



PUBLIC DISCLOSURE

July 20, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home FS&LA of Grand Island
Charter Number 703519

221 South Locust Street
Grand Island, Nebraska 68801

Office of the Comptroller of the Currency
13710 FNB Parkway, Omaha, Nebraska

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:

- Home FS&LA of Grand Island (Home Federal) originates a majority of loans to customers located inside the bank's assessment areas (AAs).
- Home Federal's loan-to-deposit ratio is reasonable considering the bank's size, financial condition, and the credit needs of its AAs.
- Home Federal's distribution of loans to borrowers of different income levels is excellent compared to AA demographics.
- Home Federal's distribution of loans across geographies of different income levels is excellent compared to AA demographics.

Loan-to-Deposit Ratio

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

Home Federal's average loan-to-deposit ratio was 75.3 percent for the 12 quarters from January 1, 2017 to December 31, 2019. The ratio ranged from a quarterly low of 69.6 percent to a quarterly high of 81.7 percent. We considered the volume of loans sold to the secondary market while evaluating the bank's loan-to-deposit ratio. The bank sold a large amount of loans in 2017, 2018, and 2019 to the secondary market. If not sold, these loans would raise the loan-to-deposit ratio significantly.

Home Federal's average loan-to-deposit ratio is compared to the average loan-to-deposit ratio of other community banks operating in the bank's AAs. The quarterly loan-to-deposit ratio for competitor banks was 93.0 percent with an average quarterly low of 83.9 percent and an average quarterly high of 106.4 percent.

Lending in Assessment Area

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

The bank originated and purchased 79.9 percent by number and 75.4 percent by dollar volume of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at a bank-wide level, rather than an 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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	739	79.8	187	20.2	926	103,093	75.4	33,582	24.6	136,675
Consumer	17	85.0	3	15.0	20	156	86.7	24	13.3	180
Total	756	79.9	190	20.1	946	103,249	75.4	33,606	24.6	136,855

Source: Bank Data

Due to Rounding, totals may not equal 100.0%

The categories of loans analyzed were home mortgage loans and consumer loans. For home mortgage loans, all loan originated during the evaluation period were analyzed using Home Mortgage Disclosure Act (HMDA) reporting data. For consumer loans, a sample of loans was selected.

Description of Institution

Home Federal is a mutual savings association headquartered in Grand Island, Nebraska. It operates as a single-state institution with no holding company. Home Federal had total assets of \$292 million and tier one capital of \$36 million as of December 31, 2019. Net loans and leases represented 67.8 percent of total assets as of December 31, 2019. Home Federal's primary loan concentrations include home mortgage, consumer, commercial real estate, and commercial & industrial loans. Home mortgage loans and consumer loans accounted for 83.3 percent of total originations by number and 53.2 percent by dollar volume during the evaluation period.

Home Federal did not merge with or acquire any banking institutions during the evaluation period.

Home Federal operates in central Nebraska and has two rating areas. The two rating areas are the Hall County metropolitan statistical area (MSA) AA and Nebraska Non-MSA AA. The Hall County MSA AA is comprised entirely of Hall County which represents 14 census tracts (CTs). The Nebraska Non-MSA AA is comprised of Dawson, Gosper, Nuckolls, Adams, and Phelps counties. The Nebraska Non-MSA AA represents 22 CTs.

Home Federal offers a full range of credit products within its AAs, including residential mortgage, commercial, agricultural, and consumer loans. Home Federal also offers a full range of deposit products to businesses and individuals. There are eight branch locations with four inside of Hall County and four outside of the county. All but one branch, located in Hall County, is a full-service location. The bank has 17 ATMs. Nine of these ATMs are deposit taking. All ATMs are located in Hall County, except for two which are located at the Hastings branch and Lexington branch.

There are no known legal, financial, or other factors which impede Home Federal's ability to help meet the credit needs of its AAs. Home Federal received a Satisfactory rating in its last performance evaluation dated May 8, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Home Federal was evaluated under the Small Bank examination procedures. We evaluated home purchase, home improvement, and home refinance mortgage loans that Home Federal reported under the HMDA and a sample of consumer loans for the period of January 1, 2017 through December 31, 2019. This period is representative of Home Federal's activities since the previous CRA examination.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same 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 based on the Nebraska state rating.

The Hall County MSA AA was weighted more heavily than the Nebraska Non-MSA AA. The Hall County AA accounts for 50 percent of the full-service branch network, the majority of total deposits, and the majority of loan originations during the evaluation period.

State ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state 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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

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 Nebraska

CRA rating for the State of Nebraska: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- Home Federal originates a majority of loans to customers located inside the bank's AAs.
- The distribution of loans to borrowers of different income levels is excellent.
- The distribution of loans to borrowers across geographies of different income levels is excellent.
- Home Federal's loan-to-deposit ratio is reasonable considering the bank's size, financial condition, and the credit needs of its AAs.

