



PUBLIC DISCLOSURE

August 7, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Enterprise Bank
RSSD# 1836701

12800 West Center Road
Omaha, Nebraska 68144

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: *Satisfactory*
The Lending Test is rated: *Satisfactory*
The Community Development Test is rated: *Satisfactory*

Enterprise Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a poor distribution among businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects adequate responsiveness to CD needs of the bank's AA.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio;
- A statistical sample of 63 small business loans from a universe of 92 loans originated between January 1, 2022, and December 31, 2022; and,
- CD loans, qualified investments, and CD services from July 30, 2019, through March 31, 2023.

DESCRIPTION OF INSTITUTION

Enterprise Bank is a community bank headquartered in Omaha, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Enterprise Holding Company (the company).
- The bank has total assets of \$436.3 million as of March 31, 2023.
- In addition to its main office in Omaha, the bank has one additional office also located in Omaha.
- The bank has a full-service automated teller machine (ATM) at each location. The bank also operates one stand-alone cash-only ATM in a business park seven miles northwest of the main office.
- As shown in the table below, the bank’s primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of March 31, 2023		
Loan Type	\$(000)	%
Construction and Land Development	55,104	14.6
Farmland	735	0.2
1- to 4-Family Residential Real Estate	22,362	5.9
Multifamily Residential Real Estate	44,768	11.9
Nonfarm Nonresidential Real Estate	206,327	54.6
Agricultural	0	0.0
Commercial and Industrial	37,118	9.8
Consumer	3,266	0.9
Other	8,057	2.1
Gross Loans	377,737	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its July 29, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Douglas County AA consists of Douglas County, Nebraska, in its entirety, one of eight counties that comprise the Omaha-Council Bluffs, Nebraska-Iowa Metropolitan Statistical Area (MSA). (See Appendix A for an AA map and Appendix B for additional demographic data.)

- The delineation of the AA has not changed since the prior evaluation.
- The AA is comprised of 163 census tracts, including 16 low-, 45 moderate-, 56 middle-, and 46 upper-income census tracts. This is a change from the last examination which consisted of 27 low-, 38 moderate-, 52 middle-, 39 upper-income census tracts.

- Based on the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranked 13th out of 38 FDIC-insured institutions in the AA, with a deposit market share of 1.2 percent. Per this report, 169 FDIC-insured offices are located within the AA.
- To further augment the CRA performance evaluation, a recently conducted interview with a member of the community within the bank’s AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and current demographic characteristics. The community member represented an organization focused on economic development.

Table 2

Population Change			
Assessment Area: Douglas County			
Area	2015 Population	2020 Population	Percent Change
Douglas County	537,655	584,526	8.7
Omaha-Council Bluffs, NE-IA MSA	895,919	967,604	8.0
Nebraska	1,869,365	1,961,504	4.9

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census.*

- At 12.6 percent, the proportion of the AA population age 65 and older is below the statewide figure of 15.4 percent and the MSA figure at 13.4 percent.
- However, a community member noted that the Omaha city population tends to be aging, but there are efforts underway to attract younger people to live and work in Omaha.

Table 3

Median Family Income Change			
Assessment Area: Douglas County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Douglas County	77,891	87,064	11.8
Omaha-Council Bluffs, NE-IA MSA	80,449	87,733	9.1
Nebraska	73,448	80,125	9.1

*Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The growth in AA median family income has outpaced the statewide figure and the MSA figure.
- The percentage of families living below the poverty level in the AA, at 7.0 percent, is above the statewide and MSA figures at 6.6 percent and 6.1 percent, respectively.

Table 4

Housing Cost Burden						
Assessment Area: Douglas County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Douglas County	76.1	30.5	41.5	67.9	36.0	18.4
Omaha-Council Bluffs, NE-IA MSA	74.6	28.6	39.5	64.7	32.0	17.0
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- The median age of housing stock in the AA is 52 years, which is older than the statewide figure at 47 years and the MSA figure of 44 years.
- At 24.5 percent, the percentage of housing in the AA with five or more units is above the statewide figure of 15.8 percent, as well as the MSA figure of 20.2 percent.

Table 5

Unemployment Rates					
Assessment Area: Douglas County					
Area	2017	2018	2019	2020	2021
Douglas County	3.2	3.2	3.3	5.0	3.0
Omaha-Council Bluffs, NE-IA MSA	3.1	3.0	3.1	4.7	3.0
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As of May 2023, the unemployment rate for Douglas County is 2.3 percent.
- The primary industries in the AA include professional and business services, healthcare, and transportation. Some of the major employers include Offutt Air Force Base, Catholic Health Initiatives, Methodist Health System, Nebraska Medicine, Union Pacific Railroad, and Children’s Hospital.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank’s overall lending test performance is Satisfactory. All performance criteria were equally weighted in the evaluation. More consideration was given to the number of loan originations than the dollar amount, as this represents the number of entities served.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, loan portfolio composition, market conditions, and geographic proximity.

