



## **CRA PUBLIC FILE**

## **CRA PUBLIC FILE**

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None

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# **PUBLIC DISCLOSURE**

April 12, 2021

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Lexicon Bank  
Certificate Number: 59117

330 South Rampart Boulevard  
Las Vegas, NV 89145

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300  
San Francisco, California 94105

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, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## **INSTITUTION RATING**

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

**The Lending Test is rated Satisfactory.**

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and assessment area (AA) credit needs.
- The bank made majority of its small business loans within its AA.
- The geographic distribution of loans reflects reasonable dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, poor penetration among businesses of different sizes.
- The institution did not receive any CRA-related complaints; therefore, this factor did not affect the Lending Test rating.

## DESCRIPTION OF INSTITUTION

Lexicon Bank (LB) is a commercial lender operating a single branch headquartered in Las Vegas, Nevada. The bank opened for business on August 12, 2019, and has no affiliates or subsidiaries. Although the bank’s branch location changed from 350 S. Rampart Blvd., Suite 180 to 330 S. Rampart Blvd., Suite 150, Las Vegas, NV 89145 in January of 2020, the bank’s original location served only as a temporary location while the permanent location was built. The branch continues to be located in the same middle-income census tract (CT).

Bank offered products include commercial lines of credit, term loans, equipment financing, construction loans, commercial real estate loans, and Small Business Administration’s Paycheck Protection Program (PPP) loans. Specifically, commercial loans represented 92.0 percent of the bank’s total loans by dollar volume on the December 31, 2020 Reports of Condition and Income (Call Report). The bank does not offer consumer loan products. LB provides business and personal checking, personal interest checking, money market, and certificate of deposit accounts. Alternative banking services offered include online and mobile banking consisting of mobile deposit, online bill pay, and e-statements. The bank does not have any ATMs.

According to the December 31, 2020 Call Report, LB’s assets totaled approximately \$252 million, including total loans of \$155 million and total securities of \$15 million. The bank reported total deposits of \$136 million. The following table details LB’s loan portfolio.

| <b>Loan Portfolio Distribution as of 12/31/2020</b>              |                 |              |
|--|-----------------|--------------|
| <b>Loan Category</b>   | <b>\$(000s)</b> | <b>%</b>     |
| Construction, Land Development, and Other Land Loans             | 3,842           | 2.5          |
| Secured by Farmland  | 0               | 0.0          |
| Secured by 1-4 Family Residential Properties                     | 4,709           | 3.0          |
| Secured by Multifamily (5 or more) Residential Properties        | 6,351           | 4.1          |
| Secured by Nonfarm Nonresidential Properties                     | 32,189          | 20.8         |
| <b>Total Real Estate Loans</b>                                   | <b>47,091</b>   | <b>30.4</b>  |
| Commercial and Industrial Loans                                  | 110,356         | 71.2         |
| Agricultural Production and Other Loans to Farmers               | 0               | 0.0          |
| Consumer Loans   | 0               | 0.0          |
| Obligations of State and Political Subdivisions in the U.S.      | 0               | 0.0          |
| Other Loans  | 0               | 0.0          |
| Lease Financing Receivable (net of unearned income)              | 0               | 0.0          |
| Less: Unearned Income  | 2,404           | 1.6          |
| <b>Total Loans</b>   | <b>155,043</b>  | <b>100.0</b> |
| <i>Source: December 31, 2020 Reports of Condition and Income</i> |                 |              |

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet AA credit needs.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires financial institutions to define one or more AAs within which its CRA performance will be evaluated. LB designated Clark County as its single AA, consisting of the entire Metropolitan Statistical Area #29820- Las Vegas-Henderson- Paradise, Nevada. There have been no changes to the AA since the bank began operations. The institution’s AA complies with CRA requirements and does not arbitrarily exclude low- and moderate-income CTs.

### Economic and Demographic Data

According to 2015 American Community Survey (ACS) Census data, Clark County has a total population of two million and consist of 487 CTs with the following income designations:

- 28 low-income tracts
- 128 moderate-income tracts
- 181 middle-income tracts
- 149 upper-income tracts
- 1 tract without an income designation

The following table illustrates select demographic, housing, and business information of the AA.

