, tier 1 capital totaled \$15.4 million.

FNB has one AA, Vernon County, Missouri, which consists of six census tracts (CTs). During the evaluation period, FNB's AA included five middle-income CTs and one upper-income CT. No low- or moderate-income (LMI) CTs are in the AA. Four of the CTs are categorized as distressed or underserved. The AA does not include a metropolitan statistical area (MSA). In addition, the bank is not required to file Home Mortgage Disclosure Act information.

There are no legal, financial, or other factors impeding FNB's ability to meet the community's credit needs. FNB received a "Satisfactory" rating at the previous CRA examination as of January 28, 2019.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) used small bank examination procedures to evaluate FNB's record of meeting the credit needs of its community through its lending activities. The analysis included a sample of consumer loans and agricultural loans for the scope period from January 1, 2019, through December 31, 2021. FNB's primary lending products for the evaluation period, by number and dollar, are consumer and agriculture loans, respectively. The consumer loan samples include 51 loans originated during the evaluation period in FNB's AA. The agriculture loan samples include 45 loans originated during the evaluation period in FNB's AA.

### 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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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.

The bank is located only in Missouri, with one AA in the state, Vernon County.

The bank’s overall rating is based solely on the ratings in the state of Missouri.

The MMSA rating and state ratings are based on performance in all bank 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) or 195.28(c), respectively, in determining a national bank’s 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) 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.

## State Rating

### State of Missouri

**CRA rating for the State of Missouri<sup>1</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- Loans to farms with revenues of less than \$1 million is excellent.
- Loans to consumer borrowers with low-income is reasonable.
- Loans to consumer borrowers with moderate-income is excellent.

### Description of Institution's Operations in Missouri

#### Vernon County Full-Scope Assessment Area

The Vernon County AA consists of six CTs and encompasses all of Vernon County, Missouri. The AA includes the whole county with one upper-income CT and five middle-income CTs. The bank's location is in a middle-income CT. There are four underserved or distressed middle-income CT in the AA. Vernon County is in a non-MSA area of Missouri. The town of Nevada, Missouri, where FNB is located, is in the center of the county.

The AA population is 19,710 (2020). The median family income was \$48,341 (2021). As of December 2021, based on the Missouri Department of Labor data, Vernon County's unemployment rate was 2.3 percent, compared to the state of Missouri unemployment rate at 3.3 percent and the national unemployment rate at 3.9 percent.

Primary businesses in Vernon County include manufacturing, retail sales, healthcare, and agriculture. Major employers of Vernon County include 3M, Nevada R-5 School District, Nevada Regional Medical Center, and Walmart.

Competition within the AA is strong. There are six total financial institutions in the FNB market area. FNB holds 22.7 percent of the deposit market share in its AA, which ranks first out of six financial institutions in the AA. Primary competitors include Metz Banking Company, U.S. Bank, N.A., and Community National Bank & Trust. FNB also competes with Farm Credit Services for agricultural loans.

We reviewed one community contact made during the evaluation period. The contact serves the Vernon County AA and other surrounding counties. The contact stated the community is suffering from the economic effects spurred by the COVID-19 pandemic. The contact also stated many small businesses permanently closed in 2020. The community has enough affordable housing but lacks middle-income housing that would attract workers. The contact discussed the banking needs of the community, and that there are enough financial services to meet needs, but the community has unfulfilled small farm, small