The bank’s NLTD ratio is reasonable. At 91.1 percent, the bank's 17-quarter average NLTD is within the range of other similarly situated banks whose NLTD ratios ranged from 80.9 percent to 91.9 percent.

Table 6

Comparative NLTD Ratios March 31, 2019 – March 31, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
Enterprise Bank	Omaha, NE	436,312	91.1
Similarly Situated Institutions			
First Westroads Bank, Inc.	Omaha, NE	339,546	81.4
I3 Bank	Bennington, NE	194,319	84.5
United Republic Bank	Omaha, NE	171,933	91.9
Great Plains State Bank	Petersburg, NE	323,912	90.9
Premier Bank	Omaha, NE	334,317	80.9

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	50	79.4	12,674	74.0	13	20.6	4,454	26.0
Total Loans	50	79.4	12,674	74.0	13	20.6	4,454	26.0

Note: Percentages may not total 100.0 percent due to rounding.

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans

throughout the AA. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. As illustrated in Table 8, the concentration of small business lending among low-income census tracts is below the percent of businesses operating in these tracts (demographic figure). The distribution of small business loans in moderate-income census tracts is comparable to the demographic figure.

An analysis of the dispersion of loans was conducted and revealed conspicuous gaps and lapses in lending, although the overall conclusion was not impacted. The dispersion of lending was impacted by the distance of the bank’s two branches from Omaha’s urban core, where the large concentration of contiguous low- and moderate-income (LMI) census tracts is located and better served by financial institutions operating in and around this area. A community member also described the banking environment in Douglas County as vibrant and crowded, further affirming the competitive financial services landscape.

Table 8

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Douglas County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	2.0	100	0.8	4.0
Moderate	10	20.0	2,377	18.8	22.0
Middle	16	32.0	3,143	24.8	39.8
Upper	23	46.0	7,054	55.7	34.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	50	100.0	12,674	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses of Different Sizes

This performance criterion evaluates the bank’s lending to businesses of different revenue sizes. The bank’s lending reflects a poor distribution among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is poor. The bank's lending to businesses in the AA with revenues of \$1 million or less (small businesses) is below the percentage of total businesses in the AA with revenues of \$1 million or less. Additionally, only 32.0 percent of small business loans were originated in amounts of \$100,000 or less. This figure can also serve as a proxy in gauging responsiveness to small business credit needs, as smaller entities are more likely to borrow in smaller dollar increments.

Table 9

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Douglas County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	38.0	4,673	36.9	89.7
Over \$1 Million	26	52.0	6,751	53.3	9.6
Revenue Unknown	5	10.0	1,250	9.9	0.7
Total	50	100.0	12,674	100.0	100.0
By Loan Size					
\$100,000 or Less	16	32.0	1,035	8.2	
\$100,001 - \$250,000	18	36.0	3,082	24.3	
\$250,001 - \$1 Million	16	32.0	8,557	67.5	
Total	50	100.0	12,674	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	31.6	322	6.9	
\$100,001 - \$250,000	7	36.8	1,144	24.5	
\$250,001 - \$1 Million	6	31.6	3,207	68.6	
Total	19	100.0	4,673	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AA through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AA.

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness. All of the CD loans were originated through the Paycheck Protection Program established by the Coronavirus Aid, Relief, and Economic Security Act and implemented by the Small Business Administration in response to the Coronavirus

Disease 2019 pandemic. Additionally, a \$70,900 loan to a business operating in an LMI census tract outside the AA was also qualified. In addition to its CD loans, the bank made 12 donations totaling \$6,270 to area organizations that provide community services to LMI individuals and families. The rating is primarily based on the level of CD loans, with additional consideration given to the bank’s deposit market share and lending volume in this AA.

Table 10

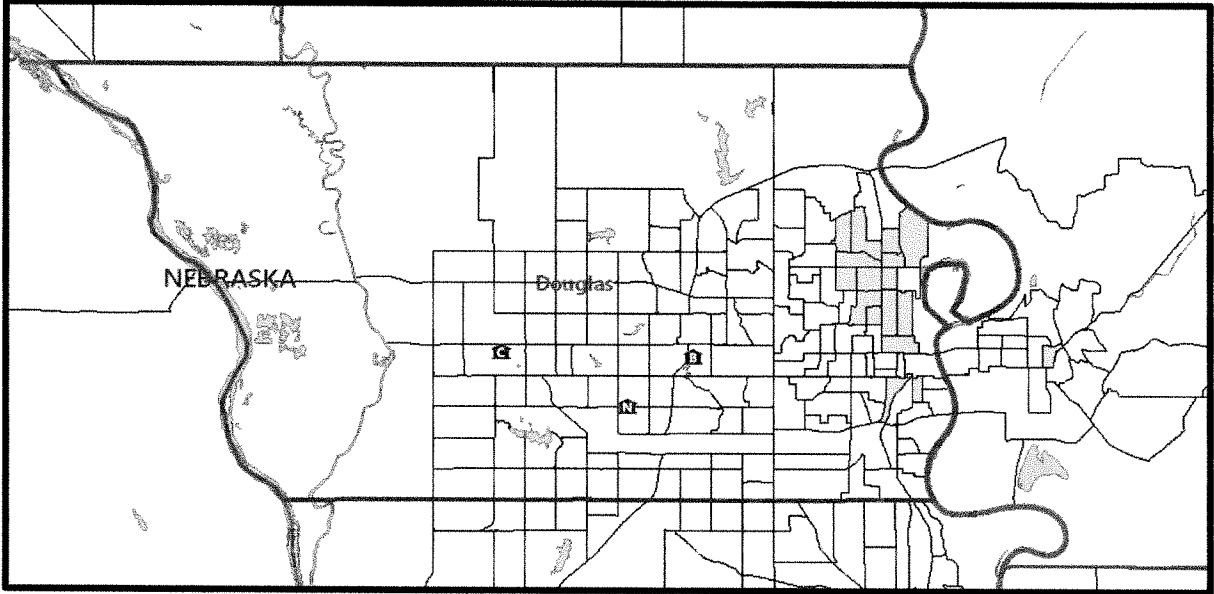
Community Development Activity									
Assessment Area: Douglas County									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	12	6	12	6	0
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	38	7,756	0	0	0	0	0	0	0
Totals	38	7,756	0	0	12	6	12	6	0

