



PUBLIC DISCLOSURE

July 22, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American National Bank
Charter Number: 15435

8990 West Dodge Road
Omaha, NE 68114

Office of the Comptroller of the Currency

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Suite 110
Omaha, NE 68154-5298

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.

Table of Contents

Overall CRA Rating.....	3
Lending in Assessment Area	3
Description of Institution	4
Scope of the Evaluation	5
Evaluation Period/Products Evaluated.....	5
Selection of Areas for Full-Scope Review	6
Ratings	6
Discriminatory or Other Illegal Credit Practices Review	7
Multistate Metropolitan Statistical Area Rating	8
Omaha-Council Bluffs NE-IA (Omaha) MMSA.....	8
State Ratings	17
State of Minnesota	17
State of Nebraska	26
Appendix A: Scope of Examination	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

Overall CRA Rating

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

The following table indicates the performance level of American National Bank (ANB) with respect to the Lending, Investment, and Service Tests:

Performance Levels	American National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
Low Satisfactory			
Needs to Improve		X	
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on **Outstanding** performance in all three rating areas.
- The Investment Test Rating is based on **Needs to Improve** ratings in two rating areas, the Omaha-Council Bluffs NE-IA (Omaha) multistate metropolitan statistical area (MMSA) and state of Nebraska, despite a High Satisfactory rating in the state of Minnesota. Overall conclusions are based on a weighted average, relative to deposits, of the three rating areas. The Omaha MMSA received considerable weight due to the large concentration of deposits.
- The Service Test rating is based on **Outstanding** ratings in two rating areas, the Omaha MMSA and state of Nebraska, and a High Satisfactory rating in the state of Minnesota.

Lending in Assessment Area

A high percentage of ANB's loans are in its assessment areas (AA).

ANB originated and purchased 81.4 percent of its total loans inside its 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. Refer to the table below for additional information.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	4,516	87.4	651	12.6	5,167	932,233,083	79.0	247,619,121	21.0	1,179,852,204
Small Business	3,278	73.3	1,193	26.7	4,471	626,560,000	63.6	359,007,000	36.4	985,567,000
Small Farm	581	89.5	68	10.5	649	87,767,000	92.5	7,067,000	7.5	94,834,000
Total	8,375	81.4	1,912	18.6	10,287	1,646,560,083	72.8	613,693,121	27.2	2,260,253,204

Description of Institution

ANB is a \$4.9 billion interstate institution headquartered in Omaha, Nebraska. ANB is a wholly owned subsidiary of a one-bank holding company, American National Corporation (ANC), also located in Omaha, Nebraska. ANB had no merger or acquisition activity during the evaluation period. ANB operates 37 branches. No branches were opened or closed during the evaluation period. ANB opened a loan production office in New Brighton, Minnesota on October 14, 2022. ANB closed nine ATM's during the evaluation period.

For purposes of the Community Reinvestment Act (CRA), ANB operates with three rating areas and four AAs. The rating areas include the Omaha MMSA, state of Minnesota, and state of Nebraska. The AAs include the Omaha MMSA AA, the Lincoln MSA AA, the Nebraska Non-MSA AA, and the Minneapolis-St. Paul (Minneapolis) MSA AA.

ANB operated 37 branches in Nebraska, Iowa, and Minnesota during the evaluation period. The majority of ANB's branches are located in Nebraska with 16 branches located on the Nebraska side of the Omaha MMSA. ANB also operates one branch each in the following Nebraska towns: Elk Creek, Fairbury, Falls City, Humboldt, Lincoln, Nebraska City, and Tecumseh. ANB operated seven branches in Iowa, all of which are included in the Omaha MMSA, and seven branches in Minnesota, all of which are included in the Minneapolis MSA. ANB operated 89 ATMs during the evaluation period. Fifty-three of the ATMs, which includes the bank's four deposit-taking ATMs, were located in the Omaha MMSA, four were located in the Lincoln MSA, 24 were located in the Nebraska Non-MSA, and 7 were located in the Minneapolis MSA. ANB operates one ATM that is located in Wakefield, Nebraska, which is located outside the bank's AAs. Refer to the MMSA or State rating sections of this performance evaluation (PE) for details of ANB's performance by AA.

ANB offers a full range of credit products within its AAs, including agricultural, commercial, consumer, and real estate loans. As of December 31, 2022, net loans represented 77 percent of total assets and tier 1 capital was \$439.2 million. The loan portfolio consisted of commercial and commercial real estate loans totaling 70 percent, consumer loans totaling 23 percent, 1-4 family residential loans totaling 6 percent and agricultural loans totaling 1 percent.

ANB offers a full range of deposit products to businesses and individuals, including alternative delivery systems such as direct deposit and access to electronic banking services (bill payment, mobile banking, telephone banking, and electronic statements).

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. ANB was last evaluated under the CRA on October 28, 2019, at which time the bank received a rating of Satisfactory.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This PE assesses ANB's CRA performance under the large retail bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2019 to December 31, 2022.

Examiners considered ANB's home mortgage, small business, and small farm lending, Community Development (CD) Lending, CD investments (including grants and donations), and CD services. Management did not elect to have consumer lending evaluated. Examiners considered loans originated by ANB's affiliate when evaluating CD loans, investments, and services. The review included an assessment of the affiliate's ability to lend or invest in ANB's AAs. Examiners considered activities performed by the American National Community Development Corporation (ANCDC) during the evaluation period. ANCDC was established by ANC in 2004 to promote public welfare by making investments designed primarily to benefit low- or moderate-income areas or individuals through the development of affordable housing and fostering the revitalization or stabilization of low- or moderate-income areas.

Examiners considered qualifying activities performed in response to the significant impact of the COVID-19 pandemic across the United States that occurred during the evaluation period. This included consideration of loans made under the Small Business Administration's (SBA) Payroll Protection Program (PPP) as either small loans to businesses or farms under the borrower and geographic distribution of lending analysis, or as CD loans, depending on their size.

Due to updated 2020 Census data, census tract income level designation changes became effective January 1, 2022. Examiners must analyze loan data against the applicable demographic data for each period, resulting in multiple analyses and presentation of data. Examiners analyzed home mortgage loans and small loans to businesses and farm data from January 1, 2019, through December 31, 2021 (2019-2021 analysis period), using 2015 American Community Survey (ACS) demographic information. Examiners analyzed home mortgage loans and small loans to businesses and farms data from January 1, 2022, through December 31, 2022 (2022 analysis period), using 2020 Census demographic information. Examiners placed more weight on the 2019-2021 analysis period as it covered more of the overall evaluation period and therefore reflected higher volumes of lending.

On June 5, 2020, the OCC published a modernized CRA Rule. The June 2020 CRA Rule was subsequently rescinded on December 14, 2021. The Rule was in effect from October 1, 2020, until December 31, 2021. While in force, the rule expanded bank lending, investment, and services activities that qualified for positive CRA consideration. This included other activities that met the credit needs of economically-disadvantaged individuals and entities, low- and moderate-income geographies, and other identified areas of need in banks' communities. The

2020 CRA Rule also expanded the circumstances in which banks received pro-rata consideration for qualifying activities beyond those activities that received consideration under the current framework. Certain CD activities that provided some benefit to, but did not primarily benefit, specified populations, entities, or areas would receive pro-rata credit equal to the partial benefit provided. Finally, the June 2020 CRA Rule allowed for allocation of an activity across all of a bank's AAs and other MSAs or non-MSAs served by the activity according to the share of the bank's deposits in those areas, to the extent the bank cannot document that the services or funding it provided was allocated to a particular project. An activity that met these qualifying criteria under the June 2020 CRA rule that ANB conducted between October 1, 2020, and December 31, 2021, remained a qualifying activity even after rescission of the June 2020 CRA rule and were included in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA) or MMSA 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. Examiners elected to perform full-scope reviews for all AAs during this evaluation.

Ratings

ANB's overall rating is a blend of the MMSA and state ratings.

When determining conclusions, examiners weighted ANB's performance in the Omaha MMSA most heavily. The Omaha MMSA AA represents 64 percent of branch locations, 74 percent of deposit volume as of June 30, 2022, and 74 percent of the home mortgage, small business, and small farm loan volume by dollar during the evaluation period. Performance in the Omaha MMSA received 75 percent weight in final conclusions, followed by the State of Minnesota receiving 20 percent weight, and the State of Nebraska receiving 5 percent weight.

When determining conclusions for the Lending Test, examiners weighted loan products to be reflective of ANB's loan volume by product type for each individual AA during the evaluation period. More weight was placed on the loan product(s) with more loan originations or purchases within each individual AA. Refer to the scope section of each rating area for details on how loan products were weighted.

The MMSA and state ratings are based on performance in all bank AAs within those areas. 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 C.F.R. §25.28(c), 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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

Multistate Metropolitan Statistical Area Rating

Omaha-Council Bluffs NE-IA (Omaha) MMSA

CRA rating for the Omaha MMSA¹: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Needs to Improve

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to credit needs in ANB's AA.
- ANB exhibits excellent geographic distribution of loans in the AA.
- ANB exhibits good distribution of loans to borrowers of different income levels and businesses and farms of different sizes.
- ANB is a leader in providing CD loans to its AA. CD lending was consistent with the Outstanding Lending Test rating.
- ANB has a poor level of qualified CD investments and grants.
- ANB provided a relatively high level of CD services.

Description of Institution's Operations in Omaha-Council Bluffs NE-IA MMSA

The Omaha MMSA represents ANB's primary area of operations. The Omaha MMSA includes Douglas and Sarpy counties in Nebraska, and Harrison and Pottawattamie counties in Iowa. ANB operates 23 branches, four deposit-taking ATMs, and 49 cash-dispensing ATMs in the AA.

As of June 30, 2022, ANB had \$3 billion in deposits in the Omaha MMSA AA. This represents 74 percent of total bank deposits. ANB ranks fourth in deposit market share in the Omaha MMSA with a total deposit market share of 8.4 percent.

