



PUBLIC DISCLOSURE

February 26, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Security National Bank of Sioux City, Iowa
Charter Number 3124

601 Pierce Street
Sioux City, IA 51101

Office of the Comptroller of the Currency

4900 S Avalon Ave
Sioux Falls, SD 57108

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.....	2
Description of Institution.....	3
Scope of the Evaluation.....	4
Discriminatory or Other Illegal Credit Practices Review.....	4
Multistate Metropolitan Statistical Area Rating.....	6
Sioux City MMSA.....	6
State Rating.....	13
State of Iowa.....	13
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 **Outstanding**.

The lending test is rated: Satisfactory.

The community development test is rated: Outstanding.

The overall performance of The Security National Bank of Sioux City, Iowa (SNB or bank) is Outstanding. The major factors that support this rating include:

- The Lending Test rating is based on the bank's performance in meeting the credit needs of its assessment areas.
- The bank's Loan-to-Deposit ratio is reasonable given the bank's size, financial conditions, and business strategy.
- The bank originated a majority of its loans within its AAs.
- The bank's distributions of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The Community Development (CD) Test rating is based on the aggregate assessment of the bank's CD activities for loans, investments, and services.
- The bank's CD activities demonstrate an excellent level of responsiveness to identified needs within the AA during the evaluation period.

Loan-to-Deposit Ratio

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

We analyzed the bank's quarterly LTD ratio over the 12-quarter evaluation period. During this period, SNB's average LTD ratio was 62.9 percent and ranged from a low of 57.4 percent to a high of 74.5 percent. The combined quarterly average of peer banks (other banks with deposit market share in the bank's AAs) is 88.4 percent and ranged from a high of 105.4 percent to a low of 72.0 percent. While the average LTD ratio was lower than the peer average during the evaluation period, it is reasonable and meets the standard for satisfactory performance.

Lending in Assessment Area

A **majority** of the bank's loans are inside its assessment area(s) (AAs).

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

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	28	70	12	30	40	3,721	15	21,814	85	25,535
Small Farm	60	75	20	25	80	18,788	58	13,745	42	32,533
Consumer	71	89	9	11	80	1,256	72	480	28	1,737
Total	159	80	41	21	200	23,765	40	36,039	60	59,805

Description of Institution

SNB is an intrastate financial institution headquartered in Sioux City, Iowa. SNB had total assets of \$1.3 billion and tier one capital of \$154.3 million as of December 31, 2022. SNB is wholly owned by Security National Corporation (SNC), a two-bank holding company headquartered in Dakota Dunes, South Dakota. SNC also owns Security National Bank of South Dakota, a national bank chartered in Dakota Dunes, South Dakota. As of December 31, 2022, SNC had total consolidated assets of \$1.8 billion. SNB did not merge with or acquire any institutions during the evaluation period.

SNB operates seven full-service branches, one motor bank, four deposit-taking automatic teller machines (ATMs), and ten cash dispensing ATMs in Iowa. The main office, motor bank, three branches, three deposit-taking ATM, and seven cash dispensing ATMs are in Sioux City. SNB operates one branch and one deposit-taking ATM in Mapleton. SNB operates one branch and one cash dispensing ATM in Akron, Lawton, and Merville. A branch located in Climbing Hill was closed during the evaluation period. SNB did not open any branches during the evaluation period.

SNB's primary focus is consistent with traditional banking products and services. The bank offers similar products and services within all branches with the exception of the motor branch. The motor bank is the drive up to the main branch. It is located two blocks north of the main branch. Services offered at the motor bank include deposits, withdrawals, check cashing, and transfers. The main branch offers a wider range of services such as wealth management and employee benefit plans. SNB offers a wide range of retail deposit products to their customers including free checking, health savings accounts, and general savings accounts. Loan products offered consist of agriculture, commercial, consumer, and residential real estate loans.

For the purposes of the Community Reinvestment Act (CRA), SNB operates with two rating areas and two AAs. The rating areas are the State of Iowa and the Sioux City MMSA. The State of Iowa includes one AA, the Iowa Non-MSA AA. The Iowa Non-MSA AA includes ten CTs. There were no low-income CTS and two moderate-income CT in 2020-2021. There were no LMI CTs in 2022. The Sioux City MMSA AA included 33 CTS in 2020-2021 and 38 CTs in 2022. Two CTs were low-income and eight were moderate-income in for the full evaluation period. Each AA complies with regulatory requirements and does not arbitrarily exclude any LMI CTs.