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Douglas County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	9.8	8,047	5.9	2,243	27.9	27,986	20.5
Moderate	45	27.6	31,122	22.8	3,946	12.7	25,109	18.4
Middle	56	34.4	49,737	36.4	2,386	4.8	30,040	22.0
Upper	46	28.2	47,628	34.9	978	2.1	53,399	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	136,534	100.0	9,553	7.0	136,534	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,050	5,657	4.1	35.2	8,432	52.5	1,961	12.2
Moderate	62,499	27,254	19.8	43.6	30,282	48.5	4,963	7.9
Middle	91,366	53,188	38.7	58.2	32,309	35.4	5,869	6.4
Upper	67,021	51,336	37.4	76.6	12,993	19.4	2,692	4.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	236,936	137,435	100.0	58.0	84,016	35.5	15,485	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,022	4.0	903	3.9	113	4.6	6	3.3
Moderate	5,683	22.0	5,035	21.8	617	25.0	31	17.0
Middle	10,266	39.8	9,103	39.3	1,088	44.0	75	41.2
Upper	8,829	34.2	8,105	35.0	654	26.5	70	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,800	100.0	23,146	100.0	2,472	100.0	182	100.0
Percentage of Total Businesses:			89.7		9.6		0.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6	2.4	6	2.5	0	0.0	0	0.0
Moderate	19	7.7	19	7.9	0	0.0	0	0.0
Middle	91	37.0	91	37.9	0	0.0	0	0.0
Upper	130	52.8	124	51.7	6	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	246	100.0	240	100.0	6	100.0	0	0.0
Percentage of Total Farms:			97.6		2.4		0.0	

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: 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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 do 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: 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 metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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

Quarterly Loan to Deposit Ratios

2023

12/31/2023 in millions

Loans (Net):	428,317
Deposits:	395,395
L/D Ratio:	108.33%

9/30/2023 in millions

Loans (Net):	401,102
Deposits:	361,405
L/D Ratio:	110.98%

6/30/2023 in millions

Loans (Net):	402,715
Deposits:	377,015
L/D Ratio:	106.82%

3/31/2023 in millions

Loans (Net):	372,433
Deposits:	350,607
L/D Ratio:	106.23%

2021

12/31/2021 in millions

Loans (Net):	333,325
Deposits:	393,716
L/D Ratio:	84.66%

9/30/2021 in millions

Loans (Net):	344,987
Deposits:	382,137
L/D ratio:	90.28%

6/30/2021 in millions

Loans (Net):	333,835
Deposits:	385,327
L/D Ratio:	86.64%

3/31/2021 in millions

Loans (Net):	324,337
Deposits:	389,190
L/D Ratio:	83.34%

2022

12/31/2022 in millions

Loans (Net):	366,047
Deposits:	377,941
L/D Ratio	96.85%

9/30/2022 in millions

Loans (Net):	354,033
Deposits:	360,102
L/D Ratio:	98.31%

6/30/222 in millions

Loans (Net):	350,067
Deposits:	361,330
L/D Ratio:	96.88%

3/31/2022 in millions

Loans (Net);	344,707
Deposits:	391,133
L/D Ratio:	88.13%

2020

12/31/2020 in millions

Loans (Net):	311,275
Deposits:	364,472
L/D Ratio:	85.40%

9/30/2020 in millions

Loans:	323,218
Deposits:	350,903
L/D Ratio:	92.11%

6/30/2020 in millions

Loans (Net):	323,967
Deposits:	368,037
L/D Ratio:	88.03%

3/31/2020 in millions

Loans (Net):	276,758
Deposits:	318,999
L/D Ratio:	86.76%

Branch and *ATM Locations

Dodge Street Office:

525 N 132nd Street, Omaha, NE 65154

MSA-State-County-Census Tract: 36540-31-055-0074.43

Hours:

Lobby: Monday – Friday, 9am to 5pm

Saturday and Sunday, Closed

Drive-Thru: Monday – Friday, 8am to 5pm

Saturday and Sunday, Closed

West Center Office:

12800 W Center Road, Omaha, NE 68144

MSA-State-County-Census Tract: 36540-31-055-0074.07

Hours:

Lobby: Monday – Friday, 9am to 5pm

Saturday and Sunday, Closed

Drive-Thru: Monday – Friday, 8am to 5pm

Saturday 9am to Noon

Sunday Closed

Regency Office:

210 Regency Parkway, Omaha, NE 68114

MSA-State-County-Census Tract: 36540-31-055-0067.04

Hours:

Lobby: Monday – Friday, 9am to 5pm

Saturday and Sunday, Closed

Drive-Thru: Monday – Friday, 8am to 5pm

Saturday and Sunday, Closed

*An ATM is located in the drive thru of each branch location.

Branch Locations Opened Or Closed

Enterprise Bank opened the Dodge Street location on October 30, 2023. There were no other branches opened or closed in the current year or the previous 2 years.

Dodge Street Office:

525 N 132nd Street, Omaha, NE 65154

MSA-State-County-Census Tract: 36540-31-055-0074.43

Hours:

Lobby: Monday – Friday, 9am to 5pm

Saturday and Sunday, Closed

Drive-Thru: Monday – Friday, 8am to 5pm

Saturday and Sunday, Closed

Products and Services Offered

Business and Consumer Checking Accounts
Business and Consumer Savings Accounts
Consumer Overdraft Protection Lines of Credit
Money Markets
Treasury Management
Personal Loans
Business Loans
Residential and Commercial Real Estate Loans
Construction Loans
Certificate of Deposit
Online Banking
Mobile Banking
E-Statements
Health Savings Accounts
Wire Transfers
Cashier Checks
ATM transactions
Zelle
Safe Deposit Box

IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

Enterprise Bank
525 N. 132nd Street
Omaha, NE 68154
(402)330-0200

COMMON FEATURES

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

ATM/Debit Card Replacement Fee	\$10 per card
ATM/Debit Card Rush Order Replacement Fee	\$55 per card
Account Balancing Fee - Checking	\$35/hour, 1 hour min
Bill Pay Base (Through Online Banking)	Free
Cancelled Check Copy Fee	\$5 per copy
Cashiers Check Fee	\$5 each
Coin Order Fee (rolled)	\$0.15 per roll
Collection Item Fee	\$20 per item
Currency Order Fee (strapped)	\$0.25 per strap
Counter Check Fee (encoded)	\$2 for 8 checks
Deposit Slip Fee (encoded)	\$2 for 8 slips
ATM Transaction Fee - Foreign	\$1.50 per transaction after first 5 per account, per statement cycle
Garnishment/Tax Levy Fee	\$50.00
Gift Card Fee	\$5.95 per card
Health Savings Account Application Fee	\$25.00
Notary Fee	\$15.00
Overdraft Charge	\$5 each day
NSF Item Fee (Applies to checks, in-person withdrawals, and electronic means)	\$27.50 each paid item
Returned NSF Item Fee	\$27.50 each item
Research And Date Of Death Calculation Fee	\$35/hour, 1 hour min
Returned Deposited Item Fee	\$3 per item
Safe Deposit Box Drilling Fee (lost both keys)	250.00
Safe Deposit Box Replacement Key Fee (still have one key and just need a second)	35.00
Statement Copy Fee	\$5 each
Stop Payment Fee	\$20 per item
Transfer For Overdraft Protection Fee	\$2.50 per transfer
Undeliverable Mail Fee	\$2 per month
Wire Transfer Fee - Outgoing Domestic	\$15.00
Wire Transfer Fee - Outgoing International	\$35.00