ANB's primary business focus in the Omaha MMSA is home mortgage and commercial loans. During the evaluation period, ANB made \$1.2 billion, or 74 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this AA. This rating area was ANB's largest in terms of deposits held and dollar volume of loans originated or purchased.

Competition in the Omaha MMSA is strong. According to the June 30, 2022, FDIC Deposit Market Share Report, ANB ranked fourth out of 54 deposit-taking institutions operating in the

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Omaha MMSA. Competitors in the AA who held a greater market share than ANB include First National Bank of Omaha, Wells Fargo Bank, N.A., and U.S. Bank, N.A. First National Bank of Omaha, Wells Fargo Bank, N.A., and U.S. Bank, N.A. are significantly larger in asset size than ANB and collectively control 53 percent of the deposit market share in the Omaha MMSA AA.

The following tables provide information on the demographic composition of the Omaha MMSA for each evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Omaha-Council Bluffs NE-IA MMSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	234	12.8	23.1	38.9	25.2	0.0
Population by Geography	814,527	9.7	22.4	39.4	28.6	0.0
Housing Units by Geography	336,191	10.1	23.0	41.2	25.7	0.0
Owner-Occupied Units by Geography	201,940	5.1	19.7	41.4	33.8	0.0
Occupied Rental Units by Geography	111,240	16.5	28.2	42.0	13.2	0.0
Vacant Units by Geography	23,011	22.2	26.7	35.6	15.5	0.0
Businesses by Geography	68,336	6.8	16.5	43.6	33.1	0.0
Farms by Geography	3,007	2.9	11.6	52.3	33.2	0.0
Family Distribution by Income Level	203,368	21.0	17.9	21.2	40.0	0.0
Household Distribution by Income Level	313,180	23.7	16.8	18.3	41.2	0.0
Median Family Income MSA - 36540 Omaha-Council Bluffs, NE-IA MSA		\$73,632	Median Housing Value			\$150,936
			Median Gross Rent			\$828
			Families Below Poverty Level			8.9%
<i>Source: 2015 ACS and 2021 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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Omaha-Council Bluffs NE-IA MMSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	245	6.9	27.3	38.0	27.8	0.0
Population by Geography	883,379	4.9	24.6	38.1	32.4	0.0
Housing Units by Geography	353,889	4.8	25.9	40.9	28.4	0.0
Owner-Occupied Units by Geography	213,695	2.7	20.1	41.7	35.5	0.0
Occupied Rental Units by Geography	118,024	7.8	34.9	39.6	17.7	0.0
Vacant Units by Geography	22,170	9.5	33.9	39.3	17.3	0.0
Businesses by Geography	78,811	3.6	19.5	40.5	36.4	0.0
Farms by Geography	3,256	1.8	13.0	53.0	32.2	0.0
Family Distribution by Income Level	212,830	19.5	18.4	22.7	39.4	0.0
Household Distribution by Income Level	331,719	23.3	16.6	18.8	41.2	0.0
Median Family Income MSA - 36540 Omaha-Council Bluffs, NE-IA MSA		\$87,733	Median Housing Value			\$187,615
			Median Gross Rent			\$972
			Families Below Poverty Level			6.3%
<i>Source: 2020 U.S. Census and 2022 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>						

Data from Moody’s Analytics over the evaluation periods indicated that the Omaha MMSA employment growth is slower than statewide and national rates. Finance and manufacturing industries have weakened, while the logistics industry has strengthened. At the end of the evaluation period, unemployment was below the pre-pandemic rate and remains among the lowest across all metro areas and divisions.

Based on data from the U.S. Bureau of Labor Statistics (BLS), the unemployment rate in the Omaha MMSA was 3.6 percent in January 2019, as high as 9.3 percent in April 2020, and 2.3 percent in December 2022. Major employers in the AA included: Offutt Air Force Base; Nebraska Medicine; CHI; Methodist Health System; Mutual of Omaha; First National Bank; Fiserv; and Union Pacific Railroad.

Examiners reviewed two community contacts in the Omaha MMSA as part of this examination. The first contact was completed via telephone with the regional director of an organization that strengthens local economies by delivering research-based education to address current and emerging challenges. The contact stated that the local economy is good, while the commercial sector continues to rebound from the COVID-19 pandemic. The contact noted that small business, small farm, and affordable mortgage lending are the area’s primary credit needs. The second contact was with the VP of economic development at a chamber of commerce within the MSA. The contact stated the area’s economic conditions remain strong with very low unemployment. The contact noted that the area’s primary credit needs are supporting affordable housing and expansion of childcare facilities. Both contacts believe financial institutions in the area are well-regarded and are not aware of any gaps in lending.

Scope of Evaluation in the Omaha-Council Bluffs NE-IA MMSA

The Office of the Comptroller of the Currency (OCC) completed a full-scope review of the Omaha MMSA. Under the lending test, home mortgage loans received the most weight while small loans to farms received the least.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OMAHA-COUNCIL BLUFFS NE-IA MMSA

LENDING TEST

ANB's performance under the Lending Test in the Omaha MMSA is rated Outstanding.

Based on a full-scope review, ANB's performance in the Omaha MMSA is excellent.

Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans							
AA	Home Mortgage	Small Business	Small Farm	CD	Total	% MMSA Loans	% MMSA Deposits
Omaha MMSA	3,881	2,200	432	65	6,578	100.0	100.0

Dollar Volume of Loans (\$000s)							
AA	Home Mortgage	Small Business	Small Farm	CD	Total	% MMSA Loans	% MMSA Loans
Omaha MMSA	717,639	426,216	70,813	132,193	1,346,861	100.0	100.0

Based on the FDIC Market Share report from June 30, 2022, there are 54 deposit-taking institutions with one or more banking offices in the Omaha MMSA. ANB ranks fourth with a deposit market share of 8.4 percent.

ANB's lending market share is excellent compared to its deposit market share in the Omaha MMSA AA. Peer home mortgage data for 2022 indicates ANB ranks ninth among 405 lenders that reported home purchase loans with a market share of 2.2 percent based on the number of loans. This is the equivalent to the top two percent of lenders in the AA. Peer small business loan data for 2022 indicates ANB ranks 11th among 114 lenders that reported small business loans with a market share of 2 percent based on the number of loans. This is the equivalent to the top 10 percent of lenders in the AA. Peer small loans to farms data for 2022 indicates ANB ranks third among 24 lenders that reported small loans to farms with a market share of 15.1 percent based on the number of loans. This is the equivalent to the top 13 percent of lenders in the AA. Given the significant competition from other reporting lenders in the AA, ANB's higher lender rankings are excellent.

Distribution of Loans by Income Level of the Geography

ANB exhibits excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in the Omaha MMSA section of Appendix D for the facts and data used to evaluate the geographic distribution of ANB's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was excellent.

For 2019 through 2021, the percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate performance of other lenders in the AA. The percentage of home mortgage loans originated or purchased in low-income geographies was well below the percentage of owner-occupied housing units and near to the aggregate data. Examiners placed more emphasis on the level of lending to moderate-income geographies as this category had more lending opportunities (e.g., higher owner-occupied housing units).

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses was excellent.

For 2019 through 2021, the percentage of small business loans originated or purchased in moderate-income geographies was near to the percentage of small businesses located in those geographies and exceeded the aggregate performance of other lenders in the AA. The percentage of small business loans originated or purchased in low-income geographies exceeded both demographic and aggregate data.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Small Loans to Farms

Refer to Table S in the Omaha MMSA section of Appendix D for the facts and data used to evaluate the geographic distribution of ANB's originations and purchases of small loans to farms.

The geographic distribution of small loans to farms was poor. Examiners considered that small farm lending was not a primary focus for ANB in this AA.

For 2019 through 2021, the percentage of small loans to farms originated or purchased in moderate-income geographies was well below the percentage of farms located in those geographies as well as aggregate data. ANB had no small loans to farms originated or

purchased in low-income geographies; however, the opportunities to lend to small farms in low-income tracts was minimal. Based on demographic data, there were only 87 small farms located in low-income tracts.

For 2022, ANB's performance was consistent with 2019 through 2021 performance.

Lending Gap Analysis

Examiners analyzed ANB's geographic lending patterns of home mortgage loans, small loans to businesses, and small loans to farms by mapping loan originations and purchases throughout the AA. Examiners did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

ANB exhibits a good distribution of loans among individuals of different income levels and business and farms of different sizes.

Home Mortgage Loans

Refer to Table P in the Omaha MMSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The distribution of home mortgage loans to borrowers of different income levels in the Omaha MMSA is excellent.

For 2019 through 2021, the percentage of home mortgage loans, originated or purchased, to low-income borrowers was below, and to moderate-income borrowers exceeded, the percentage of those families in the AA. The percentage of home mortgage loans originated or purchased to both low- and moderate-income borrowers exceeded the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was consistent with 2019 through 2021 performance.

Small Loans to Businesses

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

The distribution of loans to businesses of different sizes is poor.

For 2019 through 2021, the percentage of loans to small businesses originated or purchased was significantly below the percentage of small businesses in the AA and well below the aggregate percentage of all reporting lenders. However, ANB did not collect or consider the gross annual revenues in the underwriting of 47.9 percent of its small loans to businesses. Many of these were PPP loans that were originated during the COVID-19 pandemic. Management analyzed the PPP loans and determined that some of the PPP loans were originated to small businesses. ANB's percentage of lending to small businesses increased from 18.7 percent to 34.6 percent; this

performance was still well below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA.

For 2022, ANB's performance was consistent with 2019 through 2021 performance, despite reporting 4.2 percent of its small loans to businesses in which revenues were not collected or considered.

Small Loans to Farms

Refer to Table T in the Omaha MMSA section of Appendix D for the facts and data used to evaluate the borrower distribution of the institution's originations and purchases of small loans to farms.

The distribution of loans to farms of different sizes was excellent.

For 2019 through 2021, the percentage of loans to small farms originated or purchased was near to the percentage of small farms in the AA and exceeded the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was consistent with 2019 through 2021 performance.

Community Development Lending

ANB is a leader in making CD loans.