There are no known legal, financial, or other impediments limiting SNB's ability to meet the credit needs of its AAs. SNB received a Satisfactory rating in the previous Performance Evaluation dated October 26, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated SNB under the Intermediate Small Bank examination procedures which includes the Lending Test and the CD Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. The CD Test evaluates the bank's record of responding to the CD needs of its AAs through CD lending and providing qualified investments, donations and services.

The evaluation period used for both the Lending Test and the CD Test includes SNB's performance from January 1, 2020, through December 31, 2022 and encompasses two census periods. The OCC used the 2015 Census American Community Survey (ACS) data to analyze SNB's performance for 2020 and 2021. The OCC used the 2020 U.S. Census data to analyze SNB's performance data for the year 2022.

Selection of Areas for Full-Scope Review

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

Ratings

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

SNB has two AAs. The performance in the Sioux City MMSA AA was weighted most heavily. The bank's operations in the Sioux City MMSA AA represent 75 percent of bank branch locations reviewed as part of this CRA evaluation, 88 percent of total deposits as of June 30, 2022, and 86 percent of total loan originations by dollar when considering branch locations during the evaluation period.

The MMSA rating and state rating are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and

regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Multistate Metropolitan Statistical Area Rating

Sioux City MMSA

CRA rating for the Sioux City MMSA: Outstanding.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- SNB's Community Development activities show excellent responsiveness to identified community needs.
- The geographic distribution of loans reflects a reasonable distribution throughout the bank's AAs.
- Lending activities represent reasonable distribution to individuals of different income levels and businesses of different sizes.

Description of Institution's Operations in Sioux City MMSA

SNB operates four branches, one motor bank, four deposit-taking ATMs, and nine cash dispensing ATMs in the Sioux City MMSA AA. The main office, motor bank, three branches, three deposit-taking ATMs, and seven cash dispensing ATMs are in Sioux City. One branch and cash dispensing ATM are located in Lawton and Merville. SNB closed one branch in Climbing Hill during the evaluation period. Management's primary business focus in the Sioux City MMSA AA is commercial and agriculture loans. The Sioux City MMSA AA included 33 CTs in 2020-2021 and 38 CTs in 2022. In 2020-2021, there were two low-income CTs, eight moderate-income CTs, 12 middle-income CTs, and 10 upper-income CTs within the AA. In 2022, there were two low-income CTs, eight moderate-income CTs, 18 middle-income CTs, and 9 upper-income CTs within the AA. The Sioux City MMSA AA did not include any distressed or underserved CTs during the evaluation period.

SNB had \$950 million in deposits inside the Sioux City MMSA AA as of June 30, 2022. This represents 88 percent of the bank's total deposits. SNB ranked first in deposit market share at 22 percent as of June 30, 2022. Competition in the AA is strong as 29 financial institutions operate 67 branches in the AA. The Sioux City MMSA AA included 14,766 businesses in 2022. Of the businesses, 12,708 reported gross annual revenues of less than \$1 million. The Sioux City MMSA AA had a total population of 144,334 in 2022.

The Sioux City MMSA AA's primary products are consumer, commercial, and agricultural loans. During the evaluation period, management originated 5,287 loans totaling \$1.4 billion in the Sioux City MMSA AA. This represents 75 percent of loans by numbers and 86 percent of total loan originations by dollar during the evaluation period.

We completed one community contact and reviewed another completed in 2022. Both community contacts support business development in the Sioux City area. They mentioned need for affordable housing in the area, but that the hilly landscape leads to higher development costs. They stated that local

financial institutions support growth in the Sioux City lending activities and generally have positive perceptions from the local community.

The following tables provide information on the demographic composition of the Sioux City MMSA AA during the evaluation period.