Description of Institution's Operations in Nebraska

Home Federal's primary focus is consistent with the traditional community bank model. Home Federal offers a full range of credit products within its AAs, including agricultural, commercial, consumer, and home mortgage loans. All the bank's operations are located in Nebraska.

The bank operates eight branches, nine deposit taking ATMs, and eight basic services. The bank ranks fourth out of fifteen for deposits in the Hall County MSA AA at \$212 million (10.7 percent of total market share). In the Nebraska Non-MSA AA, the bank ranks twenty-second out of twenty-six at \$33.9 million (1.5 percent of total market share). All the bank's deposits are located within the AA. The bank has several large competitors in the local market which include: Five Points Bank, Wells Fargo Bank, Exchange Bank, US Bank and First National Bank of Omaha. Additionally, the bank competes with Grand Island headquartered Equitable Bank which places fifth for local deposits in the Hall County MSA AA.

In conducting the evaluation of Home Federal's CRA performance, three interviews were conducted with organizations within the AAs.

Hall County MSA AA

- The contact from a local housing group stated that Grand Island has a high supply of one bedroom and efficiency apartments, but a lack of multi-room units. The contact stated that there is a plan to promote the City of Grand Island housing development and re-development for low- and moderate-income families.

- The contact from a local economic development group stated the local economy was strong with a continued need for more housing units, including affordable housing units. The contact stated that the financial institutions in the area are active in the community and had no negative comments about any of the institutions.

Nebraska Non-MSA AA

The contact from a local economic development group stated economic conditions in rural areas are steady but can struggle if dependent on the agricultural economy. The contact also stated the need for more updated housing. The contact mentioned that banks in the communities are very involved in various projects and are always looking for ways to help the communities.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Hall County MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	28.6	28.6	42.9	0.0
Population by Geography	60,792	0.0	35.1	29.3	35.6	0.0
Housing Units by Geography	23,982	0.0	33.3	30.2	36.5	0.0
Owner-Occupied Units by Geography	13,919	0.0	29.3	28.2	42.5	0.0
Occupied Rental Units by Geography	8,514	0.0	40.1	32.7	27.2	0.0
Vacant Units by Geography	1,549	0.0	32.0	34.3	33.6	0.0
Businesses by Geography	4,038	0.0	27.5	32.6	39.8	0.0
Farms by Geography	301	0.0	11.6	10.0	78.4	0.0
Family Distribution by Income Level	14,832	19.7	19.0	23.7	37.6	0.0
Household Distribution by Income Level	22,433	23.7	17.2	21.6	37.6	0.0
Median Family Income MSA - 24260 Grand Island, NE MSA		\$57,552	Median Housing Value			\$127,579
			Median Gross Rent			\$671
			Families Below Poverty Level			11.9%
<p><i>Source: 2015 ACS and 2019 D&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></p>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nebraska Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	9.1	72.7	18.2	0.0
Population by Geography	71,094	0.0	11.1	66.4	22.5	0.0
Housing Units by Geography	31,649	0.0	9.4	69.0	21.5	0.0
Owner-Occupied Units by Geography	19,511	0.0	7.6	66.2	26.2	0.0
Occupied Rental Units by Geography	8,499	0.0	14.3	71.3	14.4	0.0
Vacant Units by Geography	3,639	0.0	7.9	78.8	13.2	0.0
Businesses by Geography	5,158	0.0	7.3	73.5	19.2	0.0
Farms by Geography	1,014	0.0	2.0	70.0	28.0	0.0
Family Distribution by Income Level	18,250	18.0	19.4	23.0	39.6	0.0
Household Distribution by Income Level	28,010	22.3	17.8	18.4	41.5	0.0
Median Family Income Non-MSAs - NE		\$61,457	Median Housing Value			\$97,201
			Median Gross Rent			\$626
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS and 2019 D&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 Nebraska

Home Federal operates in two AAs in the state of Nebraska. A full-scope review was performed for both the Hall County MSA AA and the Nebraska Non-MSA AA.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Hall County MSA AA and Nebraska Non-MSA AA is excellent.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

The geographic distribution of home mortgage loans to CTs of different income levels is reasonable. Home Federal originated 22.2 percent and 23.3 percent of home mortgage loans in moderate-income CTs in the Hall County MSA AA and Nebraska Non-MSA AA, respectively. This compares reasonably to aggregate HMDA data, which shows 29.7 percent in the Hall County MSA AA and 5.6 percent in the Nebraska Non-MSA AA. There are no low-income CT's in the bank's AAs.