The tables under the Lending Activity section, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all loans, including multifamily loans that also qualify as CD loans.

ANB originated 65 CD loans totaling \$132.2 million or 40.8 percent of tier 1 capital allocated to the Omaha MMSA. CD loan originations exhibit excellent responsiveness to CD needs in the AA. The vast majority of the CD loans supported affordable housing within the AA, including Low-Income Housing Tax Credit (LIHTC) loans and multi-family development. Three loans supported economic development.

Product Innovation and Flexibility

ANB made extensive use of innovative and/or flexible lending practices to serve AA credit needs. During the evaluation period, ANB originated 853 loans totaling \$203 million among the various flexible lending products available in the Omaha MMSA. This included 337 Iowa Finance Authority loans totaling \$45.5 million and 99 Nebraska Investment Finance Authority loans totaling \$17.5 million. Both programs support home mortgage downpayments and provide below market interest rates. ANB originated 164 Federal Housing Authority (FHA) loans totaling \$32 million that provide low downpayments and low closing costs for first time homebuyers. Flexible farm loans are offered through the Agri-Access program, and low interest rate energy loans are offered through the Nebraska Low Interest Energy Loan Program.

INVESTMENT TEST

ANB’s performance under the Investment Test in the Omaha MMSA is rated Needs to Improve.

Conclusions for Area Receiving a Full-Scope Review

ANB has a poor level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Full Scope:										
Omaha MMSA	0	\$0	383	\$2,750	383	100.0%	\$2,750	100.0%	0	\$0

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

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

Current period investments totaled \$2.75 million, representing 0.9 percent of allocated tier 1 capital. There were no prior period investments outstanding at the end of the evaluation period.

ANB purchased one new investment, where the CRA consideration totaled more than \$1.2 million in the AA during the evaluation period. The bond assisted with the payment of the cost to finance certain infrastructure improvements through the borrower’s campus, and the renovation or construction of a new high school facility, which will partially serve students from low- and moderate-income families. The school is located in a moderate-income geography.

ANB made 382 qualified donations totaling over \$1.5 million to 121 organizations in the AA during the evaluation period. Donations supported organizations who provide community services such as healthcare facilities, financial education, food pantries, youth programs, and more, targeted to low- to moderate-income individuals.

SERVICE TEST

ANB’s performance under the Service Test in the Omaha MMSA is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, ANB’s performance in the Omaha MMSA is excellent.

Retail Banking Services

ANB’s service delivery systems are readily accessible to geographies and individuals of different income levels throughout the Omaha MMSA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Omaha MMSA	100.0	23	100.0	8.7	21.7	43.5	26.1	4.9	24.6	38.1	32.4

ANB's distribution of branches in low-income geographies exceeded, and in moderate-income geographies, was near to, the percentage of the population living within those geographies.

In addition to ANB's traditional branch structure, the bank operates four deposit-taking ATMs, one of which is located in a moderate-income geography.

Distribution of Branch Openings/Closings						
Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Omaha MMSA	0	0	0	0	0	0

ANB did not open or close any branches in the Omaha MMSA during the evaluation period.

Services, including business hours, where appropriate, do not vary in a way that inconveniences the various portions of its AA, particularly low- and moderate-income geographies and/or individuals.

Lobby and drive-up hours are similar between all branches in the AA, with the exception of one branch located in a middle-income geography, which operates with reduced hours. Each of the bank's branches offer weekday lobby and drive-up service hours. Lobby hours on Saturday are the same for all of ANB's branches in the Omaha MMSA. Saturday drive-up hours vary slightly. ANB offers its full range of deposit and loan products at each branch location. Some products and services may be available at locations by appointment.

Community Development Services

ANB provides a relatively high level of CD services.

Employees provide expertise to a variety of organizations that provide community services and affordable housing to low- and moderate-income individuals. During the evaluation period, 15 employees provided 344 services for 619 service hours to 26 qualified CD organizations in the Omaha MMSA. Many bank employees provided service hours to a specific organization for multiple years in the evaluation period and multiple bank representatives assumed leadership roles within the specific CD organizations they were supporting.

State Ratings

State of Minnesota

CRA rating for the State of Minnesota: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to credit needs in ANB's AA.
- ANB exhibits excellent geographic distribution of loans in the AA.
- ANB exhibits poor distribution of loans to borrowers of different income levels and businesses and farms of different sizes.
- ANB is a leader in providing CD loans to its AA. CD lending had a positive effect on the Lending Test rating.
- CD investments represent good responsiveness to AA needs.
- ANB's performance under the Service Test was good.

Description of Institution's Operations in Minnesota

ANB's operations in Minnesota are limited to the Minnesota portion of the Minneapolis-St. Paul-Bloomington (Minneapolis) MN-WI MMSA. The Minneapolis MSA includes Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties. ANB operates seven branches and seven cash-dispensing ATMs in the AA.

As of June 30, 2022, ANB had \$825.2 million in deposits in the Minneapolis MSA. This represents 20.3 percent of total bank deposits. ANB ranks 19th in deposit market share in the Minneapolis MSA with a total deposit market share of 0.4 percent.

ANB's primary business focus in the Minneapolis MSA is home mortgage and commercial loans. During the evaluation period, ANB made \$336.5 million, or 20 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this AA.

Competition in the Minneapolis MSA is strong. According to the June 30, 2022, FDIC Deposit Market Share Report, ANB ranked 19th out of 110 deposit-taking institutions operating in the AA. Competitors with the greatest deposit market share include U.S. Bank, N.A. and Wells Fargo Bank, N.A. Combined, these two institutions control 64 percent of the AA's market share. Ameriprise Bank, FSB, and BMO Harris Bank, N.A. are also much larger than ANB, and control an additional 11 percent of the AA's deposit market share.

The following tables provide information on the demographic composition of the Minneapolis MSA for each evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Minneapolis-St Paul MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	704	7.7	22.3	41.3	27.7	1.0
Population by Geography	2,952,114	6.5	19.7	41.9	31.6	0.3
Housing Units by Geography	1,206,738	6.0	20.5	43.1	30.1	0.4
Owner-Occupied Units by Geography	785,412	2.4	15.6	45.2	36.9	0.1
Occupied Rental Units by Geography	364,742	13.3	30.5	38.9	16.5	0.9
Vacant Units by Geography	56,584	10.2	24.0	40.9	24.0	0.9
Businesses by Geography	328,772	5.4	17.5	42.0	34.9	0.3
Farms by Geography	6,962	2.2	12.5	47.8	37.5	0.1
Family Distribution by Income Level	730,755	20.4	17.0	21.7	41.0	0.0
Household Distribution by Income Level	1,150,154	23.9	16.1	18.2	41.8	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul-Bloomington, MN-WI MSA		\$84,589	Median Housing Value			\$232,413
			Median Gross Rent			\$966
			Families Below Poverty Level			7.1%
<p><i>Source: 2015 ACS and 2021 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: Minneapolis-St Paul MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	784	6.3	21.9	41.2	29.2	1.4
Population by Geography	3,163,104	5.8	20.7	41.9	30.7	0.9
Housing Units by Geography	1,252,503	5.4	21.1	42.7	30.1	0.7
Owner-Occupied Units by Geography	825,889	2.6	17.0	45.6	34.8	0.1
Occupied Rental Units by Geography	374,867	11.3	30.0	37.0	19.8	1.9
Vacant Units by Geography	51,747	8.4	22.2	38.0	30.3	1.1
Businesses by Geography	383,993	4.4	18.3	40.3	36.2	0.9
Farms by Geography	7,693	2.1	14.2	46.2	37.4	0.2
Family Distribution by Income Level	754,097	19.6	17.7	22.3	40.4	0.0
Household Distribution by Income Level	1,200,756	23.2	16.7	18.8	41.3	0.0
Median Family Income MSA - 33460 Minneapolis-St. Paul- Bloomington, MN-WI MSA		\$103,977	Median Housing Value			\$291,527
			Median Gross Rent			\$1,168
			Families Below Poverty Level			5.3%
<i>Source: 2020 U.S. Census and 2022 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>						

Data from Moody’s Analytics over the evaluation periods indicated that the Minneapolis MSA has recovered only two-thirds of pandemic-induced losses in the labor force. Consumer services have struggled with worker shortages, while professional and business services and healthcare have expanded at an above-average rate. Single-family house appreciation is decelerating and is closer to its pre-pandemic pace than the national average; however, housing in Minnesota remains less affordable than the rest of the region.

Based on data from the BLS, the unemployment rate in the Minneapolis MSA was 3.5 percent in January 2019, as high as 11.9 percent in May 2020, and 2.6 percent in December 2022. Major employers in the AA included: Fairview Health System; Allina Health System; Target Corp.; University of Minnesota; HealthPartners; Wells Fargo & Co.; UnitedHealth Group; 3M Co.; U.S. Bancorp; Medtronic Inc.; SUPERVALU Inc.; Delta Air Lines; and Best Buy Co. Inc.

Examiners completed two community contacts in the Minneapolis MSA as part of this examination. The first contact was completed via joint virtual meeting with five organizations that support affordable housing in the Minneapolis/St. Paul, MN area. Participants shared that there has been a shortage of affordable housing for some time. Participants also stated that while average unemployment in the MSA is very low, there are minority communities that are experiencing unemployment upwards of 15-17 percent. Participants noted that they have seen increased predatory products and high-interest rate lending, causing severe financial distress. The primary credit needs for the area are increased downpayment assistance and more focus on

relationship banking, rather than transactional banking. The second contact was completed via telephone with a council member from a city within the MSA. Contact stated that the area was primarily composed of upper-income residents, with typical starter homes beginning in the \$450,000 range. The local economy is strong with low unemployment. The area's primary credit needs are commercial and home mortgage lending. The contact stated the general perceptions of area banks are positive but questioned down payment requirements at some institutions. There is a low number of financial institutions in the area which results in a non-competitive environment.

Scope of Evaluation in Minnesota

Examiners completed a full-scope review of the Minneapolis MSA. Refer to the table in Appendix A for additional information.