Table A – Demographic Information						
Metropolitan Statistical Area: 2020/2021 Sioux City						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	33	6.1	24.2	36.4	30.3	3.0
Population by Geography	138,170	3.7	22.2	38.1	36.0	0.0
Housing Units by Geography	55,776	4.2	20.7	38.1	37.0	0.0
Owner-Occupied Units by Geography	35,290	1.2	15.8	38.9	44.1	0.0
Occupied Rental Units by Geography	16,595	10.3	30.6	37.0	22.1	0.0
Vacant Units by Geography	3,891	6.2	22.6	34.7	36.6	0.0
Businesses by Geography	11,933	15.5	12.4	28.2	43.9	0.0
Farms by Geography	827	2.3	4.7	40.0	53.0	0.0
Family Distribution by Income Level	34,915	21.3	17.8	22.9	38.0	0.0
Household Distribution by Income Level	51,885	24.4	17.1	18.6	39.9	0.0
Median Family Income MSA – 43580 Sioux City, IA-NE-SD MSA		\$59,402	Median Housing Value			\$111,376
			Median Gross Rent			\$670
			Families Below Poverty Level			10.9%
<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						
Metropolitan Statistical Area: 2022 Sioux City						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	38	5.3	21.1	47.4	23.7	2.6
Population by Geography	144,334	2.6	20.4	53.1	23.9	0.0
Housing Units by Geography	57,589	2.7	20.2	52.8	24.2	0.0
Owner-Occupied Units by Geography	36,191	1.0	14.5	55.7	28.7	0.0
Occupied Rental Units by Geography	17,546	5.5	31.4	47.7	15.5	0.0
Vacant Units by Geography	3,852	6.3	22.6	49.5	21.6	0.0
Businesses by Geography	14,776	2.8	29.1	39.7	28.3	0.0
Farms by Geography	896	0.7	6.9	56.9	35.5	0.0
Family Distribution by Income Level	35,437	21.0	17.6	20.8	40.5	0.0
Household Distribution by Income Level	53,737	23.8	15.4	18.3	42.6	0.0
Median Family Income MSA – 43580 Sioux City, IA-NE-SD MSA		\$74,387	Median Housing Value			\$146,607
			Median Gross Rent			\$794
			Families Below Poverty Level			9.4%
<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>						

Scope of Evaluation in Sioux City MMSA

The evaluation period for the Lending Test is January 1, 2020, through December 31, 2022. Primary products for the lending test in the Sioux City MMSA were commercial, consumer, and agricultural loans. Commercial and consumer loans received 35 percent weighting, and agricultural loans received 30 percent weighting. Primary products were weighted based on the proportion of loans originated by number during the evaluation period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SIOUX CITY MMSA

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Tables Q-1 and Table Q-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

SNB's distribution of small business loans in CTs of different income levels in the Sioux City MMSA AA is excellent. We sampled 20 business loans originated from 2020 through 2021 and 20 business loans originated in 2022.

For 2020 to 2021, 15.0 percent of loans were originated to businesses in low-income CTs. This is above the aggregate data of 11.0 percent and below the demographic data of 15.5 percent. 25.0 percent of loans were originated to businesses in moderate-income CTs. This is above both the demographic data of 12.4 percent and the aggregate data of 12.8 percent.

For 2022, 5.0 percent of loans were originated to businesses in low-income CTs. This is above the demographic data of 2.8 percent and the aggregate of 3.6 percent. 30.0 percent were originated to businesses in moderate-income CTs, which is above the demographic data of 29.1 percent and the aggregate data of 21.7 percent.

Small Loans to Farms

Refer to Tables S-1 and Table S-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

SNB's distribution of loans to farms in CTs of different income levels in the Sioux City MMSA is reasonable. We sampled 20 agricultural loans originated from 2020 through 2021 and 20 agricultural loans originated in 2022.

No loans were originated to LMI CTs during the evaluation period. 2021 demographic data shows 2.3 percent of AA farms were located in low-income CTs and 4.7 percent were located in moderate-income CTs. 2021 aggregate data shows 0.0 percent of AA loans were to farms in low-income CTs and 0.2 of AA loans were to farms in moderate-income CTs. 2022 demographic data indicates 0.7 percent of AA farms are in low-income CTs and 6.9 percent are in moderate-income CTs. 2022 aggregate data shows 0.0 percent of AA loans are to farms in low-income CTs and 0.8 percent of AA loans are to farms in moderate-income CTs.

The LMI CTs in the AA are not rural and have a limited number of farms with credit needs. Therefore, it is reasonable that the bank does not have loans to small farms in these CTs.

Consumer Loans

Refer to Tables U-1 and U-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

SNB's distribution of consumer loans to borrowers in CTs of different income levels in the Sioux City MMSA is poor. We sampled 60 consumer loans originated from 2020 through 2021 and 60 consumer loans originated in 2022.

For 2020 to 2021, 3.0 percent of loans were originated to borrowers in low-income CTs. Demographic data shows 4.1 percent of AA households were in low-income CTs. 12.0 percent of consumer loans were originated to borrowers in moderate-income CTs, which is below demographic data reflecting 20.6 percent of AA households are located in moderate-income CTs.