| <b>Demographic Information of the Assessment Area</b>  |           |                       |                              |                          |                         |                       |
|--|-----------|-----------------------|------------------------------|--------------------------|-------------------------|-----------------------|
| <b>Lexicon Bank AA</b>   |           |                       |                              |                          |                         |                       |
| <b>Demographic Characteristics</b>   | <b>#</b>  | <b>Low<br/>% of #</b> | <b>Moderate<br/>% of #</b>   | <b>Middle<br/>% of #</b> | <b>Upper<br/>% of #</b> | <b>NA*<br/>% of #</b> |
| Geographies (Census Tracts)  | 487       | 5.7                   | 26.3                         | 37.2                     | 30.6                    | 0.2                   |
| Population by Geography  | 2,035,572 | 5.0                   | 25.3                         | 39.2                     | 30.3                    | 0.2                   |
| Housing Units by Geography   | 857,131   | 5.6                   | 24.9                         | 38.7                     | 30.6                    | 0.2                   |
| Owner-Occupied Units by Geography  | 380,425   | 1.9                   | 16.9                         | 41.7                     | 39.5                    | 0.0                   |
| Occupied Rental Units by Geography   | 344,021   | 8.7                   | 33.0                         | 36.9                     | 21.1                    | 0.2                   |
| Vacant Units by Geography  | 132,685   | 8.1                   | 27.0                         | 34.8                     | 29.5                    | 0.6                   |
| Businesses by Geography  | 131,791   | 3.6                   | 21.0                         | 38.7                     | 36.1                    | 0.6                   |
| Farms by Geography   | 1,815     | 2.3                   | 20.1                         | 40.5                     | 37.0                    | 0.1                   |
| Family Distribution by Income Level  | 465,442   | 20.7                  | 18.4                         | 20.5                     | 40.5                    | 0.0                   |
| Household Distribution by Income Level   | 724,446   | 22.6                  | 17.0                         | 18.8                     | 41.6                    | 0.0                   |
| Median Family Income MSA - 29820<br>Las Vegas-Henderson-Paradise, NV<br>MSA                            |           | \$59,993              | Median Housing Value         |                          |                         | \$169,213             |
|  |           |                       | Median Gross Rent            |                          |                         | \$1,032               |
|  |           |                       | Families Below Poverty Level |                          |                         | 11.9%                 |
| <small>Source: 2015 ACS and 2020 D&amp;B Data<br/>Due to rounding, totals may not equal 100.0%</small> |           |                       |                              |                          |                         |                       |

According to 2020 D&B data, there were 131,791 business in the AA. Gross annual revenues (GARs) reported for these businesses are as follows:

- 86.7 percent have \$1 million or less,
- 4.4 percent have more than \$1 million, and
- 8.9 percent have unknown revenues.

The service industry accounts for 40.0 percent of businesses in the area, followed by non-classifiable establishments at 21.1, and retail trade at 13.5 percent. Additionally, 59.4 percent of businesses in the area have four or fewer employees and 90.5 percent operate from a single location.

Examiners obtained economic information for Clark County from Moody's Analytics.

### ***Clark County***

According to the November 2020 Moody's Analytics report, the economy of the Las Vegas area continues to slowly recover from the COVID-19 pandemic. The unemployment rate for the area, at 13.9 percent, is in line with the western part of the nation. Although the leisure, hospitality, and service industries continue to reflect slow employment recoveries, the area has recovered 60 percent of jobs lost from the pandemic. The retail industry's rebound is a significant driver of the recovery. Nevertheless, Las Vegas ranks top four in unemployment rates for Metropolitan Statistical Areas and Metropolitan Divisions in the nation. The area continues to suffer from reduced casino capacities and limited tourism, specifically from international travelers, resulting in a 40.0 percent decrease in gaming revenue. Additional challenges affecting the area include restrictions of other states, directly impacting business closures due to tourism influxes. The top five employers for the AA include: MGM Resorts International, Caesars Entertainment Corp., Stations Casinos Inc., Wynn Las Vegas LLC, and Boyd Gaming Corp.

### **Competition**

According to the FDIC's Deposit Market Share report for June 3, 2020, 42 institutions operated 326 offices in the AA. Deposits in the area totaled approximately \$95 billion of which LB held \$119 million. LB ranked 28<sup>th</sup> in this group with a market share of 0.1 percent. Several large national institutions operate within the AA. The top four large banks that accounted for 71.3 percent of the market share consist of: Bank of America, National Association (NA) at 21.7 percent; Wells Fargo Bank, NA at 33.4 percent; Charles Schwab Trust Bank at 10.6 percent; and JP Morgan Chase Bank, NA at 5.7 percent. This indicates strong competition for loans and deposits in Clark County.

The institution is not required to and did not elect to report small business loan information. Although not a direct comparison, reported aggregate data serves as an indicator of competition and demand for small business loans in area. According to 2019 reported data, 161 banks reported 51,996 small business loans, indicating high competition for small business loans. The top three lenders in the area that accounted for 54.4 percent of the small business market share include: American Express National Bank at 14.3 percent; JP Morgan Chase Bank, NA at 18.4 percent; and Bank of America, NA at 13.7 percent.