Under the lending test, small loans to businesses received the most weight. Examiners did not evaluate small loans to farms as the bank did not originate a sufficient volume of loans to conduct a meaningful analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MINNESOTA

LENDING TEST

ANB's performance under the Lending Test in Minnesota is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, ANB's performance in the Minneapolis MSA is excellent.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Number of Loans							
AA	Home Mortgage	Small Business	Small Farm	CD	Total	% State Loans	% State Deposits
Minneapolis MSA	438	833	0	10	1,281	100.0	100.0

Dollar Volume of Loans (in 000s)							
AA	Home Mortgage	Small Business	Small Farm	CD	Total	% State Loans	% State Deposits
Minneapolis MSA	173,041	163,445	0	42,786	379,272	100.0	100.0

Based on the FDIC Market Share report from June 30, 2022, there are 110 deposit-taking institutions with one or more banking offices in the Minneapolis MSA AA. ANB ranks 19th with a deposit market share of 0.4 percent.

ANB's lending market share is good compared to its deposit market share in the Minneapolis MSA AA. Peer home mortgage data for 2022 indicates ANB ranks 105th among 678 lenders that

reported home purchase loans with a market share of 0.1 percent based on the number of loans. This is the equivalent of being in the top 15 percent of lenders in the AA. Peer small business loan data for 2022 indicates ANB ranks 40th among 166 lenders that reported small business loans with a market share of 0.1 percent based on the number of loans. This is the equivalent of being in the top 24 percent of lenders in the AA. Given the competition from other reporting lenders in the AA, ANB's lender ranking is good.

Distribution of Loans by Income Level of the Geography

ANB exhibits an excellent geographic distribution of loans in its AA.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans was good.

For 2019 through 2021, the percentage of home mortgage loans originated or purchased in both low- and moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies. The percentage of home mortgage loans originated or purchased in both low- and moderate-income geographies exceeded the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was weaker than the 2019 through 2021 performance. The percentage of home mortgage loans originated or purchased in moderate-income geographies was well below both the percentage of owner-occupied housing units and the aggregate percentage of all reporting lenders in those geographies.

Small Loans to Businesses

Refer to Table Q in the state of Minnesota section of Appendix D for the facts and data used to evaluate the geographic distribution of ANB's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses was excellent.

For 2019 through 2021, the percentage of small loans to businesses originated or purchased in low- and moderate-income geographies exceeded the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Small Loans to Farms

For 2019 through 2022, ANB did not originate or purchase a sufficient volume of small loans to farms to conduct a meaningful analysis.

Lending Gap Analysis

Examiners analyzed ANB's geographic lending patterns of home mortgage loans, small loans to businesses, and small loans to farms by mapping loan originations and purchases throughout the AA. Examiners did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

ANB exhibits a poor distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

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

The distribution of home mortgage loans among individuals of different income levels was very poor.

For 2019 through 2021, the percentage of home mortgage loans originated or purchased to low- and moderate-income borrowers was significantly below, the percentage of those families in the AA. The percentage of home mortgage loans originated or purchased to both low- and moderate-income borrowers was also significantly below the aggregate percentage of all reporting lenders. ANB did not collect or consider the income in the underwriting of 30 percent of its home mortgage loans.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Small Loans to Businesses

Refer to Table R in the state of Minnesota section of Appendix D for the facts and data used to evaluate the borrower distribution of ANB's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes was poor.

For 2019 through 2021, the percentage of loans to small businesses originated or purchased was well below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA. However, ANB did not collect or consider the gross annual revenues in the underwriting of 40 percent of its small loans to businesses. Many of these were PPP loans that were originated during the COVID-19 pandemic. Management analyzed the PPP loans and determined that some of the PPP loans were originated to small businesses. ANB's percentage of lending to small businesses increased from 21.7 percent to 33 percent; this performance was still well below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance. However, ANB did not collect or consider the gross annual revenues in the underwriting of 9.6 percent of its small loans to businesses.

Small Loans to Farms

For 2019 through 2022, ANB did not originate or purchase a sufficient volume of small loans to farms to conduct a meaningful analysis.

Community Development Lending

ANB is a leader in making CD loans.

The tables in the Lending Activity section shown above set forth the information and data used to evaluate the institution’s level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Management originated ten CD loans totaling \$42.3 million during the evaluation period. This represents 47.6 percent of allocated tier 1 capital. CD loan originations exhibit excellent responsiveness to community and economic needs in the AA. Four of the CD loans supported community service organizations, four supported affordable housing in the AA, and two supported economic development. ANB’s level of CD lending had a positive impact on the bank’s Lending Test rating.

Product Innovation and Flexibility

ANB made little use of innovative and/or flexible lending practices to serve AA credit needs. During the evaluation period, ANB originated three loans totaling \$984,000 through the Minnesota Housing Finance Agency and FHLB Topeka programs; these lending programs provide downpayment assistance and below market interest rates.

INVESTMENT TEST

ANB’s performance under the Investment Test in Minnesota is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

ANB has a significant level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full Scope:										
Minneapolis MSA	0	\$0	82	\$3,809	82	100.0%	\$3,809	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.

During the evaluation period, investments in the Minneapolis MSA totaled \$3.8 million and represent 5.81 percent of the AA’s allocated tier one capital.

Management purchased two qualifying bonds totaling \$3.7 million in the AA during the evaluation period, with one project located in St. Paul and the other in Dakota County. All investments support affordable housing for low- and moderate-income individuals. ANB had no prior period investments.

Management made 80 qualified donations totaling \$152,000 in the AA during the evaluation period. Donations supported organizations that provide community services such as programs for individuals with disabilities, affordable housing, youth programs, and other programs targeted to low- and moderate-income individuals and households.

SERVICE TEST

ANB’s performance under the Service Test in Minnesota is rated High Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, ANB’s performance in the Minneapolis MSA AA is good.

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank’s Minneapolis MSA AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Minneapolis MSA	100.0	7	100.0	14.3	42.8	28.6	14.3	5.8	20.7	41.9	30.7

ANB’s distribution of branches in low- and moderate-income geographies exceeded the percentage of the population living in those geographies. ANB did not operate any deposit-taking ATMs in the Minneapolis MSA.

Distribution of Branch Openings/Closings						
Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Minneapolis MSA	0	0	0	0	0	0

ANB did not open or close any branches during the evaluation period.

Services, including business hours, where appropriate, do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals.

Lobby and drive-up hours vary slightly among branches in the AA. Each of ANB's branches offer similar weekday lobby hours; however, not all branches offer weekend lobby hours. Drive-up service hours are not offered at all locations; however, drive-up service hours are offered at all branches located in low- and moderate-income tracts. All branches located in low- and moderate-income tracts offer similar Saturday drive-up hours. ANB offers its full range of deposit and loan products at each branch location. Some products and services may be available at locations by appointment.

Community Development Services

ANB provided few, if any, CD services.

During the evaluation period, one employee provided 2.5 service hours to one organization that provided financial literacy training in the Minneapolis MSA.

State of Nebraska

CRA rating for the State of Nebraska²: Satisfactory

The Lending Test is rated: Outstanding

The Investment Test is rated: Needs to Improve

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect good responsiveness to credit needs in ANB's AA.
- ANB exhibits excellent geographic distribution of loans in the AA.
- ANB exhibits excellent distribution of loans to borrowers of different income levels and businesses and farms of different sizes.
- ANB made a relatively high level of CD loans. CD lending had a positive impact on the lending test conclusion.
- CD investments represent poor responsiveness to AA needs.
- ANB's performance under the Service Test is rated Outstanding.

Description of Institution's Operations in Nebraska

ANB delineated four AAs in Nebraska. The first AA consists of one county in the Lincoln MSA. Examiners combined the remaining non-metropolitan AAs into a single AA (Nebraska Non-MSA AA) for presentation and analysis purposes.

Nebraska Non-MSA AA

The Nebraska Non-MSA AA includes Jefferson, Johnson, Otoe, and Richardson counties in Nebraska. ANB operates six branches and 24 cash-dispensing ATMs in the AA.

As of June 30, 2022, ANB gathered \$194.2 million of deposits in the Nebraska Non-MSA AA. This represents five percent of total bank deposits. ANB ranks first in deposit market share in the Nebraska Non-MSA AA with a total deposit market share of 13.8 percent.

ANB's primary business focus in the Nebraska Non-MSA AA is agricultural and home mortgage loans. During the evaluation period, ANB made \$40.2 million, or 2 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this AA.

Competition in the Nebraska Non-MSA AA is moderate. According to the June 30, 2022, FDIC Deposit Market Share Report, ANB ranked first out of 19 deposit-taking institutions operating in the Nebraska Non-MSA AA. Competition in the Nebraska Non-MSA AA primarily includes

² This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

local community banks, although some larger regional banks also have a presence in the AA. Competitors with the greatest deposit market share after ANB include Heartland Bank and Frontier Bank.