For 2022, 3.0 percent of loans were originated to borrowers in low-income CTs. Demographic data indicates 2.5 percent of AA households are located in low-income CTs. 10.0 percent of consumer loans were originated to households in moderate-income CTs. This is below demographic data stating 20.0 percent of AA households are in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Tables R-1 and R-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The distribution of loans to small businesses in the Sioux City MMSA is reasonable. We sampled 20 commercial loans originated from 2020 to 2021 and 20 commercial loans originated in 2022.

For 2020 to 2021, 65.0 percent of loans were to businesses with GAR of \$1 million or less. 2021 demographic data shows 82.8 percent of AA businesses are small businesses, and aggregate data indicates 53.7 percent of AA loans are to small businesses. Management originated significantly more loans to small businesses compared to aggregate data and comparable loans to small businesses based on demographic data.

For 2022, 80.0 percent of loans were to businesses with GAR of \$1 million or less. Demographic data shows 86.0 percent of AA businesses have GAR of \$1 million or less, and aggregate data indicates 55.6 percent of AA loans are to small businesses. Management originated significantly more loans to small businesses compared to aggregate data and comparable loans to small businesses based on demographic data.

Small Loans to Farms

Refer to Tables T-1 and T-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to small farms in the Sioux City MSA is poor. We sampled 60 agricultural loans originated from 2020 to 2021 and 60 agricultural loans originated in 2022.

For 2020 to 2021, 43.0 percent of AA loans were to farms with GAR of \$1 million or less. This is below the demographic of 97.6 percent and the aggregate of 66.0 percent.

For 2022, 45.0 percent of AA loans were to small farms. This is below the demographic of 98.5 percent and the aggregate of 61.2percent.

Consumer Loans

Refer to Tables V-1 and V-2 in the Sioux City MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to household of different income levels in the Sioux City MMSA is excellent. We sampled 20 consumer loans originated in 2020-2021 and 60 consumer loans originated in 2022.

For 2020 to 2021, 20.0 percent of consumer loans were originated to low-income households. Demographic data shows 24.4 percent of households are low-income. 25.0 percent of consumer loans were originated to moderate-income households. Demographic data indicates 17.1 percent of AA households are moderate-income.

For 2022, 23.0 percent of consumer loans were originated to low-income households, and 30.0 percent were originated to moderate-income households. AA demographics show 23.8 percent of households are low-income and 15.4 percent of households are moderate-income.

Responses to Complaints

There were no complaints related to SNB's CRA performance in the Sioux City MMSA during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the **Sioux City MMSA** is rated **Outstanding**.

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

The bank's aggregate new CD loans, investments, and donations in the Sioux City MMSA AA during the evaluation period totaled \$50.9 million. The bank's CD service hours in the MMSA totaled 3,217 during the evaluation period. These activities represent excellent responsiveness to identified community needs for LMI services, affordable housing, and economic development.

Number and Amount of Community Development Loans

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

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Sioux City MMSA AA	43	100.0	50,350	100.0

During the evaluation period, the bank made 43 CD loans which totaled \$50.4 million in the Sioux City MMSA AA. CD loans in the AA included 32 PPP loans totaling \$11.4 million. CD loan purposes includes affordable housing, community services, economic development, and revitalization/stabilization.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Sioux City MMSA	--	--	78	533	78	100.0	533	100.0	--	--

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

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

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

During the evaluation period, the bank made 77 donations totaling \$162,673 to 34 qualified CD organizations within the AA and purchased one qualified investment within the AA. All \$532,673 in qualified investments support organizations that provide services to LMI individuals, families, and communities in the AA.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, SNB employees provided their expertise to 25 qualified CD organizations in the Sioux City MMSA AA for a total of 3,217 hours. These organizations focused on community services.

State Rating

State of Iowa

CRA rating for the State of Iowa: Outstanding.

The lending test is rated: Outstanding.

The community development test is rated: Outstanding.

The major factors that support this rating include:

- Lending activities represent excellent distribution to individuals of different income levels and farms of different sizes.
- SNB's Community Development activities show excellent responsiveness to identified community needs.