Refer to Table O in the state of Nebraska section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Consumer Loans

The geographic distribution of consumer loans to CTs of different income levels is excellent. Home Federal originated 35.0 percent and 45.0 percent of consumer loans in moderate-income CTs in the Hall County MSA AA and Nebraska Non-MSA AA, respectively. This compares favorably to the percent of households in moderate-income CTs at 33.4 percent in the Hall County MSA AA and 9.6 percent in the Nebraska Non-MSA AA.

Refer to Table U in the state of Nebraska section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Distribution of Loans by Income Level of the Borrower

Home Federal exhibits an excellent distribution of loans to individuals of different income levels given the product lines offered by the bank.

Home Mortgage Loans

The distribution of home mortgage loans to borrowers of different income levels is reasonable. Home Federal originated 7.0 percent and 14.6 percent of home mortgage loans to low-income borrowers respectively in the Hall County MSA AA and Nebraska Non-MSA AA. This compares reasonably to aggregate data which shows 8.2 percent in the Hall County MSA AA and 8.9 percent in Nebraska Non-MSA AA. The bank originated 15.0 percent and 30.0 percent of home mortgage loans to moderate-income borrowers respectively in the Hall County MSA AA and Nebraska Non-MSA AA. This compares reasonably to aggregate data which shows 20.0 percent for both the Hall County MSA AA and Nebraska Non-MSA AA.

Refer to Table P in the state of Nebraska section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Consumer Loans

The distribution of consumer loans to borrowers of different income levels is excellent. Home Federal originated 35.0 percent and 25.0 percent of consumer loans to low- income borrowers in the Hall County MSA AA and Nebraska Non-MSA AA, respectively. This compares favorably to the percent of low-income households in the AAs of 23.7 percent and 22.3 percent in the Hall County MSA AA and Nebraska Non-MSA AA, respectively. The bank originated 20.0 percent and 45.0 percent of loans to moderate-income borrowers in the Hall County MSA AA and Nebraska Non-MSA AA, respectively. This compares favorably to the percent of moderate-income households in the AAs of 17.2 percent and 17.8 percent in the Hall County MSA AA and Nebraska Non-MSA AA.

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

Responses to Complaints

There were no complaints relating to the bank's CRA performance during the assessment 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 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”.

Time Period Reviewed:	01/01/2017 to 12/31/2019	
Bank Products Reviewed:	Home Mortgage and Consumer Loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Nebraska		
Hall County MSA	Full-Scope	The AA consists of Hall County
Nebraska Non-MSA	Full-Scope	The AA includes Dawson, Gosper, Nuckolls, Adams, and Phelps Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS: Home Federal FS&LA of Grand Island	
Overall Bank:	Lending Test Rating
Home FS& LA of Grand Island	Outstanding
State:	
Nebraska	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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 30th 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage 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 families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

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.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017-19

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Hall County MSA	499	74,830	67.5	1,588	0.0	0.0	0.0	29.3	22.2	29.7	28.2	30.7	31.2	42.5	47.1	39.2	0.0	0.0	0.0
NE Non-MSA	240	28,263	32.5	1,458	0.0	0.0	0.0	7.6	23.3	5.6	66.2	65.0	65.7	26.2	11.7	28.7	0.0	0.0	0.0
Total	739	103,093	100.0	3,046	0.0	0.0	0.0	16.6	22.6	18.1	50.4	41.8	47.7	33.0	35.6	34.2	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Hall County MSA	499	74,830	67.5	1,588	19.7	7.0	8.2	19.0	15.0	20.0	23.7	25.1	21.8	37.6	46.1	25.7	0.0	6.8	24.3
NE Non-MSA	240	28,263	32.5	1,458	18.0	14.6	8.9	19.4	30.0	20.0	23.0	22.1	20.9	39.6	27.5	25.7	0.0	5.8	24.6
Total	739	103,093	100.0	3,046	18.8	9.5	8.6	19.2	19.9	20.0	23.3	24.1	21.4	38.7	40.1	25.7	0.0	6.5	24.4

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2019 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2017-19	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Hall County	20	\$172	50.0	0.0	0	33.4	35.0	29.9	25	36.7	40.0	0.0	0	
NE Non-MSA	20	\$201	50.0	0.0	0	9.6	45.0	67.8	35	22.6	20.0	0.0	0	
Total	40	\$373	100	0.0	0	20.2	40	50.9	30	28.9	30	0.0	0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2017-19	
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	
Hall County MSA AA	20	\$172	50.0	23.7	35.0	17.2	20.0	21.6	20.0	37.6	25	0.0	0	
NE Non - MSA AA	20	\$201	50.0	22.3	25.0	17.8	45.0	18.4	25.0	41.5	5	0.0	0	
Total	40	\$373	100	22.9	30	17.5	32.5	19.8	22.5	39.8	15	0.0	0	
<i>Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data. Due to rounding, totals may not equal 100.0%</i>														