LIMITS AND FEES DISCLOSURE

XX/1 21.021.05237

Wolters Kluwer Financial Services ©2000, 2024 Bankers Systems™

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2023 FFIEC Census Report - Summary Census Demographic Information
 State: 31 - NEBRASKA (NE)
 County: 055 - DOUGLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
31	055	0002.00	Moderate	No	70.90	\$109,200	\$77,423	\$62,206	3627	46.35	1681	856	1431
31	055	0003.00	Low	No	41.31	\$109,200	\$45,111	\$36,250	2518	75.34	1897	361	1000
31	055	0004.00	Low	No	46.39	\$109,200	\$50,658	\$40,700	1849	49.92	923	469	873
31	055	0005.00	Upper	No	146.40	\$109,200	\$159,869	\$128,446	3411	39.11	1334	398	305
31	055	0006.00	Low	No	25.28	\$109,200	\$27,606	\$22,180	1461	81.79	1195	146	534
31	055	0007.00	Low	No	38.46	\$109,200	\$41,998	\$33,750	1214	87.56	1063	108	488
31	055	0008.00	Moderate	No	60.46	\$109,200	\$66,022	\$53,051	2175	88.69	1929	362	829
31	055	0011.00	Low	No	33.41	\$109,200	\$36,484	\$29,316	2724	88.40	2408	278	861
31	055	0012.00	Low	No	42.74	\$109,200	\$46,672	\$37,500	3917	80.27	3144	519	1111
31	055	0016.00	Low	No	35.38	\$109,200	\$38,635	\$31,042	3800	31.45	1195	0	33
31	055	0018.00	Middle	No	113.50	\$109,200	\$123,942	\$99,583	5209	34.00	1771	402	236
31	055	0019.00	Moderate	No	60.67	\$109,200	\$66,252	\$53,232	1888	55.03	1039	90	193
31	055	0020.00	Moderate	No	62.29	\$109,200	\$68,021	\$54,651	3647	80.64	2941	517	1062
31	055	0021.00	Low	No	44.93	\$109,200	\$49,064	\$39,423	2387	63.13	1507	303	800
31	055	0022.00	Moderate	No	59.43	\$109,200	\$64,898	\$52,143	1197	32.50	389	241	503
31	055	0023.00	Moderate	No	65.11	\$109,200	\$71,100	\$57,125	2335	38.93	909	557	809
31	055	0024.00	Moderate	No	54.14	\$109,200	\$59,121	\$47,500	3928	74.90	2942	499	1141
31	055	0025.00	Moderate	No	69.90	\$109,200	\$76,331	\$61,326	2684	61.55	1652	515	840
31	055	0026.00	Moderate	No	51.19	\$109,200	\$55,899	\$44,917	2433	81.34	1979	432	602
31	055	0027.00	Moderate	No	57.13	\$109,200	\$62,386	\$50,129	2667	83.01	2214	439	646
31	055	0028.00	Moderate	No	77.67	\$109,200	\$84,816	\$68,150	3730	81.21	3029	809	1112
31	055	0029.00	Moderate	No	51.23	\$109,200	\$55,943	\$44,947	5582	85.02	4746	761	1393
31	055	0030.00	Moderate	No	66.51	\$109,200	\$72,629	\$58,352	7656	70.77	5418	1742	2220
31	055	0031.00	Moderate	No	73.12	\$109,200	\$79,847	\$64,156	4128	66.33	2738	853	1316
31	055	0032.00	Moderate	No	60.07	\$109,200	\$65,596	\$52,708	2567	84.38	2166	356	606
31	055	0033.00	Low	No	43.82	\$109,200	\$47,851	\$38,452	2356	77.08	1816	378	669

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
31	055	0034.01	Moderate	No	65.22	\$109,200	\$71,220	\$57,225	3810	48.95	1865	1015	1630
31	055	0034.02	Moderate	No	73.58	\$109,200	\$80,349	\$64,559	2487	32.61	811	656	968
31	055	0035.00	Middle	No	84.58	\$109,200	\$92,361	\$74,213	4490	32.65	1466	1373	1662
31	055	0036.00	Middle	No	84.46	\$109,200	\$92,230	\$74,103	4060	17.76	721	1325	1731
31	055	0037.00	Middle	No	112.55	\$109,200	\$122,905	\$98,750	2361	16.73	395	773	1019
31	055	0038.00	Moderate	No	73.21	\$109,200	\$79,945	\$64,236	3691	43.23	1682	691	1073
31	055	0039.00	Moderate	No	70.07	\$109,200	\$76,516	\$61,475	2378	65.56	1559	124	505
31	055	0040.00	Moderate	No	71.23	\$109,200	\$77,783	\$62,500	3299	40.53	1337	281	369
31	055	0042.00	Moderate	No	66.82	\$109,200	\$72,967	\$58,625	1412	43.34	612	133	485
31	055	0043.00	Middle	No	87.35	\$109,200	\$95,386	\$76,635	3086	35.13	1084	491	757
31	055	0044.00	Middle	No	81.41	\$109,200	\$88,900	\$71,429	1323	24.04	318	362	667
31	055	0045.00	Middle	No	103.13	\$109,200	\$112,618	\$90,481	3175	16.57	526	1162	1085
31	055	0046.00	Middle	No	105.45	\$109,200	\$115,151	\$92,523	2373	21.83	518	684	1042
31	055	0047.00	Upper	No	226.92	\$109,200	\$247,797	\$199,091	3047	14.60	445	817	843
31	055	0048.00	Middle	No	90.80	\$109,200	\$99,154	\$79,669	4315	31.77	1371	821	1255
31	055	0049.00	Moderate	No	51.73	\$109,200	\$56,489	\$45,385	4665	47.85	2232	589	1218
31	055	0050.00	Middle	No	92.65	\$109,200	\$101,174	\$81,285	3675	36.60	1345	390	1104
31	055	0051.00	Moderate	No	66.01	\$109,200	\$72,083	\$57,917	2406	58.40	1405	406	686
31	055	0052.00	Low	No	34.06	\$109,200	\$37,194	\$29,890	1770	88.19	1561	114	448
31	055	0053.00	Low	No	38.80	\$109,200	\$42,370	\$34,044	2445	83.03	2030	389	915
31	055	0054.00	Moderate	No	58.24	\$109,200	\$63,598	\$51,096	3349	70.26	2353	598	1203
31	055	0055.00	Upper	No	129.21	\$109,200	\$141,097	\$113,365	5323	24.80	1320	1727	2180
31	055	0056.00	Middle	No	83.01	\$109,200	\$90,647	\$72,830	3972	28.37	1127	1119	1714
31	055	0057.00	Moderate	No	61.86	\$109,200	\$67,551	\$54,276	4422	45.30	2003	1269	1894
31	055	0058.00	Moderate	No	72.80	\$109,200	\$79,498	\$63,878	4817	61.62	2968	1351	1737
31	055	0059.01	Low	No	33.93	\$109,200	\$37,052	\$29,769	2375	77.68	1845	299	991
31	055	0059.02	Low	No	47.35	\$109,200	\$51,706	\$41,542	2431	89.55	2177	415	858
31	055	0060.00	Low	No	36.89	\$109,200	\$40,284	\$32,365	4076	81.04	3303	633	1601
31	055	0061.01	Low	No	36.80	\$109,200	\$40,186	\$32,289	2632	81.99	2158	336	923