Description of Institution's Operations in Iowa

SNB operates two branches, one deposit taking ATM, and one cash dispensing ATM in the Iowa Non-MSA AA. One branch and cash dispensing ATM are located in Akron. One branch and one deposit taking ATM are located in Mapleton. Management's primary business focuses in the Iowa Non-MSA AA are consumer and agriculture loans. The Iowa Non-MSA AA includes 10 CTs. During 2020 and 2021, the AA included no low-income, two moderate-income, six moderate-income, and two upper income CTs in the AA. In 2022, there were no low- or moderate-income, seven moderate-income, and three upper income CTs in the AA. There were no distressed or underserved CTs in the AA during the evaluation period.

SNB had \$126.6 million in deposits inside the Iowa Non-MSA-AA as of June 30, 2022. This represents 12 percent of the bank's total deposits. SNB ranked fifth in deposit market share with 8 percent as of June 30, 2022. Competition is moderate in the AA with 15 financial institutions operating 26 branches in the AA. The AA includes 5,118 businesses of which 4,611 reported GAR of less than \$1 million. The Iowa Non-MSA AA had a total population of 34,449 in 2022.

SNB's primary lending products in the Iowa Non-MSA AA are consumer and agricultural loans. During the evaluation period, management originated 1,731 loans totaling \$227.3 million in the Iowa Non-MSA AA. This represents 25 percent of loans by number and 14 percent of total loan originations by dollar during the evaluation period.

We reviewed a community contact completed in 2022. The contact supports economic development in the area. They did not identify substantial credit needs in the AA, and they feel local financial institutions support growth in the area through their lending activities.

The following tables provide information on the demographic composition of the Iowa Non-MSA AA during the evaluation period.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2020/2021 IA Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	20.0	60.0	20.0	0.0
Population by Geography	33,941	0.0	19.3	46.1	34.6	0.0
Housing Units by Geography	15,343	0.0	20.2	47.4	32.4	0.0
Owner-Occupied Units by Geography	10,798	0.0	16.3	47.0	36.7	0.0
Occupied Rental Units by Geography	3,240	0.0	33.6	42.8	23.5	0.0
Vacant Units by Geography	1,305	0.0	19.7	61.8	18.5	0.0
Businesses by Geography	3,382	0.0	29.1	43.3	27.6	0.0
Farms by Geography	759	0.0	6.6	74.6	18.8	0.0
Family Distribution by Income Level	9,372	15.4	18.5	21.2	44.9	0.0
Household Distribution by Income Level	14,038	21.5	16.4	18.9	43.2	0.0
Median Family Income Non-MSA - IA		\$61,681	Median Housing Value			\$119,037
			Median Gross Rent			\$583
			Families Below Poverty Level			7.0%
<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: 2022 IA Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	0.0	70.0	30.0	0.0
Population by Geography	34,449	0.0	0.0	55.0	45.0	0.0
Housing Units by Geography	15,631	0.0	0.0	58.8	41.2	0.0
Owner-Occupied Units by Geography	10,840	0.0	0.0	55.4	44.6	0.0
Occupied Rental Units by Geography	3,446	0.0	0.0	61.7	38.3	0.0
Vacant Units by Geography	1,345	0.0	0.0	79.5	20.5	0.0
Businesses by Geography	4,308	0.0	0.0	64.4	35.6	0.0
Farms by Geography	810	0.0	0.0	60.7	39.3	0.0
Family Distribution by Income Level	9,841	13.5	17.6	22.7	46.2	0.0
Household Distribution by Income Level	14,286	18.2	14.8	18.2	48.7	0.0
Median Family Income Non-MSA - IA		\$71,763	Median Housing Value			\$149,702
			Median Gross Rent			\$698
			Families Below Poverty Level			5.3%
<i>Source: 2020 ACS 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>						

Scope of Evaluation in Iowa

The evaluation period for the Lending Test is January 1, 2020, through December 31, 2022. Primary products for the lending test in the IA Non-MSA AA were consumer and agriculture loans. Agriculture loans received 55 percent weighting, and consumer loans received 45 percent weighting. Primary product weightings were determined based on proportion of originations by number during the evaluation period. Because there were no LMI CTs in the AA for 2022, we did not evaluate geographic distribution of loans under the Lending Test.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN IOWA

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Iowa is excellent.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Tables T-3 and T-4 in the state of Iowa section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of loans to small farms in the IA Non-MSA AA is reasonable. We sampled 20 loans originated from 2020 to 2021 and 60 loans originated in 2022.