## **Community Contact**

Examiners reviewed one existing community contact with a public-private nonprofit entity serving Clark County. The contact indicated the pandemic has severely impacted the hospitality and entertainment industries in Las Vegas. However, the local economy is seeing some recovery, as unemployment rates are decreasing. The contact indicated credit needs exist for start-up and expanding businesses. Additional opportunities exist for bank employees to serve as board members and provide funding through donations to local economic development organizations. Bank employees can also provide financial expertise to assist new and existing businesses in the area.

## **Credit Needs**

Based on economic information, local demographics, and the community contact, examiners determined there is a need for small business loans. Small businesses represent a significant portion of the area, with 86.7 percent of businesses having GARs of \$1 million or less and 59.4 percent with 4 or fewer employees, indicating small business lending opportunities. Community development opportunities to provide financial expertise to start-up and expanding businesses also exists.

# **SCOPE OF EVALUATION**

## **General Information**

Examiners evaluated the bank's CRA performance using the Interagency Small Institution Examination Procedures. The evaluation period covers from the bank's inception dated August 12, 2019, to the current evaluation dated April 12, 2021. Examiners relied on records provided by the institution, public financial and loan information, demographic data, community contacts, and reported loan information.

## **Activities Reviewed**

Examiners determined the institution's major product line as small business loans given the bank's business strategy, loan portfolio composition, and lending activity. Examiners also used the bank's records to determine which product line to review. Examiners did not analyze or present home mortgage or small farm loans. Although the bank made four dwelling-secured loans in 2019 and three dwelling-secured loans 2020, the volume by number and dollar amount is nominal and does not represent a major product line. LB does not offer small farm or consumer loans.

Examiners analyzed the entire universe of small business loans by number and dollar volume under the Lending Test. The bank originated 12 small business loans totaling \$4.2 million in 2019 and 634 small business loans totaling \$78.8 million in 2020. LB participated in the PPP accounting for 589 loans or \$65 million of total small business loans in 2020.

Examiners emphasized performance by number of loans because it is a better indicator of the number of businesses served. The bank is not required to collect or report small business loan data nor is it required to consider or collect revenue information for PPP loans. Nonetheless, the bank collected small business loan data including GAR information for 466 of the PPP loans. Given inconsistencies in the bank’s lending performance, due to LB’s new operations and the significant number of PPP loans, examiners analyzed and presented both 2019 and 2020 small business loans for the AA Concentration, Borrower Profile, and Geographic Distribution criteria. Examiners compared the bank’s lending performance to D&B data and 2015 ACS Census data.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

LB’s lending performance is reasonable under the Lending Test. The institution’s reasonable performance under the Geographic Distribution and poor performance under the Borrower Profile criteria support this conclusion.

### **Loan-to-Deposit Ratio**

LB’s average LTD ratio is more than reasonable given the institution’s size, financial condition, and AA credit needs. The LTD ratio averaged 91.2 percent over a six-quarter period from September 30, 2019, to December 31, 2020. The ratio ranged from a high of 126.5 percent on September 30, 2020, to a low of 5.4 percent on September 30, 2019, as a result of newly established bank operations. A high volume of PPP loans in 2020 attributed to the significant increase. Examiners identified five similarly-situated institutions based on the geographic location, loan portfolio composition, and asset size. The bank’s performance is higher than all five similarly-situated institutions, as shown in the following table.

| <b>Loan-to-Deposit (LTD) Ratio Comparison</b>                         |   |  |
|---|---|--|
| <b>Bank</b>   | <b>Total Assets as of<br/>12/31/2020<br/>(\$000s)</b> | <b>Average Net<br/>LTD Ratio<br/>(%)</b> |
| <b>Lexicon Bank</b>   | 251,757   | <b>91.2</b>                              |
| Town & Country Bank   | 246,489   | 74.1                                     |
| Valley Bank of Nevada   | 210,205   | 66.5                                     |
| First Security Bank of Nevada   | 269,501   | 89.3                                     |
| Bank of George  | 470,732   | 83.0                                     |
| Genu Bank   | 137,749   | 64.7                                     |
| <i>Source: Reports of Condition and Income 9/30/2019 – 12/31/2020</i> |   |  |

**Assessment Area Concentration**

LB made a majority of its small business loans in the AA. In 2019, the bank originated all of its small business loans inside its AA. Although the bank’s performance decreased in 2020, the majority of loans remained within the AA. The bank’s performance indicates adequate responsiveness to the AA credit needs. The following table shows the distribution of small business loans by number and dollar volume inside and outside the bank’s AA.