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
31	055	0061.02	Low	No	41.27	\$109,200	\$45,067	\$36,215	4267	76.75	3275	909	1681
31	055	0062.02	Moderate	No	62.85	\$109,200	\$68,632	\$55,145	4854	55.27	2683	1026	1667
31	055	0063.01	Moderate	No	64.63	\$109,200	\$70,576	\$56,705	2741	67.20	1842	583	783
31	055	0063.02	Moderate	No	59.93	\$109,200	\$65,444	\$52,579	4752	82.32	3912	857	1189
31	055	0063.03	Moderate	No	53.19	\$109,200	\$58,083	\$46,667	3206	65.56	2102	538	946
31	055	0064.00	Middle	No	87.95	\$109,200	\$96,041	\$77,169	4869	27.91	1359	1623	2303
31	055	0065.03	Middle	No	103.86	\$109,200	\$113,415	\$91,125	2707	26.89	728	1002	1085
31	055	0065.04	Middle	No	83.64	\$109,200	\$91,335	\$73,385	3293	25.08	826	1070	1366
31	055	0065.05	Middle	No	93.98	\$109,200	\$102,626	\$82,457	1932	43.06	832	412	514
31	055	0065.06	Moderate	No	66.05	\$109,200	\$72,127	\$57,950	4035	66.07	2666	647	1125
31	055	0066.03	Moderate	No	69.23	\$109,200	\$75,599	\$60,739	2612	44.91	1173	450	660
31	055	0066.04	Middle	No	82.86	\$109,200	\$90,483	\$72,700	4033	28.99	1169	1099	1528
31	055	0066.05	Middle	No	91.99	\$109,200	\$100,453	\$80,708	3201	23.40	749	350	387
31	055	0066.06	Moderate	No	77.64	\$109,200	\$84,783	\$68,117	2901	32.26	936	541	789
31	055	0067.01	Upper	No	184.35	\$109,200	\$201,310	\$161,736	3901	18.05	704	1113	1113
31	055	0067.03	Middle	No	101.01	\$109,200	\$110,303	\$88,625	3046	23.44	714	839	1059
31	055	0067.04	Upper	No	159.81	\$109,200	\$174,513	\$140,208	1872	14.00	262	479	559
31	055	0068.03	Upper	No	121.48	\$109,200	\$132,656	\$106,579	2031	16.74	340	658	743
31	055	0068.04	Upper	No	218.94	\$109,200	\$239,082	\$192,083	1636	11.49	188	602	635
31	055	0068.05	Upper	No	160.04	\$109,200	\$174,764	\$140,408	3270	8.84	289	1017	1149
31	055	0068.06	Upper	No	135.47	\$109,200	\$147,933	\$118,856	2400	29.63	711	429	527
31	055	0069.03	Middle	No	107.80	\$109,200	\$117,718	\$94,583	2532	18.88	478	686	787
31	055	0069.04	Upper	No	129.48	\$109,200	\$141,392	\$113,600	4049	13.86	561	1138	1274
31	055	0069.05	Middle	No	91.77	\$109,200	\$100,213	\$80,517	1867	19.34	361	435	608
31	055	0069.06	Middle	No	111.75	\$109,200	\$122,031	\$98,047	3228	20.85	673	919	1176
31	055	0070.01	Moderate	No	68.92	\$109,200	\$75,261	\$60,466	5425	36.50	1980	294	542
31	055	0070.02	Middle	No	85.79	\$109,200	\$93,683	\$75,272	3491	31.05	1084	939	1216
31	055	0070.03	Moderate	No	64.11	\$109,200	\$70,008	\$56,250	2477	46.79	1159	616	917