The following tables provide information on the demographic composition of the Nebraska Non-MSA AA for each evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nebraska Non-MSA AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	15.4	69.2	15.4	0.0
Population by Geography	36,643	0.0	8.9	74.3	16.8	0.0
Housing Units by Geography	17,487	0.0	11.2	73.4	15.4	0.0
Owner-Occupied Units by Geography	11,479	0.0	9.0	74.2	16.8	0.0
Occupied Rental Units by Geography	3,974	0.0	13.7	73.0	13.2	0.0
Vacant Units by Geography	2,034	0.0	18.6	70.1	11.4	0.0
Businesses by Geography	3,042	0.0	10.1	72.6	17.2	0.0
Farms by Geography	671	0.0	8.5	72.1	19.4	0.0
Family Distribution by Income Level	9,804	19.1	18.5	25.0	37.4	0.0
Household Distribution by Income Level	15,453	25.3	16.6	19.5	38.6	0.0
Median Family Income Non-MSAs - NE		\$61,457	Median Housing Value			\$92,166
			Median Gross Rent			\$567
			Families Below Poverty Level			9.1%
<i>Source: 2015 ACS and 2021 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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nebraska Non-MSA AA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	0.0	23.1	53.8	23.1	0.0
Population by Geography	36,313	0.0	25.0	51.9	23.1	0.0
Housing Units by Geography	17,699	0.0	24.2	54.5	21.4	0.0
Owner-Occupied Units by Geography	11,083	0.0	19.5	55.3	25.2	0.0
Occupied Rental Units by Geography	4,225	0.0	33.2	52.3	14.5	0.0
Vacant Units by Geography	2,391	0.0	29.9	54.5	15.5	0.0
Businesses by Geography	3,452	0.0	25.3	50.8	23.9	0.0
Farms by Geography	721	0.0	12.3	56.2	31.5	0.0
Family Distribution by Income Level	9,919	21.4	18.9	21.2	38.5	0.0
Household Distribution by Income Level	15,308	25.0	17.0	18.1	39.9	0.0
Median Family Income Non-MSAs - NE		\$71,424	Median Housing Value			\$113,236
			Median Gross Rent			\$703
			Families Below Poverty Level			7.0%
<i>Source: 2020 U.S. Census and 2022 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>						

Data from Moody’s Analytics over the evaluation periods indicated that the state of Nebraska is growing at a below-average rate, with job growth a percentage point lower than the national average over the last year. The state recouped pandemic losses three months later than the national average. Strong housing price appreciation and rising mortgage rates have outpaced the state’s economic fundamentals, leading to a decline in housing affordability and demand.

Based on data from the BLS, the unemployment rate in the state of Nebraska was 3.6 percent in January 2019, as high as 7.9 percent in April 2020, and 2 percent in December 2022. Major employers in the AA included: Offutt Air Force Base; CHI Health; Walmart Inc.; Hy-Vee Inc.; The Methodist Health System; JBS; Valmount Industries Inc.; West Corp.; ConAgra Foods; the University of Nebraska, Lincoln; BryanLGH Medical Center; and the University of Nebraska Omaha.

Examiners completed two community contacts in the Nebraska Non-MSA AA as part of this examination. The first contact was completed via telephone with the CEO of a local farmer’s cooperative. The local economy is heavily reliant on agriculture, which has been strong over the past few years due to high commodity prices, though operating costs have increased as well. Contact was unsure of small business or home mortgage credit needs in the AA, however, there is significant demand for small farm lending. Contact noted that most farmers in the area prefer to work with small local banks, with some larger community banks servicing some of the larger farm operations. The second contact was completed via telephone with an extension office

affiliated with a state college to deliver programs to local farmers and work with local 4-H programs. Contact stated that the local economy is primarily based on agriculture and is going well. The contact stated that the primary credit need in the area is agricultural lending; however, local banks have been able to meet the community's needs.

Lincoln MSA AA

The Lincoln MSA AA includes Lancaster County. ANB operates one branch and four cash-dispensing ATMs in the AA.

As of June 30, 2022, ANB gathered \$46 million of deposits in the Lincoln MSA AA. This represents one percent of total bank deposits. Competition in the Lincoln MSA AA is significant. ANB ranks 22nd in deposit market share in the Lincoln MSA AA with a total deposit market share of 0.4 percent. There are a total of 122 deposit-taking branches in the Lincoln MSA AA with ANB operating only one of those branches. Competition in the Lincoln MSA AA includes national and regional banks, as well as local community banks. Banks with larger deposit market share than ANB include Union Bank and Trust Company, Wells Fargo Bank, N.A., Pinnacle Bank, and U.S. Bank, N.A.

ANB's primary business focus in the Lincoln MSA AA is home mortgage and commercial loans. During the evaluation period, ANB made \$55.2 million, or 3 percent of its total dollar volume of home mortgage loans, small loans to businesses, and small loans to farms in this AA.

The following tables provide information on the demographic composition of the Lincoln MSA AA for each evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lincoln MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	74	6.8	28.4	28.4	29.7	6.8
Population by Geography	298,080	5.6	26.3	34.0	30.9	3.2
Housing Units by Geography	123,773	7.3	28.2	34.0	29.7	0.8
Owner-Occupied Units by Geography	69,852	1.6	19.5	38.5	40.2	0.2
Occupied Rental Units by Geography	47,815	15.0	39.6	28.8	15.0	1.6
Vacant Units by Geography	6,106	13.0	38.5	23.9	23.6	1.1
Businesses by Geography	23,582	3.7	26.7	29.6	38.2	1.8
Farms by Geography	996	1.4	12.3	23.3	62.9	0.1
Family Distribution by Income Level	70,549	21.3	17.1	21.2	40.5	0.0
Household Distribution by Income Level	117,667	23.7	16.8	17.3	42.1	0.0
Median Family Income MSA - 30700 Lincoln, NE MSA		\$70,200	Median Housing Value			\$152,644
			Median Gross Rent			\$726
			Families Below Poverty Level			9.3%
<i>Source: 2015 ACS and 2021 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>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lincoln MSA 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	81	7.4	21.0	32.1	33.3	6.2
Population by Geography	322,608	6.2	20.7	35.9	33.9	3.3
Housing Units by Geography	133,081	8.4	23.2	36.3	31.2	1.0
Owner-Occupied Units by Geography	74,937	2.3	15.6	41.2	40.7	0.1
Occupied Rental Units by Geography	51,729	16.4	33.7	29.0	19.0	1.9
Vacant Units by Geography	6,415	15.9	26.4	37.1	17.7	2.9
Businesses by Geography	26,847	4.7	17.2	32.5	42.8	2.8
Farms by Geography	1,106	2.0	9.8	30.9	56.6	0.7
Family Distribution by Income Level	76,036	19.3	18.7	22.2	39.8	0.0
Household Distribution by Income Level	126,666	22.9	17.1	19.6	40.5	0.0
Median Family Income MSA - 30700 Lincoln, NE MSA		\$82,381	Median Housing Value			\$191,979
			Median Gross Rent			\$879
			Families Below Poverty Level			6.8%
<i>Source: 2020 U.S. Census and 2022 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>						

Data from Moody’s Analytics over the evaluation periods indicated that the Lincoln MSA had not fully recouped from the pandemic job losses. Total employment is slowly improving due to healthcare and leisure/hospitality industries. However, the negative trends in the professional/business services and finance industries have adversely impacted employment, with the latter having declined to its lowest employment level in more than two decades.

Based on data from the BLS, the unemployment rate in the Lincoln MSA was 3.1 percent in January 2019, as high as 8.7 percent in April 2020, and 1.9 percent in December 2022. Major employers in the AA included: University of Nebraska, Lincoln; BryanLGH Medical Center; B & R Stores; Horizon Holding Inc.; Saint Elizabeth Regional Medical Center; Hy-Vee Inc.; Madonna Rehabilitation Hospital; BNSF Railway Co.; Kawasaki Motors Manufacturing Corp.; Duncan Aviation; Ameritas Life Insurance; Molex Inc.; Nelnet Inc.; Walmart Inc.; and State Farm Insurance.

Examiners reviewed two community contacts in the Lincoln MSA AA as part of this examination. The first contact was completed via telephone with the City Administrator for a small city in the MSA. The contact stated that current economic conditions are strong with businesses continuing to grow in the area. The contact also noted that the primary credit needs are affordable housing developments, consumer loans, and home mortgages. The second contact was completed via telephone with the President and CEO of a county chamber of commerce within the MSA, which focuses on bringing, retaining, and revitalizing businesses across the county. The contact stated the local economy is primarily driven by agricultural and manufacturing operations. The county is experiencing rapid growth, which has led to a significant housing shortage. The contact noted that the primary credit needs are affordable

housing and agricultural lending. The contact also noted that local area banks are meeting the area's credit needs and was not aware of any gaps in credit availability.

Scope of Evaluation in Nebraska

Examiners completed full-scope reviews of the Nebraska Non-MSA AA and the Lincoln MSA AA. Refer to the table in Appendix A for additional information.

When determining conclusions, examiners placed more weight on ANB's performance in the Nebraska Non-MSA AA. The AA represents 86 percent of branch locations, 81 percent of deposit volume as of June 30, 2022, and 42 percent of the home mortgage, small business, and small farm loan volume by dollar during the evaluation period.

Within the Lending Test, each loan product received relatively equal weight in the Nebraska Non-MSA AA while small loans to businesses received more weight in the Lincoln MSA. Within the Lincoln MSA, ANB did not originate a sufficient volume of small loans to farms to conduct a meaningful analysis.

There were no low-income geographies within the Nebraska Non-MSA AA. All geographic conclusions for the Lending and Service tests are based solely on performance in moderate-income geographies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEBRASKA

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, ANB's performance in the Nebraska Non-MSA AA is excellent and performance in the Lincoln MSA is adequate.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs in the State of Nebraska.

Number of Loans							
Assessment Area	Home Mortgage	Small Business	Small Farm	CD	Total	% State Loans	% State Deposits
Nebraska Non-MSA	142	122	144	2	410	69.1	80.8
Lincoln MSA	55	123	5	0	183	30.9	19.2

Dollar Volume of Loans (in 000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	CD	Total	% State Loans	% State Deposits
Nebraska Non-MSA	13,862	10,473	15,914	5,023	45,272	45.1	80.8
Lincoln MSA	27,691	26,426	1,040	0	55,157	54.9	19.2

Nebraska Non-MSA

Lending levels in the Nebraska Non-MSA AA reflect good responsiveness to AA credit needs. Based on the FDIC Market Share report from June 30, 2022, there are 19 deposit-taking institutions with one or more banking offices in the Nebraska Non-MSA AA. ANB ranks first with a deposit market share of 13.8 percent.

ANB's lending market share is good compared to its deposit market share in the Nebraska Non-MSA AA. Peer home mortgage data for 2022 indicates ANB ranks fourth among 110 lenders that reported home purchase loans with a market share of 5.5 percent based on the number of loans. This is the equivalent of being in the top four percent of lenders in the AA. Peer small business loan data for 2022 indicates ANB ranks 11th among 36 lenders that reported small business loans with a market share of 2.6 percent based on the number of loans. This is the equivalent of being in the top 31 percent of lenders in the AA. Peer small farm loan data for 2022 indicates ANB ranks fourth among 14 lenders that reported small farm loans with a market share of 11 percent. This is the equivalent of being in the top 29 percent of lenders in the AA.