| <b>Lending Inside and Outside of the Assessment Area</b>                  |                        |             |                |             |              |  |             |                |             |               |
|---|------------------------|-------------|----------------|-------------|--------------|--|-------------|----------------|-------------|---------------|
| <b>Loan Category</b>  | <b>Number of Loans</b> |             |                |             | <b>Total</b> | <b>Dollar Amount of Loans \$(000s)</b> |             |                |             | <b>Total</b>  |
|   | <b>Inside</b>          |             | <b>Outside</b> |             |              | <b>Inside</b>                          |             | <b>Outside</b> |             |               |
|   | <b>#</b>               | <b>%</b>    | <b>#</b>       | <b>%</b>    |              | <b>\$</b>                              | <b>%</b>    | <b>\$</b>      | <b>%</b>    |               |
| Small Business  |                        |             |                |             |              |  |             |                |             |               |
| 2019  | 12                     | 100.0       | 0              | 0.0         | 12           | 4,231                                  | 100.0       | 0              | 0.0         | 4,231         |
| 2020  | 504                    | 79.5        | 130            | 20.5        | 634          | 53,838                                 | 68.3        | 24,943         | 31.7        | 78,781        |
| <b>Subtotal</b>   | <b>516</b>             | <b>79.9</b> | <b>130</b>     | <b>20.1</b> | <b>646</b>   | <b>58,069</b>                          | <b>70.0</b> | <b>24,943</b>  | <b>30.0</b> | <b>83,012</b> |
| <b>Total</b>  | <b>516</b>             | <b>79.9</b> | <b>130</b>     | <b>20.1</b> | <b>646</b>   | <b>58,069</b>                          | <b>70.0</b> | <b>24,943</b>  | <b>30.0</b> | <b>83,012</b> |
| <i>Source: Bank Data<br/>Due to rounding, totals may not equal 100.0%</i> |                        |             |                |             |              |  |             |                |             |               |

**Geographic Distribution**

The geographic distribution of small business loans reflects reasonable dispersion throughout the AA. Examiners used demographic information; D&B data, focusing on percent of businesses by CT income level; and bank records to arrive at this conclusion. In 2019, the bank’s performance was above the percent of businesses located in low-income tracts by 4.7 percent points and nearly mirrored the percent of businesses in low-income CTs for 2020 with only a 0.6 percent point difference. Small business lending opportunities are limited as shown by the low level of businesses in low-income CTs. In 2019, LB’s lending in moderate-income CTs exceeded the percent of businesses located in moderate-income CTs by 3.7 percent points. However, lending in moderate-income CTs decreased by 7.7 percent points from 2019 to 2020. Although the bank’s lending in moderate-income tracts decreased in 2020, the volume of small business loans by number significantly increased.

While not used as a benchmark for lending performance, aggregate data is indicative of small business credit needs in the AA. In 2019 aggregate data shows 3.1 percent of small business loans were originated in low-income CTs, this is also indicative of limited small business credit opportunities. Aggregate data demonstrates 18.3 percent of small business loan originations in moderate-income CTs. LB’s lending in moderate-income CTs for 2019 outperformed large institutions by 6.7 percent points. Aggregate data for 2020 small business loans is not yet available. Overall, the bank’s geographic distribution is considered reasonable. The following table shows the bank’s geographic distribution of small business loans by CT income level.

| <b>Geographic Distribution of Small Business Loans</b>   |             |                        |            |              |                 |              |
|--|-------------|------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: Lexicon Bank AA</b>  |             |                        |            |              |                 |              |
| <b>Tract Income Level</b>  |             | <b>% of Businesses</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| Low  |             |                        |            |              |                 |              |
|  | 2019        | 3.6                    | 1          | 8.3          | 100             | 2.4          |
|  | 2020        | 3.6                    | 15         | 3.0          | 3,924           | 7.3          |
| Moderate   |             |                        |            |              |                 |              |
|  | 2019        | 21.3                   | 3          | 25.0         | 1,015           | 24.0         |
|  | 2020        | 21.0                   | 87         | 17.3         | 13,250          | 24.6         |
| Middle   |             |                        |            |              |                 |              |
|  | 2019        | 38.2                   | 6          | 50.0         | 2,516           | 59.5         |
|  | 2020        | 38.7                   | 183        | 36.3         | 16,581          | 30.8         |
| Upper  |             |                        |            |              |                 |              |
|  | 2019        | 36.2                   | 2          | 16.7         | 600             | 14.2         |
|  | 2020        | 36.1                   | 211        | 41.9         | 18,909          | 35.1         |
| Not Available  |             |                        |            |              |                 |              |
|  | 2019        | 0.6                    | 0          | 0.0          | 0               | 0.0          |
|  | 2020        | 0.6                    | 8          | 1.6          | 1,175           | 2.2          |
| <b>Totals</b>  |             |                        |            |              |                 |              |
|  | <b>2019</b> | <b>100.0</b>           | <b>12</b>  | <b>100.0</b> | <b>4,231</b>    | <b>100.0</b> |
|  | <b>2020</b> | <b>100.0</b>           | <b>504</b> | <b>100.0</b> | <b>53,838</b>   | <b>100.0</b> |
| <i>Source: 2019 &amp; 2020 D&amp;B Data; Bank Data.<br/>Due to rounding, totals may not equal 100.0%</i> |             |                        |            |              |                 |              |