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

business, home mortgage, and consumer credit needs. The contact described local financial institutions as generally responsive to community needs, with exceptions of individuals, farms, and small businesses being underserved. The contact stated that financial institutions offer credit to customers who have a relationship with the local bank, but as bigger banks acquire local banks, those relationships are becoming less common and many customers in the community do not have a sufficient or good credit history.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Vernon County</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	6	0.0	0.0	83.3	16.7	0.0
Population by Geography	20,878	0.0	0.0	85.4	14.6	0.0
Housing Units by Geography	9,477	0.0	0.0	86.2	13.8	0.0
Owner-Occupied Units by Geography	5,412	0.0	0.0	79.9	20.1	0.0
Occupied Rental Units by Geography	2,628	0.0	0.0	96.8	3.2	0.0
Vacant Units by Geography	1,437	0.0	0.0	90.7	9.3	0.0
Businesses by Geography	1,323	0.0	0.0	89.5	10.5	0.0
Farms by Geography	126	0.0	0.0	80.2	19.8	0.0
Family Distribution by Income Level	5,468	19.3	17.3	23.3	40.1	0.0
Household Distribution by Income Level	8,040	20.1	18.0	18.3	43.6	0.0
Median Family Income Non-MSAs – MO		\$48,341	Median Housing Value			\$95,162
Weighted Average of Median Household Income		\$39,853	Median Gross Rent			\$618
Households Below Poverty Level		14.7%	Families Below Poverty Level			11.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in Missouri

The OCC used the small bank examination procedures to evaluate FNB's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019, through December 31, 2021. The bank has one non-MSA AA which encompasses all of Vernon County. Conclusions were based on the bank's consumer and agricultural loan.

## **LENDING TEST**

The bank's performance under the Lending Test in Missouri is rated Outstanding.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Vernon County AA is excellent.

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

There are no LMI CTs in the bank's AA; therefore, no meaningful analysis could be performed.

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

The bank exhibits an excellent distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered by the bank.

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

Refer to Table T in the state of Missouri 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 with gross revenues under \$1 million is excellent at 95.6 percent when compared to demographics of 98.4 percent. The bank also significantly exceeds aggregate lending of other institutions at 41.5 percent.

#### ***Consumer Loans***

Refer to Table V in the state of Missouri section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Consumer lending to borrowers of different incomes is reasonable. Lending to low-income borrowers is reasonable at 13.7 percent compared to demographics of 20.1 percent. Lending to moderate-income borrowers is excellent at 31.4 percent compared to demographics of 18.0 percent.

While loans to low-income borrowers is lower than the demographics, there are many factors impacting the bank's ability to lend to this demographic. There is significant competition for loans in the bank's AA with five other banks competing for loan customers. There is a 14.7 percent household poverty level in the bank's AA, making it difficult for those lower-income individuals to qualify for a loan. Market competition, poverty level, and a decrease in loan demand impacted low-income borrowing. FNB has a low loan application denial rate as the bank attempts to assist its customers with their needs while observing its safety and soundness requirements.

Out of the 51 consumer loans sampled in the AA, 31.4 percent were small dollar loans of \$5,000 or less. The bank demonstrates a willingness to assist LMI consumers by offering small dollar loans that may not be as profitable for the bank than large dollar loans.

## **Responses to Complaints**

FNB has not received any CRA or related complaints during the evaluation period.

## Appendix A: Scope of Examination

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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 MSAs and non-MSAs 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”.

<b>Time Period Reviewed:</b>	01/01/2019 – 12/31/2021	
<b>Bank Products Reviewed:</b>	Consumer and Agricultural Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Missouri	Small Bank	

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	The First National Bank of Nevada
Overall Bank:	Lending Test Rating
<b>The First National Bank of Nevada</b>	Outstanding
State:	
<b>Missouri</b>	Outstanding

## 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 investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

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

**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/assessment area. 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 T. 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 thousand) 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.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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.

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2019-21</b>	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Vernon County	45	3455	100	142	98.4	95.6	41.5	0.8	4.4	0.8	0.0	
<b>Total</b>	<b>45</b>	<b>3455</b>	<b>100</b>	<b>142</b>	<b>98.4</b>	<b>95.6</b>	<b>41.5</b>	<b>0.8</b>	<b>4.4</b>	<b>0.8</b>	<b>0.0</b>	

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2019-21</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Vernon County	51	696	100	20.1	13.7	18.0	31.4	18.3	15.7	43.6	39.2	0.0	0.0	
<b>Total</b>	<b>51</b>	<b>696</b>	<b>100</b>	<b>20.1</b>	<b>13.7</b>	<b>18.0</b>	<b>31.4</b>	<b>18.3</b>	<b>15.7</b>	<b>43.6</b>	<b>39.2</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

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.