Lincoln MSA

Lending levels in the Lincoln MSA AA reflect excellent responsiveness to AA credit needs. Based on the FDIC Market Share report from June 30, 2022, there are 29 deposit-taking institutions with one or more banking offices in the Lincoln MSA AA. ANB ranks 22nd with a deposit market share of 0.4 percent.

ANB's lending market share is excellent compared to its deposit market share in the Lincoln MSA AA. Peer home mortgage data for 2022 indicates ANB ranks 72nd among 236 lenders that reported home purchase loans with a market share of 0.1 percent based on the number of loans. This is the equivalent of being in the top 31 percent of lenders in the AA compared to being in the bottom 25 percent of institutions from a deposit ranking. Peer small business loan data for 2022 indicates ANB ranks 18th among 75 lenders that reported small business loans with a market share of 0.7 percent based on the number of loans. This is the equivalent of being in the top 24 percent of lenders in the AA. Given ANB's small operations in the Lincoln MSA AA, the bank's lender rankings are excellent.

Distribution of Loans by Income Level of the Geography

ANB exhibits an excellent geographic distribution of loans in its AAs.

Home Mortgage Loans

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 ANB's home mortgage loan originations and purchases.

Nebraska Non-MSA

The geographic distribution of home mortgage loans was excellent.

For 2019 through 2021, the percentage of home mortgage loans originated or purchased in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate percentage for all reporting lenders.

For 2022, ANB's performance was weaker than the 2019 through 2021 performance. The percentage of home mortgage loans originated or purchased in moderate-income geographies was below the percentage of owner-occupied housing units located in those geographies and the aggregate percentage for all reporting lenders.

Lincoln MSA

The geographic distribution of home mortgage loans was adequate. Examiners considered the low availability of owner-occupied housing units in low-income geographies and the low level of home mortgage originations in the AA.

For 2019 through 2021, the percentage of home mortgage loans originated or purchased in low-income geographies was below the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was well below the percentage of owner-occupied housing units located in those geographies and was below the aggregate percentage of all reporting lenders.

For 2022, ANB did not originate or purchase enough home mortgage loans to conduct a meaningful analysis.

Small Loans to Businesses

Refer to Table Q in the state of Nebraska 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.

Nebraska Non-MSA

The geographic distribution of small business loans was excellent.

For 2019 through 2021, the percentage of small loans to businesses originated or purchased in moderate-income geographies exceeded the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

For 2022, ANB did not originate or purchase a sufficient volume of small loans to businesses to conduct a meaningful analysis.

Lincoln MSA

The geographic distribution of small business loans was good. Examiners placed more weight on the moderate-income geographies as there was more opportunity to lend. Examiners also considered the low volume of small business loans originated in the Lincoln MSA AA.

For 2019 through 2021, the percentage of small loans to businesses originated or purchased in low-income geographies was significantly below the percentage of businesses located in those geographies and was significantly below the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was weaker than the 2019 through 2021 performance. The percentage of small loans to businesses in low-income geographies was below the percentage of businesses in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies was near to the percentage of businesses in those geographies but was below the aggregate percentage of all reporting lenders.

Small Loans to Farms

Refer to Table S in the state of Nebraska section of Appendix D for the facts and data used to evaluate the geographic distribution of ANB's originations and purchases of small loans to farms.

Nebraska Non-MSA

The geographic distribution of small farm loans was excellent.

For 2019 through 2021, the percentage of small loans to farms originated or purchased in moderate-income geographies exceeded the percentage of farms located in those geographies and the aggregate percentage of all reporting lenders.

For 2022, ANB's performance was consistent with 2019 through 2021.

Lincoln MSA

For 2019 through 2022, ANB did not originate or purchase enough small loans to farms to conduct a meaningful analysis.

Lending Gap Analysis

Examiners analyzed ANB's geographic lending patterns of home mortgage loans, small loans to businesses, and small loans to farms by mapping loan originations and purchases throughout the AA. Examiners did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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 ANB's home mortgage loan originations and purchases.

Nebraska Non-MSA

The distribution of home mortgage loans among individuals of different income levels was excellent. Examiners considered the level of families living below the poverty level when assessing ANB's performance for low-income borrowers.

For 2019 through 2021, the percentage of home mortgage loans, originated or purchased, to low-income borrowers was below the percentage of those families in the AA but exceeded the aggregate percentage for all reporting lenders. The percentage of home mortgage loans, originated or purchased, to moderate-income borrowers exceeded the percentage of those families in the AA and the aggregate percentage for all reporting lenders.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Lincoln MSA

The distribution of home mortgage loans among individuals of different income levels was good. Examiners considered the level of families living below the poverty level when assessing ANB's performance to low-income borrowers.

For 2019 through 2021, the percentage of home mortgage loans, originated or purchased, to low-income borrowers was significantly below the percentage of those families in the AA and was below the aggregate percentage for all reporting lenders. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeded the percentage of those families in the AA and approximated the aggregate percentage for all reporting lenders.

For 2022, ANB did not originate or purchase enough home mortgage loans to conduct a meaningful analysis.

Small Loans to Businesses

Refer to Table R in the state of Nebraska section of Appendix D for the facts and data used to evaluate the borrower distribution of ANB's origination and purchase of small loans to businesses.

Nebraska Non-MSA

The distribution of loans to businesses of different sizes was excellent.

For 2019 through 2021, the percentage of loans to small businesses originated or purchased was well below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA. However, ANB did not collect or consider the gross annual revenues in the underwriting of 55.5 percent of its small loans to businesses, as these were PPP loans that were originated during the COVID-19 pandemic. Management analyzed the PPP loans and determined that many of the PPP loans were originated to small businesses. ANB's percentage of lending to small businesses increased from 36.4 percent to 74.5 percent; this performance was near to the percentage of small businesses and exceeds the aggregate percentage of all reporting lenders in the AA.

For 2022, ANB did not originate or purchase enough small loans to businesses to conduct a meaningful analysis.

Lincoln MSA

The distribution of loans to businesses of different sizes was poor.

For 2019 through 2021, the percentage of loans to small businesses originated or purchased was significantly below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA. However, ANB did not collect or consider the gross annual revenues in the underwriting of 35.3 percent of its small loans to businesses, as these were PPP loans that were originated during the COVID-19 pandemic. Management analyzed the PPP loans and determined that many of the PPP loans were originated to small businesses. ANB's percentage of lending to small businesses increased from 14.1 percent to 21.4 percent; however, this performance is still well below both the percentage of small businesses and the aggregate percentage of all reporting lenders in the AA.

For 2022, ANB's performance was consistent with the 2019 through 2021 performance.

Small Loans to Farms

Refer to Table T in the state of Nebraska 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.

Nebraska Non-MSA

The distribution of loans to farms of different sizes was excellent.

For 2019 through 2021, the percentage of loans to small farms originated or purchased was near to the percentage of small farms and exceeded the aggregate percentage of all reporting lenders in the AA.

For 2022, ANB's performance was similar to 2019 through 2021. The percentage of loans to small farms originated or purchased was below the percentage of small farms but exceeded the

aggregate percentage of all reporting lenders in the AA. Examiners placed more weight on ANB's performance in relation to the aggregate percentage of all reporting lenders, as the demographic percentage is near 100 percent and difficult to achieve.

Lincoln MSA

For 2019 through 2022, ANB did not originate or purchase enough small loans to farms to conduct a meaningful analysis.

Community Development Lending

ANB made a relatively high level of CD loans in the state of Nebraska.

Nebraska Non-MSA

ANB is a leader in making CD loans.

The table in the Lending Activity section, shown above, sets forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Management originated two CD loans totaling more than \$5 million or 23.9 percent of tier 1 capital allocated to the Nebraska Non-MSA AA. One loan was an SBA PPP loan for a skilled care facility that primarily served low- or moderate-income individuals. The other loan was to construct 10 homes for affordable housing using LIHTC and Nebraska Affordable Housing Tax Credits.

Lincoln MSA

ANB made few, if any, CD loans. ANB did not originate any CD loans in the Lincoln MSA.

Product Innovation and Flexibility

Nebraska Non-MSA

ANB makes limited use of innovative and/or flexible lending practices in order to serve AA credit needs.

During the evaluation period, ANB originated 34 loans totaling \$11.9 million among flexible lending products available in the Nebraska Non-MSA AA. This included 16 Nebraska Investment Finance Authority loans, which provide downpayment assistance and below market interest rates and eight FHA loans that provide low downpayment and closing costs.

Lincoln MSA

ANB makes little use of innovative and/or flexible lending practices in order to serve AA credit needs. During the evaluation period, ANB originated five loans totaling \$768,000 among flexible lending products available in the Lincoln MSA. This included two Nebraska Investment Finance Authority loans, which provide downpayment assistance and below market interest rates.

INVESTMENT TEST

ANB’s performance under the Investment Test in Nebraska is rated Needs to Improve.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, ANB’s performance in the Nebraska Non-MSA AA and Lincoln MSA is poor.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full Scope:										
Lincoln MSA	0	\$0	11	\$13	11	44.0%	\$13	72.0%	0	\$0
Nebraska Non-MSA	0	\$0	14	\$6	14	56.0%	\$5	28.0%	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.

Nebraska Non-MSA

ANB has a poor level of qualified CD investments and grants, but not in a leadership position, particularly those that are not routinely provided by private investors.

Current period investments total approximately \$6,000 and represent less than 0.1 percent of allocated tier 1 capital.

Management provided no portfolio investments during the exam period including the prior period.

Management made 14 qualifying donations totaling approximately \$6,000 to five organizations in the AA during the evaluation period. Donations supported organizations that provide community services such as programs for health care, a community action agency, youth programs, and other organizations targeted to low- and moderate-income individuals or households.