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31	055	0071.01	Moderate	No	67.79	\$109,200	\$74,027	\$59,479	3386	48.38	1638	993	1263
31	055	0071.02	Middle	No	86.34	\$109,200	\$94,283	\$75,750	3680	44.84	1650	885	1331
31	055	0073.03	Middle	No	103.53	\$109,200	\$113,055	\$90,833	3037	10.67	324	1084	1163
31	055	0073.04	Upper	No	125.10	\$109,200	\$136,609	\$109,762	1396	21.20	296	545	616
31	055	0073.09	Middle	No	96.75	\$109,200	\$105,651	\$84,884	4472	35.20	1574	1290	1643
31	055	0073.10	Moderate	No	67.33	\$109,200	\$73,524	\$59,078	2809	33.68	946	736	874
31	055	0073.11	Middle	No	89.87	\$109,200	\$98,138	\$78,846	3391	51.75	1755	538	614
31	055	0073.12	Moderate	No	50.46	\$109,200	\$55,102	\$44,276	2378	44.11	1049	403	505
31	055	0073.14	Upper	No	146.21	\$109,200	\$159,661	\$128,281	4932	20.30	1001	1312	1453
31	055	0073.15	Upper	No	130.60	\$109,200	\$142,615	\$114,583	5587	22.27	1244	1760	1907
31	055	0073.16	Upper	No	164.16	\$109,200	\$179,263	\$144,023	4085	21.27	869	1085	1174
31	055	0073.17	Middle	No	117.46	\$109,200	\$128,266	\$103,059	5227	21.92	1146	1378	1719
31	055	0073.18	Upper	No	157.22	\$109,200	\$171,684	\$137,941	9594	12.42	1192	2391	2610
31	055	0073.19	Middle	No	104.68	\$109,200	\$114,311	\$91,846	5348	58.25	3115	1323	1472
31	055	0073.20	Middle	No	100.49	\$109,200	\$109,735	\$88,166	3693	51.72	1910	1174	1322
31	055	0074.06	Middle	No	101.22	\$109,200	\$110,532	\$88,810	5228	17.06	892	1477	1626
31	055	0074.07	Upper	No	122.41	\$109,200	\$133,672	\$107,396	3323	22.21	738	804	1005
31	055	0074.08	Middle	No	85.82	\$109,200	\$93,715	\$75,295	4398	26.47	1164	1026	1320
31	055	0074.09	Middle	No	93.45	\$109,200	\$102,047	\$81,989	2383	20.14	480	735	912
31	055	0074.24	Middle	No	112.32	\$109,200	\$122,653	\$98,546	3128	32.13	1005	689	903
31	055	0074.29	Upper	No	147.32	\$109,200	\$160,873	\$129,250	3331	10.78	359	1093	1256
31	055	0074.31	Upper	No	155.75	\$109,200	\$170,079	\$136,645	4505	17.80	802	1169	1231
31	055	0074.32	Middle	No	83.53	\$109,200	\$91,215	\$73,292	3267	36.42	1190	804	942
31	055	0074.33	Middle	No	87.09	\$109,200	\$95,102	\$76,410	4273	32.51	1389	1029	1411
31	055	0074.34	Middle	No	80.69	\$109,200	\$88,113	\$70,798	3291	39.62	1304	478	892
31	055	0074.35	Middle	No	87.60	\$109,200	\$95,659	\$76,861	3577	33.44	1196	1223	1596
31	055	0074.36	Moderate	No	74.01	\$109,200	\$80,819	\$64,934	4548	38.15	1735	902	1112
31	055	0074.38	Middle	No	118.68	\$109,200	\$129,599	\$104,130	2034	17.50	356	691	705
31	055	0074.39	Middle	No	117.14	\$109,200	\$127,917	\$102,778	4675	22.89	1070	1417	1564