### **Borrower Profile**

The distribution of borrowers reflects, given the demographics of the AA, poor penetration among businesses of different sizes. Examiners compared the bank's performance to the distribution of businesses by GARs according to D&B data. The following table shows the bank's small business loans by GARs.

| <b>Distribution of Small Business Loans by Gross Annual Revenue Category</b>                             |                        |            |              |                 |              |
|--|------------------------|------------|--------------|-----------------|--------------|
| <b>Assessment Area: Lexicon Bank AA</b>  |                        |            |              |                 |              |
| <b>Gross Revenue Level</b>   | <b>% of Businesses</b> | <b>#</b>   | <b>%</b>     | <b>\$(000s)</b> | <b>%</b>     |
| <=\$1,000,000  |                        |            |              |                 |              |
| 2019   | 86.6                   | 4          | 33.3         | 1,546           | 36.5         |
| 2020   | 86.7                   | 276        | 54.8         | 26,528          | 49.3         |
| >1,000,000   |                        |            |              |                 |              |
| 2019   | 4.6                    | 6          | 50.0         | 2,110           | 49.9         |
| 2020   | 4.4                    | 105        | 20.8         | 25,129          | 46.7         |
| Revenue Not Available  |                        |            |              |                 |              |
| 2019   | 8.8                    | 2          | 16.7         | 575             | 13.6         |
| 2020   | 8.9                    | 123        | 24.4         | 2,181           | 4.1          |
| <b>Totals</b>  |                        |            |              |                 |              |
| <b>2019</b>  | <b>100.0</b>           | <b>12</b>  | <b>100.0</b> | <b>4,231</b>    | <b>100.0</b> |
| <b>2020</b>  | <b>100.0</b>           | <b>504</b> | <b>100.0</b> | <b>53,838</b>   | <b>100.0</b> |
| <i>Source: 2019 &amp; 2020 D&amp;B Data; Bank Data.<br/>Due to rounding, totals may not equal 100.0%</i> |                        |            |              |                 |              |

In 2019 and 2020, the institution’s lending performance to businesses with GARs of \$1 million or less is significantly below demographic data by 53.3 and 31.9 percent points, respectively. Not all small businesses noted within the D&B data may have credit needs or be creditworthy. Although the bank’s performance increased from 2019 to 2020, the increase is attributed to the origination of 589 PPP loans, accounting for approximately 93.0 percent of small business loans in 2020. While the bank collected GARs information for a majority of its PPP loans, GARs information was not available for 123 PPP loans.

Examiners also analyzed the bank’s small business lending performance excluding PPP loans. Not including PPP loans, the bank made 43 small business loans inside the AA totaling \$13 million in 2020. LB originated 27.9 percent of small business loans to businesses with GARs of \$1 million or less. The bank’s performance excluding PPP loans also compares unfavorably to demographic data of 86.7 percent, further supporting the bank’s poor small business lending performance.

While not used as a direct comparison, aggregate data is used to determine the demand for small business credit. In 2019, the bank’s performance remained below aggregate data where large institutions reported 47.1 percent of small business loans in the AA were made to businesses with GARs of \$1 million or less.

### **Response to Complaints**

LB has not received any CRA-related complaints since the bank’s inception; therefore, this criterion did not affect the rating.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

## 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.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**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.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

## **CRA PUBLIC FILE**

### **3. List of Lexicon Bank Branches**

#### **Main Office**

330 S Rampart Blvd #150

Las Vegas, NV 89145

MSA/MD Code – 29820

Open Monday-Friday 9am-5pm, Saturday 10am-2pm PT

## **CRA Public File**

### **4. List of Lexicon Branches Opened or Closed**

2024

None

2023

None

2022

None

## **CRA Public File**

### **Lexicon Bank List of Services**

**Hours of Operation:**  
**Monday-Friday - 9am-5pm**  
**Saturday – 10am to 2pm**

#### **Consumer Deposit Products:**

- Personal Checking
- Interest Checking
- Money Market
- Certificates of Deposit

#### **Business Deposit Products:**

- Business Checking
- Business Analyzed Checking
- Non-Profit Checking
- IOLTA Checking
- Business Money Market
- Certificates of Deposit