For 2020 to 2021, 85.0 percent of loans were originated to farms with GAR of \$1 million or less. Demographic data shows 98.8 percents of farms are small, and aggregate data shows 60.1 percent of AA loans are to small farms. Management originated significantly more loans to small farms compared to aggregate data.

For 2022, 65.0 percent of loans were originated to farms with GAR of \$1 million or less. Demographic data shows 98.9 percent of AA farms are small, and aggregate data shows 57.5 percent of AA loans are to small farms. Management originated more loans to small farms compared to aggregate data.

Consumer Loans

Refer to Tables V-3 and V-4 in the state of Iowa section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans to household of different income levels in the IA Non-MSA AA is excellent. We sampled 20 consumer loans originated in 2020-2021 and 20 consumer loans originated in 2022.

For 2020 to 2021, 30.0 percent of consumer loans were originated to low-income households. Demographic data shows 21.5 percent of households are low-income. 20.0 percent of consumer loans were originated to moderate-income households. Demographic data indicates 16.4 percent of AA households are moderate-income.

For 2022, 20.0 percent of consumer loans were originated to low-income households, and 40.0 percent were originated to moderate-income households. AA demographics show 18.2 percent of households are low-income and 14.8 percent of households are moderate-income.

Responses to Complaints

SNB did not receive any CRA-related complaints in the IA Non-MSA AA during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of **Iowa** is rated **Outstanding**.

Conclusions for Area Receiving a Full-Scope Review

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

The bank's aggregate new CD loans, investments, and donations in the IA Non-MSA AA during the evaluation period totaled \$8.8 million. The bank's CD service hours in the AA totaled 588 during the evaluation period. These activities represent excellent responsiveness to identified community needs for LMI services and revitalization/stabilization.

Number and Amount of Community Development Loans

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

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
IA Non-MSA AA	8	100.0	8,820	100.0

During the evaluation period, the bank made 8 CD loans which totaled \$8.8 million in the IA Non-MSA AA. CD loans in the AA included 5 PPP loans totaling \$720 thousand. CD loan purposes include community services and revitalization/stabilization.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
IA Non-MSA AA	--	--	12	13	12	100.0	13	100.0	--	--

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

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

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, including prior period investments that remain outstanding as of the examination date.

During the evaluation period, the bank made 12 donations totaling \$12,545 to 5 qualified CD organizations within the AA and purchased qualified investment within the AA. All of the qualified investments support organizations that provide services to LMI individuals, families, and communities in the AA.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, SNB employees provided their expertise to 3 qualified CD organizations in the IA Non-MSA AA for a total of 588 hours. SNB also participated in the FHLB's Affordable Housing Program to provide grant funds for affordable housing projects in the AA. In 2022, \$736,470 in grant funds were provided for the construction of affordable housing in the AA through this program.

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/20 to 12/31/22)	
Bank Products Reviewed:	Small business, small farm, consumer loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Sioux City MMSA		
Sioux City MMSA AA	Full-Scope	<i>Includes Woodbury, Dakota, and Union Counties. Primary products are agricultural, business, and consumer loans.</i>
State of Iowa		
IA Non-MSA AA	Full-Scope	<i>Includes Plymouth and Monona Counties. Primary products are agricultural and consumer loans.</i>

Appendix B: Summary of MMSA and State Ratings

RATINGS: Security National Bank of Sioux City, IA			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Security National Bank of Sioux City, IA	Satisfactory	Outstanding	Outstanding
MMSA or State:			
Sioux City MMSA	Satisfactory	Outstanding	Outstanding
Iowa	Outstanding	Outstanding	Outstanding

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table 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.

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

- 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. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

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

Table Q-1: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2021 Sioux City MMSA	20	6,407	100.0	2,214	15.5	15.0	11.0	12.4	25.0	12.8	28.2	10.0	35.4	43.9	50.0	40.7	0.0	0.0	0.0	
Total	20	6,407	100.0	2,214	15.5	15.0	11.0	12.4	25.0	12.8	28.2	10.0	35.4	43.9	50.0	40.7	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table Q-2: 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			
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
2022 Sioux City MMSA	20	2,978	100.0	2,179	2.8	5.0	3.6	29.1	30.0	21.7	39.7	25.0	40.9	28.3	40.0	33.8	0.0	0.0	0.0	
Total	20	2,978	100.0	2,179	2.8	5.0	3.6	29.1	30.0	21.7	39.7	25.0	40.9	28.3	40.0	33.8	0.0	0.0	0.0	