Lincoln MSA

ANB has a poor level of qualified CD investments and grants, particularly those that are not routinely provided by private investors.

Current period investments total \$13,000 and represent 0.3 percent of allocated tier 1 capital. The investments were exclusively donations that supported affordable housing and community services.

SERVICE TEST

ANB's performance under the Service Test in Nebraska is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, ANB's performance in the Nebraska Non-MSA AA is excellent and in the Lincoln MSA AA is adequate.

Retail Banking Services

Service delivery systems are accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Nebraska Non-MSA	80.8	6	85.7	0.0	66.7	33.3	0.0	0.0	25.0	51.0	23.1
Lincoln MSA	19.2	1	14.3	0.0	0.0	100.0	0.0	6.2	20.7	35.9	33.9

Nebraska Non-MSA

ANB's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the Nebraska Non-MSA AA. ANB's distribution of branches in moderate income geographies exceeded the percentage of the population living in those geographies. ANB does not operate any deposit-taking ATMs in the Nebraska Non-MSA AA.

Lincoln MSA

ANB's service delivery systems are reasonably accessible to portions of its AA, particularly low- and moderate-income geographies and individuals. Examiners considered the single branch in the AA and the bank's good geographic distribution of lending when drawing conclusions. ANB does not operate any deposit-taking ATMs in the Lincoln MSA.

Distribution of Branch Openings/Closings						
Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Nebraska Non-MSA	0	0	0	0	0	0
Lincoln MSA	0	0	0	0	0	0

ANB did not open or close any branches in the Nebraska Non-MSA AA or the Lincoln MSA during the evaluation period.

Services, including business hours, where appropriate, do not vary in a way that inconveniences its AAs, particularly low- and moderate-income geographies and/or individuals.

Lobby and drive-up hours vary little between all branches in both AAs. Each of ANB's branches offer weekday lobby hours. One branch located in a moderate-income geography in the Nebraska Non-MSA AA does not offer any weekend lobby or drive through hours. ANB offers its full range of deposit and loan products at each branch location. Some products and services may be available at locations by appointment.

Community Development Services

ANB provides an adequate level of CD services.

Nebraska Non-MSA

ANB provides an adequate level of CD services in the Nebraska Non-MSA AA. During the evaluation period, three employees provided CD services to three organizations and provided a total of 39 hours.

Examples of CD services in the Nebraska Non-MSA include employees serving as a board member of a youth program located in a moderate-income census tract and as a board member with an organization that provides mentoring services primarily to low- and moderate-income youth.

Lincoln MSA

ANB provides a limited level of CD services in the Lincoln MSA AA. During the evaluation period, two employees provided 12 service hours to one affordable housing developer in the Lincoln MSA AA. One of these employees supported this same organization for multiple years 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 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:	January 1, 2019 to December 31, 2022	
Bank Products Reviewed:	Home mortgage, small business, small farm CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
American National Community Development Corporation (ANCDC)	Holding company subsidiary	CD loans, qualified investments, CD services
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA		
Omaha-Council Bluffs NE-IA MMSA	Full Scope	Douglas and Sarpy counties in Nebraska, Harrison, and Pottawattamie counties in Iowa
State of Minnesota		
Minneapolis-St. Paul MSA	Full Scope	Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties in Minnesota
State of Nebraska		
Nebraska Non-MSA	Full Scope	Jefferson, Johnson, Otoe, and Richardson counties in Nebraska
Lincoln MSA	Full Scope	Lancaster County in Nebraska

Appendix B: Summary of MMSA and State Ratings

RATINGS AMERICAN NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
American National Bank	Outstanding	Needs to Improve	Outstanding	Satisfactory
MMSA or State:				
Omaha-Council Bluffs NE-IA MMSA	Outstanding	Needs to Improve	Outstanding	Satisfactory
Minnesota	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Nebraska	Outstanding	Needs to Improve	Outstanding	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this PE, 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 non-metropolitan 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 low- and moderate-income 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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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 (Low): An individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the 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.

MMSA (state): 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.

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 loans are treated the same 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 Q. 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 assessment area.
- Table R. 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 S. 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. 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 assessment area.

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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21	
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	
Omaha MMSA	3,246	620,011,624	100.0	51,684	5.1	2.9	3.3	19.7	21.1	14.9	41.4	41.5	37.4	33.8	34.5	44.5	0.0	0.0	0.0	
Total	3,246	620,011,624	100.0	51,684	5.1	2.9	3.3	19.7	21.1	14.9	41.4	41.5	37.4	33.8	34.5	44.5	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022	
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	
Omaha MMSA	635	97,627,610	100.0	28,958	2.7	1.9	2.7	20.0	31.3	17.8	41.7	39.8	37.5	35.5	26.9	42.0	0.0	0.0	0.0	
Total	635	97,627,610	100.0	28,958	2.7	1.9	2.7	20.0	31.3	17.8	41.7	39.8	37.5	35.5	26.9	42.0	0.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21		
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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.		
Omaha MMSA	3,246	620,011,624	100.0	51,684	21.0	15.0	7.2	17.9	24.3	18.4	21.2	23.5	20.1	40.0	30.0	31.7	0.0	7.2	22.6		
Total	3,246	620,011,624	100.0	51,684	21.0	15.0	7.2	17.9	24.3	18.4	21.2	23.5	20.1	40.0	30.0	31.7	0.0	7.2	22.6		

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022		
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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.		
Omaha MMSA	635	97,627,610	100.0	28,958	19.5	18.0	7.6	18.4	26.6	19.0	22.7	21.6	21.3	39.4	29.6	32.6	0.0	4.3	19.5		
Total	635	97,627,610	100.0	28,958	19.5	18.0	7.6	18.4	26.6	19.0	22.7	21.6	21.3	39.4	29.6	32.6	0.0	4.3	19.5		

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	
Omaha MMSA	1,841	343,569	100.0	18,638	6.8	9.8	6.0	16.5	15.5	14.5	43.6	44.9	42.8	33.1	29.8	36.3	0.0	0.0	0.4	
Total	1,841	343,569	100.0	18,638	6.8	9.8	6.0	16.5	15.5	14.5	43.6	44.9	42.8	33.1	29.8	36.3	0.0	0.0	0.4	

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%, American National Bank (10000015435) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	
Omaha MMSA	359	82,647	100.0	18,091	3.6	4.2	2.7	19.5	18.4	17.5	40.5	46.8	38.4	36.4	30.6	41.0	0.0	0.0	0.4	
Total	359	82,647	100.0	18,091	3.6	4.2	2.7	19.5	18.4	17.5	40.5	46.8	38.4	36.4	30.6	41.0	0.0	0.0	0.4	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Omaha MMSA	1,841	343,569	100.0	18,638	84.5	18.7	55.0	5.2	33.4	10.2	47.9	
Total	1,841	343,569	100.0	18,638	84.5	18.7	55.0	5.2	33.4	10.2	47.9	

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%, American National Bank (10000015435) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Omaha MMSA	359	82,647	100.0	18,091	86.4	23.4	50.8	4.4	72.4	9.1	4.2	
Total	359	82,647	100.0	18,091	86.4	23.4	50.8	4.4	72.4	9.1	4.2	

Source: 2022 D&B Data; 01/01/2022 — 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table S — Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.		
Omaha MMSA	350	56,122	100.0	629	2.9	0.0	1.1	11.6	2.3	14.1	52.3	68.0	54.8	33.2	29.7	29.8	0.0	0.0	0.2		
Total	350	56,122	100.0	629	2.9	0.0	1.1	11.6	2.3	14.1	52.3	68.0	54.8	33.2	29.7	29.8	0.0	0.0	0.2		

*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%, American National Bank (10000015435) excluded from Aggregate*

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.		
Omaha MMSA	82	14,691	100.0	554	1.8	1.2	0.6	13.0	3.7	18.0	53.0	93.9	61.4	32.2	1.2	19.5	0.0	0.0	0.4		
Total	82	14,691	100.0	554	1.8	1.2	0.6	13.0	3.7	18.0	53.0	93.9	61.4	32.2	1.2	19.5	0.0	0.0	0.4		

*Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, “--” data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-21
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Omaha MMSA	350	56,122	100.0	629	97.4	90.6	61.0	1.5	8.0	1.1	1.4
Total	350	56,122	100.0	629	97.4	90.6	61.0	1.5	8.0	1.1	1.4

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%, American National Bank (10000015435) excluded from Aggregate

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Omaha MMSA	82	14,691	100.0	554	97.4	82.9	57.0	1.4	13.4	1.2	3.7
Total	82	14,691	100.0	554	97.4	82.9	57.0	1.4	13.4	1.2	3.7

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21		
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.		
Minneapolis MSA	293	126,657,522	100.0	210,303	2.4	3.4	2.6	15.6	18.4	14.2	45.2	31.4	43.9	36.9	46.8	39.2	0.1	0.0	0.1		
Total	293	126,657,522	100.0	210,303	2.4	3.4	2.6	15.6	18.4	14.2	45.2	31.4	43.9	36.9	46.8	39.2	0.1	0.0	0.1		

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022		
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.		
Minneapolis MSA	145	46,383,205	100.0	103,193	2.6	2.8	3.3	17.0	9.0	17.9	45.6	33.1	43.6	34.8	55.2	35.0	0.1	0.0	0.2		
Total	145	46,383,205	100.0	103,193	2.6	2.8	3.3	17.0	9.0	17.9	45.6	33.1	43.6	34.8	55.2	35.0	0.1	0.0	0.2		

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-21		
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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.		
Minneapolis MSA	293	126,657,522	100.0	210,303	20.4	3.4	8.7	17.0	7.9	20.8	21.7	7.2	21.3	41.0	51.5	32.5	0.0	30.0	16.7		
Total	293	126,657,522	100.0	210,303	20.4	3.4	8.7	17.0	7.9	20.8	21.7	7.2	21.3	41.0	51.5	32.5	0.0	30.0	16.7		