#### **Alternative Banking Services:**

- Online Banking
- Mobile Banking
- Mobile Deposit
- Online Bill Pay
- E-Statements
- Zelle Services
- ATM/Debit Card
- Wire
- Automated Clearing House (ACH)
- Remote Deposit
- FedNow (Credits Only)

#### **Consumer Lending Products:**

N/A

#### **Commercial Lending Products:**

- Commercial Line of Credit
- Commercial Real Estate
- Construction Loans
- Equipment Financing
- Multi-Family
- Term Loans



330 S. Rampart Blvd Suite 150  
Las Vegas, NV 89145

**PRODUCT AND FEE SCHEDULE**

| <b>BUSINESS ACCOUNTS</b> | Min. Opening Deposit | Minimum Balance | Service Charge | Monthly Limits | Fee Per Item Over Limit |
|--------------------------|----------------------|-----------------|----------------|----------------|-------------------------|
| Business Checking        | 1,000.00             | 1,000.00        | 10.00          | 75 checks      | 0.20                    |
| Non-Profit Checking      | 2,500.00             | 2,500.00        | 25.00          | 75 checks      | 0.20                    |
| IOLTA Checking           | 1,500.00             | 1,500.00        | 0.00           | None           | 0.00                    |
| Business Money Market    | 2,500.00             | 2,500.00        | 10.00          | None           | 0.00                    |

|                   |          |          |       |                                  |  |
|-------------------|----------|----------|-------|----------------------------------|--|
| Analysis Checking | 2,500.00 | 2,500.00 | 15.00 | <i>See Analysis Fee Schedule</i> |  |
|-------------------|----------|----------|-------|----------------------------------|--|

|                                    |          |          |                          |     |     |
|------------------------------------|----------|----------|--------------------------|-----|-----|
| Business - Certificates of Deposit | 1,000.00 | 1,000.00 | Early Withdrawal Penalty | N/A | N/A |
| Terms - 30 thru 730 Days           |          |          |                          |     |     |

| <b>PERSONAL ACCOUNTS</b>          | Min. Opening Deposit | Minimum Balance | Service Charge | Monthly Limits | Fee Per Item Over Limit |
|-----------------------------------|----------------------|-----------------|----------------|----------------|-------------------------|
| Relationship 101 Checking         | 300.00               | 300.00          | 10.00          | None           | 0.00                    |
| All-In Relationship Checking      | 2,500.00             | 2,500.00        | 10.00          | None           | 0.00                    |
| Young Adult Independence Checking | 300.00               | 0.00            | 0.00           | None           | 0.00                    |
| Lexicon Money Market              | 2,500.00             | 2,500.00        | 10.00          | None           | 0.00                    |

|                                    |          |          |                          |  |  |
|------------------------------------|----------|----------|--------------------------|--|--|
| Personal - Certificates of Deposit | 1,000.00 | 1,000.00 | Early Withdrawal Penalty |  |  |
| Terms - 30 thru 730 Days           |          |          |                          |  |  |

|  |                                      |  |  |  |  |
|--|--------------------------------------|--|--|--|--|
| Cashiers Check   | 10.00                                | /Per Check Issued                        |  |  |  |
| Check Copies   | 0.50                                 | /Per Check                               |  |  |  |
| Check Orders   | Varies by the style of check ordered |  |  |  |  |
| Dormant Account Fee  | 5.00                                 | /Per Month                               |  |  |  |
| Foreign Collection Items   | 25.00                                | /Per Item                                |  |  |  |
| Outgoing Wire (Domestic)   | 35.00                                | /Per Wire                                |  |  |  |
| Outgoing Wire (Domestic Online)  | 20.00                                | /Per Wire                                |  |  |  |
| Outgoing Wire (Foreign)  | 50.00                                | /Per Wire                                |  |  |  |
| Outgoing Wire (Foreign Online)   | 35.00                                | /Per Wire                                |  |  |  |
| NSF/OD Returned Charge**   | 30.00                                | /Per Item; Maximum daily charge \$300.00 |  |  |  |
| The fee is assessed the business day* after item is posted to the account. |                                      |  |  |  |  |
| NSF/OD Paid Charge**   | 30.00                                | /Per Item; Maximum daily charge \$300.00 |  |  |  |
| The fee is assessed the business day* after item is posted to the account. |                                      |  |  |  |  |
| Research   | 50.00                                | /Per Request                             |  |  |  |
| Statement Copies   | 10.00                                | /Per Statement                           |  |  |  |
| Stop Payment   | 30.00                                | /Per Item                                |  |  |  |
| Stop Payment (Online)  | 20.00                                | /Per Item                                |  |  |  |

\* Business day is Monday through Friday excluding Federal Holidays

\*\*The fee applies to overdrafts "created by check, in-person withdrawal, ATM withdrawal, or other electronic means," as applicable.