*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%*

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

Table R-1: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
2021 Sioux City MMSA	20	6,407	100.0	2,214	82.8	65.0	53.7	5.3	35.0	12.0	0.0	
Total	20	6,407	100.0	2,214	82.8	65.0	53.7	5.3	35.0	12.0	0.0	

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table R-2: 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		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
2022 Sioux City MMSA	20	2,978	100.0	2,179	86.0	80.0	55.6	4.2	20.0	9.8	0.0	
Total	20	2,978	100.0	2,179	86.0	80.0	55.6	4.2	20.0	9.8	0.0	

*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%*

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

Table S-1 - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2020-21		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
2021 Sioux City MMSA	20	3,487	100.0	421	2.3	0.0	0.0	4.7	0.0	0.2	40.0	30.0	52.7	53.0	70.0	47.0	0.0	0.0	0.0		
Total	20	3,487	100.0	421	2.3	0.0	0.0	4.7	0.0	0.2	40.0	30.0	52.7	53.0	70.0	47.0	0.0	0.0	0.0		

*Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table S-2 - 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				
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
2022 Sioux City MMSA	20	22,985	100.0	387	0.7	0.0	0.0	6.9	0.0	0.8	56.9	70.0	70.3	35.5	30.0	28.9	0.0	0.0	0.0		
Total	20	22,985	100.0	387	0.7	0.0	0.0	6.9	0.0	0.8	56.9	70.0	70.3	35.5	30.0	28.9	0.0	0.0	0.0		

*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%*

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

Table T-1: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2021 Sioux City MMSA	60	26,863	100.0	421	97.6	43.0	66.0	1.3	33.0	1.1	23.0	
Total	60	26,863	100.0	421	97.6	43.0	66.0	1.3	33.0	1.1	23.0	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table T-2: 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		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2022 Sioux City MMSA	60	41,154	100.0	387	98.5	45.0	61.2	0.9	30.0	0.6	25.0	
Total	60	41,154	100.0	387	98.5	45.0	61.2	0.9	30.0	0.6	25.0	
<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%</i>												

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

Table T-3: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2020-21
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2021 IA Non MSA AA	20	5,773	100.0	601	98.8	85.0	60.1	0.8	10.0	0.4	5.0	
Total	20	5,773	100.0	601	98.8	85.0	60.1	0.8	10.0	0.4	5.0	
<i>Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>												

Table T-4: 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		
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
2022 IA Non MSA AA	60	16,839	100.0	577	98.9	65.0	57.5	0.7	35.0	0.4	0.0	
Total	60	16,839	100.0	577	98.9	65.0	57.5	0.7	35.0	0.4	0.0	
<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%</i>												

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

Table U-1: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
2021 Sioux City MMSA	60	1,319	100.0	4.1	3.0	20.6	12.0	38.3	22.0	37.0	63.0	0.0	0.0		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data. Due to rounding, totals may not equal 100.0%</i>															

Table U-2: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2022	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts			
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
2022 Sioux City MMSA	60	1,400	100.0	2.5	3.0	20.0	10.0	53.1	45.0	24.4	42.0	0.0	0.0		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data. Due to rounding, totals may not equal 100.0%</i>															

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

Table V-1 - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 Sioux City MMSA	20	\$387	100.0	24.4	20.0	17.1	25.0	18.6	20.0	39.9	35.0	0.0	0.0	
Total	20	\$387	100.0	24.4	20.0	17.1	25.0	18.6	20.0	39.9	35.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V-2 - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2022 Sioux City MMSA	60	1,414	100.0	23.8	23.0	15.4	30.0	18.3	25.0	42.6	22.0	0.0	0.0	
Total	60	1,414	100.0	23.8	23.0	15.4	30.0	18.3	25.0	42.6	22.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*

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

Table V-3 - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2020-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2021 IA Non MSA AA	20	309	100.0	21.5	30.0	16.4	20.0	18.9	15.0	43.2	35.0	0.0	0.0	
Total	20	309	100.0	21.5	30.0	16.4	20.0	18.9	15.0	43.2	35.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*

Table V-4 - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$ (000s)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2022 IA Non MSA AA	20	320	100.0	18.2	20.0	14.8	40.0	18.2	15.0	48.7	25.0	0.0	0.0	
Total	20	320	100.0	18.2	20.0	14.8	40.0	18.2	15.0	48.7	25.0	0.0	0.0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.
Due to rounding, totals may not equal 100.0%*

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