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022		
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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.		
Minneapolis MSA	145	46,383,205	100.0	103,193	19.6	3.4	11.1	17.7	4.1	23.4	22.3	8.3	21.4	40.4	64.8	28.3	0.0	19.3	15.9		
Total	145	46,383,205	100.0	103,193	19.6	3.4	11.1	17.7	4.1	23.4	22.3	8.3	21.4	40.4	64.8	28.3	0.0	19.3	15.9		

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.		
Minneapolis MSA	750	141,438	100.0	80,998	5.4	17.7	5.2	17.5	17.7	16.8	42.0	37.6	41.8	34.9	26.4	35.7	0.3	0.5	0.5		
Total	750	141,438	100.0	80,998	5.4	17.7	5.2	17.5	17.7	16.8	42.0	37.6	41.8	34.9	26.4	35.7	0.3	0.5	0.5		

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%, American National Bank (10000015435) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.		
Minneapolis MSA	83	22,007	100.0	72,139	4.4	14.5	3.7	18.3	19.3	17.1	40.3	31.3	41.0	36.2	33.7	37.2	0.9	1.2	1.0		
Total	83	22,007	100.0	72,139	4.4	14.5	3.7	18.3	19.3	17.1	40.3	31.3	41.0	36.2	33.7	37.2	0.9	1.2	1.0		

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Minneapolis MSA	750	141,438	100.0	80,998	88.1	21.7	50.4	4.4	38.3	7.5	40.0	
Total	750	141,438	100.0	80,998	88.1	21.7	50.4	4.4	38.3	7.5	40.0	

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%, American National Bank (10000015435) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Minneapolis MSA	83	22,007	100.0	72,139	89.6	19.3	49.9	3.7	71.1	6.7	9.6	
Total	83	22,007	100.0	72,139	89.6	19.3	49.9	3.7	71.1	6.7	9.6	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.
Minneapolis MSA	0	0	0.0	564	2.2	0.0	0.9	12.5	0.0	3.9	47.8	0.0	60.8	37.5	0.0	34.4	0.1	0.0	0.0
Total	0	0	0.0	564	2.2	0.0	0.9	12.5	0.0	3.9	47.8	0.0	60.8	37.5	0.0	34.4	0.1	0.0	0.0

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%, American National Bank (10000015435) excluded from Aggregate

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.
Minneapolis MSA	0	0	0.0	476	2.1	0.0	0.4	14.2	0.0	6.9	46.2	0.0	58.4	37.4	0.0	33.9	0.2	0.0	0.4
Total	0	0	0.0	476	2.1	0.0	0.4	14.2	0.0	6.9	46.2	0.0	58.4	37.4	0.0	33.9	0.2	0.0	0.4

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-21
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Minneapolis MSA	--	--	--	564	96.1	--	58.5	2.2	--	1.7	--
Total	--	--	--	564	96.1	--	58.5	2.2	--	1.7	--

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%, American National Bank (10000015435) excluded from Aggregate

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Minneapolis MSA	--	--	--	476	96.2	--	64.6	2.1	--	1.7	--
Total	--	--	--	476	96.2	--	64.6	2.1	--	1.7	--

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-21		
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.		
Lincoln MSA	41	7,573,651	29.5	19,433	1.6	0.0	1.9	19.5	12.2	16.9	38.5	31.7	35.7	40.2	56.1	45.4	0.2	0.0	0.2		
Nebraska Non-MSA AA	98	10,260,834	70.5	1,235	0.0	0.0	0.0	9.0	10.2	5.3	74.2	85.7	67.9	16.8	4.1	26.8	0.0	0.0	0.0		
Total	139	17,834,484	100.0	20,668	1.4	0.0	1.8	18.0	10.8	16.2	43.5	69.8	37.6	36.9	19.4	44.3	0.1	0.0	0.2		

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022		
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	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.		
Lincoln MSA	14	20,117,545	24.1	10,512	2.3	0.0	3.4	15.6	14.3	15.5	41.2	28.6	39.3	40.7	57.1	41.6	0.1	0.0	0.2		
Nebraska Non-MSA AA	44	3,601,092	75.9	755	0.0	0.0	0.0	19.5	15.9	20.7	55.3	75.0	47.9	25.2	9.1	31.4	0.0	0.0	0.0		
Total	58	23,718,637	100.0	11,267	2.0	0.0	3.2	16.1	15.5	15.9	43.0	63.8	39.8	38.7	20.7	40.9	0.1	0.0	0.2		

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.
Lincoln MSA	41	7,573,651	29.5	19,433	21.3	4.9	7.8	17.1	19.5	20.0	21.2	31.7	22.3	40.5	31.7	30.2	0.0	12.2	19.6
Nebraska Non-MSA AA	98	10,260,834	70.5	1,235	19.1	9.2	7.2	18.5	35.7	16.7	25.0	19.4	19.4	37.4	26.5	36.6	0.0	9.2	20.1
Total	139	17,834,485	100.0	20,668	21.0	7.9	7.8	17.2	30.9	19.8	21.6	23.0	22.2	40.1	28.1	30.6	0.0	10.1	19.6

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

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	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.
Lincoln MSA	14	20,117,545	24.1	10,512	19.3	7.1	7.8	18.7	7.1	19.9	22.2	50.0	22.6	39.8	21.4	30.5	0.0	14.3	19.2
Nebraska Non-MSA AA	44	3,601,092	75.9	755	21.4	9.1	10.2	18.9	31.8	20.8	21.2	20.5	25.7	38.5	34.1	24.6	0.0	4.5	18.7
Total	58	23,718,637	100.0	11,267	19.5	8.6	7.9	18.8	25.9	19.9	22.1	27.6	22.8	39.6	31.0	30.1	0.0	6.9	19.2

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.
Lincoln MSA	85	18,169	43.6	6,619	3.7	0.0	2.7	26.7	31.8	23.5	29.6	42.4	29.4	38.2	25.9	42.9	1.8	0.0	1.4
Nebraska Non-MSA AA	110	7,244	56.4	425	0.0	0.0	0.0	10.1	14.5	6.6	72.7	81.8	70.4	17.2	3.6	21.8	0.0	0.0	1.2
Total	195	25,413	100.0	7,044	3.3	0.0	2.6	24.8	22.1	22.5	34.5	64.6	31.8	35.8	13.3	41.7	1.6	0.0	1.4

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%, American National Bank (10000015435) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.
Lincoln MSA	38	8,257	76.0	5,713	4.7	2.6	3.9	17.2	15.8	19.0	32.5	55.3	32.2	42.8	26.3	42.2	2.8	0.0	2.7
Nebraska Non-MSA AA	12	3,229	24.0	455	0.0	0.0	0.0	25.3	16.7	20.6	50.8	75.0	50.9	23.9	8.3	25.7	0.0	0.0	2.9
Total	50	11,486	100.0	6,168	4.2	2.0	3.6	18.2	16.0	19.2	34.5	60.0	33.6	40.7	22.0	41.0	2.5	0.0	2.7

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lincoln MSA	85	18,169	43.6	6,619	83.4	14.1	59.5	5.3	50.6	11.3	35.3
Nebraska Non-MSA AA	110	7,244	56.4	425	79.6	36.4	55.8	4.4	8.2	16.0	55.5
Total	195	25,413	100.0	7,044	83.0	26.7	59.3	5.2	26.7	11.9	46.7
<i>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%, American National Bank (10000015435) excluded from Aggregate</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Lincoln MSA	38	8,257	76.0	5,713	85.4	15.8	54.2	4.4	84.2	10.2	0.0
Nebraska Non-MSA AA	12	3,229	24.0	455	81.9	50.0	51.3	3.9	41.7	14.2	8.3
Total	50	11,486	100.0	6,168	85.0	24.0	54.0	4.3	74.0	10.7	2.0
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate</i>											

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-21	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	
Lincoln MSA	3	830	2.7	398	1.4	0.0	0.0	12.3	0.0	4.3	23.3	0.0	12.1	62.9	100.0	83.7	0.1	0.0	0.0	
Nebraska Non-MSA AA	110	11,767	97.3	395	0.0	0.0	0.0	8.5	15.5	6.5	72.1	80.9	81.1	19.4	3.6	12.2	0.0	0.0	0.3	
Total	113	12,597	100.0	793	0.8	0.0	0.0	10.8	15.0	5.3	43.0	78.8	45.3	45.4	6.2	49.2	0.1	0.0	0.1	

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%, American National Bank (10000015435) excluded from Aggregate

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	% Farms	% Bank Loans	Aggt.	
Lincoln MSA	2	210	5.6	223	2.0	0.0	0.0	9.8	0.0	2.3	30.9	50.0	35.7	56.6	50.0	62.0	0.7	0.0	0.0	
Nebraska Non-MSA AA	34	4,147	94.4	310	0.0	0.0	0.0	12.3	23.5	8.6	56.2	58.8	61.5	31.5	17.6	29.1	0.0	0.0	0.7	
Total	36	4,357	100.0	533	1.2	0.0	0.0	10.8	22.2	5.8	40.9	58.3	50.1	46.7	19.4	43.7	0.4	0.0	0.4	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-21
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Lincoln MSA	3	830	2.7	398	98.3	66.7	76.6	1.1	0.0	0.6	33.3
Nebraska Non-MSA AA	110	11,767	97.3	395	98.1	83.6	61.9	1.2	12.7	0.7	3.6
Total	113	12,597	100.0	793	98.2	83.2	69.5	1.1	12.4	0.7	4.4
<i>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%, American National Bank (10000015435) excluded from Aggregate</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022
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	Aggt.	% Farms	% Bank Loans	% Farms	% Bank Loans
Lincoln MSA	2	210	5.6	223	98.5	50.0	66.5	0.9	0.0	0.6	50.0
Nebraska Non-MSA AA	34	4,147	94.4	310	98.2	73.5	43.9	1.1	23.5	0.7	2.9
Total	36	4,357	100.0	533	98.4	72.2	53.9	1.0	22.2	0.7	5.6
<i>Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%, American National Bank (10000015435) excluded from Aggregate</i>											