**Deposit Rate Sheet**

| TIERS                          |                           |                  |                              |                  |                              |                  |                              |                  |                       |                  |
|--------------------------------|---------------------------|------------------|------------------------------|------------------|------------------------------|------------------|------------------------------|------------------|-----------------------|------------------|
| BUSINESS ACCOUNTS <sup>2</sup> | \$1,000.00 TO \$99,999.99 |                  | \$100,000.00 to \$249,999.99 |                  | \$250,000.00 to \$499,999.99 |                  | \$500,000.00 to \$999,999.99 |                  | \$1 Million or Higher |                  |
|                                | INTEREST RATE             | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE         | APY <sup>1</sup> |
| Non-Profit Checking            | 0.100%                    | 0.10%            | 0.200%                       | 0.20%            | 0.300%                       | 0.30%            | 0.449%                       | 0.45%            | 0.598%                | 0.60%            |
| Business Money Market          | 0.349%                    | 0.35%            | 0.598%                       | 0.60%            | 0.995%                       | 1.00%            | 1.094%                       | 1.10%            | 1.193%                | 1.20%            |

| BUSINESS CERTIFICATE OF DEPOSIT <sup>3</sup> | \$1,000.00 TO \$249,999.99 |                  | \$250,000.00 to \$999,999.99 |                  | \$1 Million or Higher |                  |
|--|----------------------------|------------------|------------------------------|------------------|-----------------------|------------------|
|  | INTEREST RATE              | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE         | APY <sup>1</sup> |
| TERM:  |                            |                  |                              |                  |                       |                  |
| 3 Months                                     | 2.960%                     | 3.00%            | 3.057%                       | 3.10%            | 3.154%                | 3.20%            |
| 6 Months                                     | 3.057%                     | 3.10%            | 3.154%                       | 3.20%            | 3.251%                | 3.30%            |
| 12 Months                                    | 3.154%                     | 3.20%            | 3.251%                       | 3.30%            | 3.348%                | 3.40%            |
| 24 Months                                    | 3.251%                     | 3.30%            | 3.348%                       | 3.40%            | 3.445%                | 3.50%            |
| 36 Months                                    | 3.348%                     | 3.40%            | 3.445%                       | 3.50%            | 3.542%                | 3.60%            |
| 60 Months                                    | 3.445%                     | 3.50%            | 3.542%                       | 3.60%            | 3.639%                | 3.70%            |

| TIERS                             |                           |                  |                            |                  |                            |                  |                              |                  |                      |                  |
|-----------------------------------|---------------------------|------------------|----------------------------|------------------|----------------------------|------------------|------------------------------|------------------|----------------------|------------------|
| PERSONAL ACCOUNTS <sup>2</sup>    | \$1,000.00 TO \$24,999.99 |                  | \$25,000.00 TO \$49,999.99 |                  | \$50,000.00 TO \$99,999.99 |                  | \$100,000.00 TO \$499,999.99 |                  | \$500,000.00 OR OVER |                  |
|                                   | INTEREST RATE             | APY <sup>1</sup> | INTEREST RATE              | APY <sup>1</sup> | INTEREST RATE              | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE        | APY <sup>1</sup> |
| All-In Relationship Checking      | 0.050%                    | 0.05%            | 0.050%                     | 0.05%            | 0.100%                     | 0.10%            | 0.200%                       | 0.20%            | 0.449%               | 0.45%            |
| Young Adult Independence Checking | 0.050%                    | 0.05%            | 0.050%                     | 0.05%            | 0.100%                     | 0.10%            | 0.200%                       | 0.20%            | 0.449%               | 0.45%            |
| Lexicon Money Market              | 0.349%                    | 0.35%            | 0.349%                     | 0.35%            | 0.349%                     | 0.35%            | 0.598%                       | 0.60%            | 1.094%               | 1.10%            |

| PERSONAL CERTIFICATE OF DEPOSIT <sup>3</sup> | \$1,000.00 TO \$249,999.99 |                  | \$250,000.00 to \$999,999.99 |                  | \$1 Million or Higher |                  |
|--|----------------------------|------------------|------------------------------|------------------|-----------------------|------------------|
|  | INTEREST RATE              | APY <sup>1</sup> | INTEREST RATE                | APY <sup>1</sup> | INTEREST RATE         | APY <sup>1</sup> |
| TERM:  |                            |                  |                              |                  |                       |                  |
| 3 Months                                     | 2.960%                     | 3.00%            | 3.057%                       | 3.10%            | 3.154%                | 3.20%            |
| 6 Months                                     | 3.057%                     | 3.10%            | 3.154%                       | 3.20%            | 3.251%                | 3.30%            |
| 12 Months                                    | 3.154%                     | 3.20%            | 3.251%                       | 3.30%            | 3.348%                | 3.40%            |
| 24 Months                                    | 3.251%                     | 3.30%            | 3.348%                       | 3.40%            | 3.445%                | 3.50%            |
| 36 Months                                    | 3.348%                     | 3.40%            | 3.445%                       | 3.50%            | 3.542%                | 3.60%            |
| 60 Months                                    | 3.445%                     | 3.50%            | 3.542%                       | 3.60%            | 3.639%                | 3.70%            |

<sup>1</sup> APY = Annual Percentage Yield

<sup>2</sup> These are variable rate accounts. Rates are subject to change on any banking day. Fees could reduce earnings on these accounts.