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31	055	0074.40	Middle	No	83.34	\$109,200	\$91,007	\$73,125	2409	40.97	987	230	295
31	055	0074.41	Upper	No	161.79	\$109,200	\$176,675	\$141,944	2690	15.84	426	768	821
31	055	0074.42	Middle	No	118.25	\$109,200	\$129,129	\$103,750	4877	14.39	702	1802	1874
31	055	0074.43	Upper	No	164.13	\$109,200	\$179,230	\$144,000	3420	15.61	534	1093	1149
31	055	0074.44	Moderate	No	62.37	\$109,200	\$68,108	\$54,727	4810	38.42	1848	80	226
31	055	0074.45	Middle	No	105.37	\$109,200	\$115,064	\$92,450	2491	32.84	818	660	704
31	055	0074.46	Upper	No	189.27	\$109,200	\$206,683	\$166,058	4067	11.68	475	1261	1297
31	055	0074.47	Upper	No	120.53	\$109,200	\$131,619	\$105,745	2828	17.04	482	794	968
31	055	0074.48	Upper	No	152.13	\$109,200	\$166,126	\$133,472	2889	8.97	259	1036	1013
31	055	0074.49	Upper	No	143.51	\$109,200	\$156,713	\$125,913	3243	11.04	358	1024	1057
31	055	0074.50	Middle	No	114.69	\$109,200	\$125,241	\$100,625	3470	16.02	556	1084	1260
31	055	0074.51	Upper	No	130.02	\$109,200	\$141,982	\$114,077	5770	20.33	1173	1575	1830
31	055	0074.52	Upper	No	139.89	\$109,200	\$152,760	\$122,734	5089	12.30	626	1693	1762
31	055	0074.53	Upper	No	145.58	\$109,200	\$158,973	\$127,722	3254	14.32	466	1275	1328
31	055	0074.54	Middle	No	109.84	\$109,200	\$119,945	\$96,370	4746	14.33	680	1192	1478
31	055	0074.55	Middle	No	87.11	\$109,200	\$95,124	\$76,429	1975	27.24	538	288	486
31	055	0074.56	Moderate	No	79.78	\$109,200	\$87,120	\$70,000	2424	24.09	584	656	867
31	055	0074.57	Moderate	No	77.75	\$109,200	\$84,903	\$68,214	2829	29.20	826	478	487
31	055	0074.58	Moderate	No	77.22	\$109,200	\$84,324	\$67,750	3146	41.99	1321	453	618
31	055	0074.59	Moderate	No	73.17	\$109,200	\$79,902	\$64,196	3397	23.79	808	857	1137
31	055	0074.60	Upper	No	177.11	\$109,200	\$193,404	\$155,385	4334	14.07	610	1331	1372
31	055	0074.61	Upper	No	149.68	\$109,200	\$163,451	\$131,322	6232	18.73	1167	1722	1890
31	055	0074.62	Middle	No	104.93	\$109,200	\$114,584	\$92,067	4789	19.75	946	1341	1645
31	055	0074.63	Middle	No	99.24	\$109,200	\$108,370	\$87,069	4452	23.63	1052	1160	1367
31	055	0074.64	Middle	No	103.09	\$109,200	\$112,574	\$90,446	3182	17.85	568	948	895
31	055	0074.65	Middle	No	92.96	\$109,200	\$101,512	\$81,557	4506	30.83	1389	1061	1338
31	055	0074.66	Middle	No	88.66	\$109,200	\$96,817	\$77,788	5826	26.90	1567	1031	1289
31	055	0074.67	Middle	No	93.92	\$109,200	\$102,561	\$82,400	5032	34.20	1721	955	1123

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
31	055	0074.68	Middle	No	96.70	\$109,200	\$105,596	\$84,844	2392	25.33	606	725	849
31	055	0074.69	Upper	No	133.35	\$109,200	\$145,618	\$117,000	4565	20.44	933	1365	1618
31	055	0074.70	Middle	No	85.01	\$109,200	\$92,831	\$74,583	6242	28.47	1777	1512	1735
31	055	0074.71	Upper	No	140.87	\$109,200	\$153,830	\$123,590	3865	21.94	848	978	1040
31	055	0074.72	Middle	No	110.10	\$109,200	\$120,229	\$96,597	4345	15.40	669	1491	1552
31	055	0074.73	Moderate	No	69.81	\$109,200	\$76,233	\$61,250	410	43.41	178	2	30
31	055	0074.74	Upper	No	284.95	\$109,200	\$311,165	\$250,001	1547	20.23	313	519	527
31	055	0075.04	Middle	No	89.36	\$109,200	\$97,581	\$78,403	3575	9.51	340	1152	1705
31	055	0075.05	Upper	No	143.49	\$109,200	\$156,691	\$125,893	4842	10.90	528	1306	1433
31	055	0075.06	Upper	No	132.58	\$109,200	\$144,777	\$116,324	3407	15.29	521	892	1160
31	055	0075.08	Middle	No	110.34	\$109,200	\$120,491	\$96,806	2735	8.48	232	1039	1308
31	055	0075.09	Upper	No	206.37	\$109,200	\$225,356	\$181,063	7388	9.15	676	2061	2214
31	055	0075.14	Upper	No	218.79	\$109,200	\$238,919	\$191,953	4448	11.08	493	1347	1562
31	055	0075.15	Upper	No	171.52	\$109,200	\$187,300	\$150,486	5331	17.15	914	1414	1448
31	055	0075.16	Upper	No	137.42	\$109,200	\$150,063	\$120,565	4727	14.28	675	1256	1396
31	055	0075.17	Upper	No	126.59	\$109,200	\$138,236	\$111,064	7409	16.83	1247	1967	2171
31	055	0075.18	Upper	No	130.20	\$109,200	\$142,178	\$114,231	4560	13.40	611	723	823
31	055	0075.19	Upper	No	143.92	\$109,200	\$157,161	\$126,273	6043	16.95	1024	1325	1622
31	055	0075.20	Upper	No	181.46	\$109,200	\$198,154	\$159,203	4742	20.48	971	922	922
31	055	0075.21	Upper	No	128.66	\$109,200	\$140,497	\$112,880	4078	23.59	962	992	1167
31	055	0075.22	Upper	No	154.11	\$109,200	\$168,288	\$135,208	1798	17.91	322	369	436
31	055	0075.23	Upper	No	194.37	\$109,200	\$212,252	\$170,533	2839	10.21	290	726	742
31	055	0075.24	Upper	No	157.93	\$109,200	\$172,460	\$138,558	4502	17.21	775	1065	1204

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