<sup>3</sup> Penalties may apply for early withdrawal

**EFFECTIVE DATE: October 17, 2023**



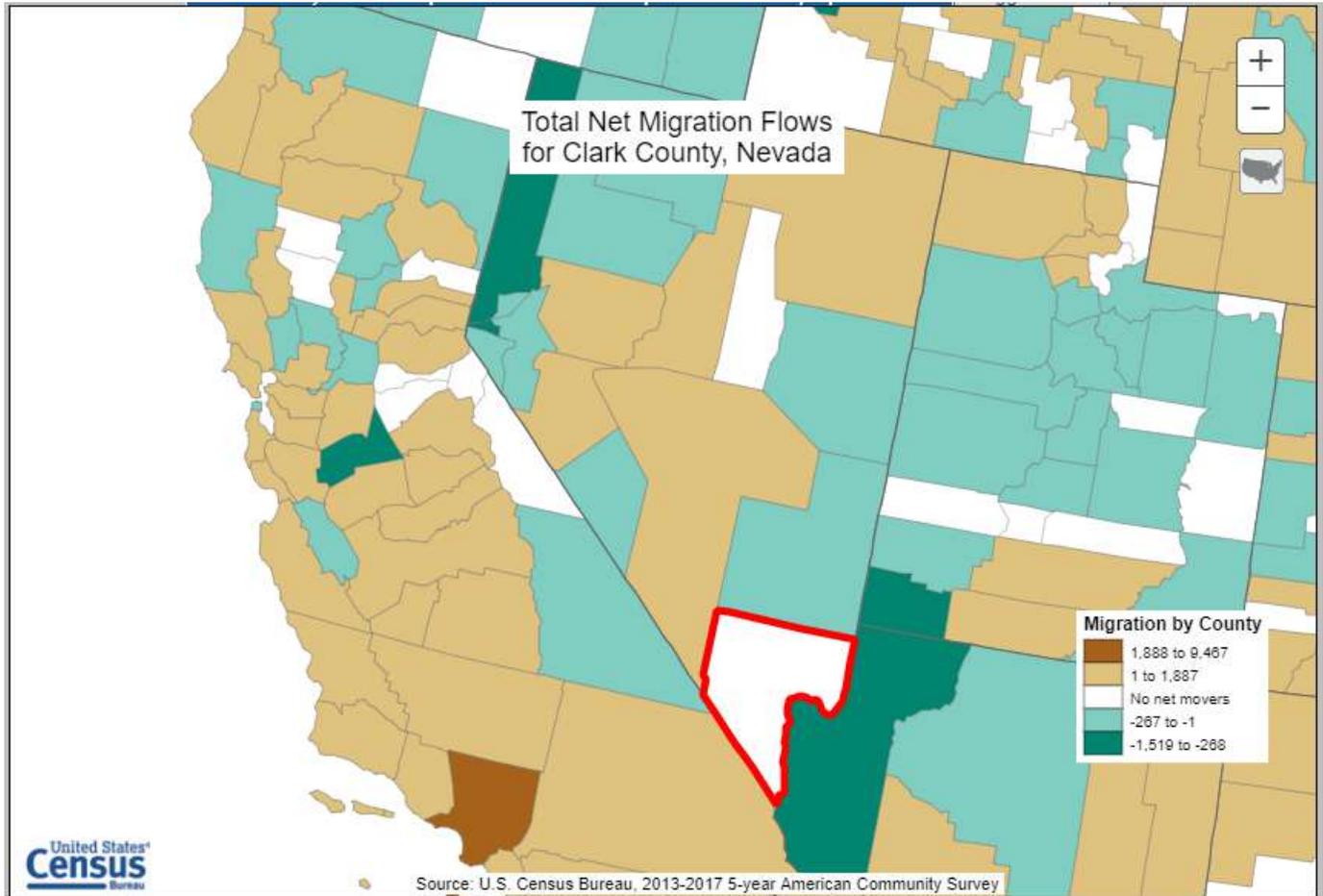
## CRA Public File

### 6. Lexicon Bank Assessment Area

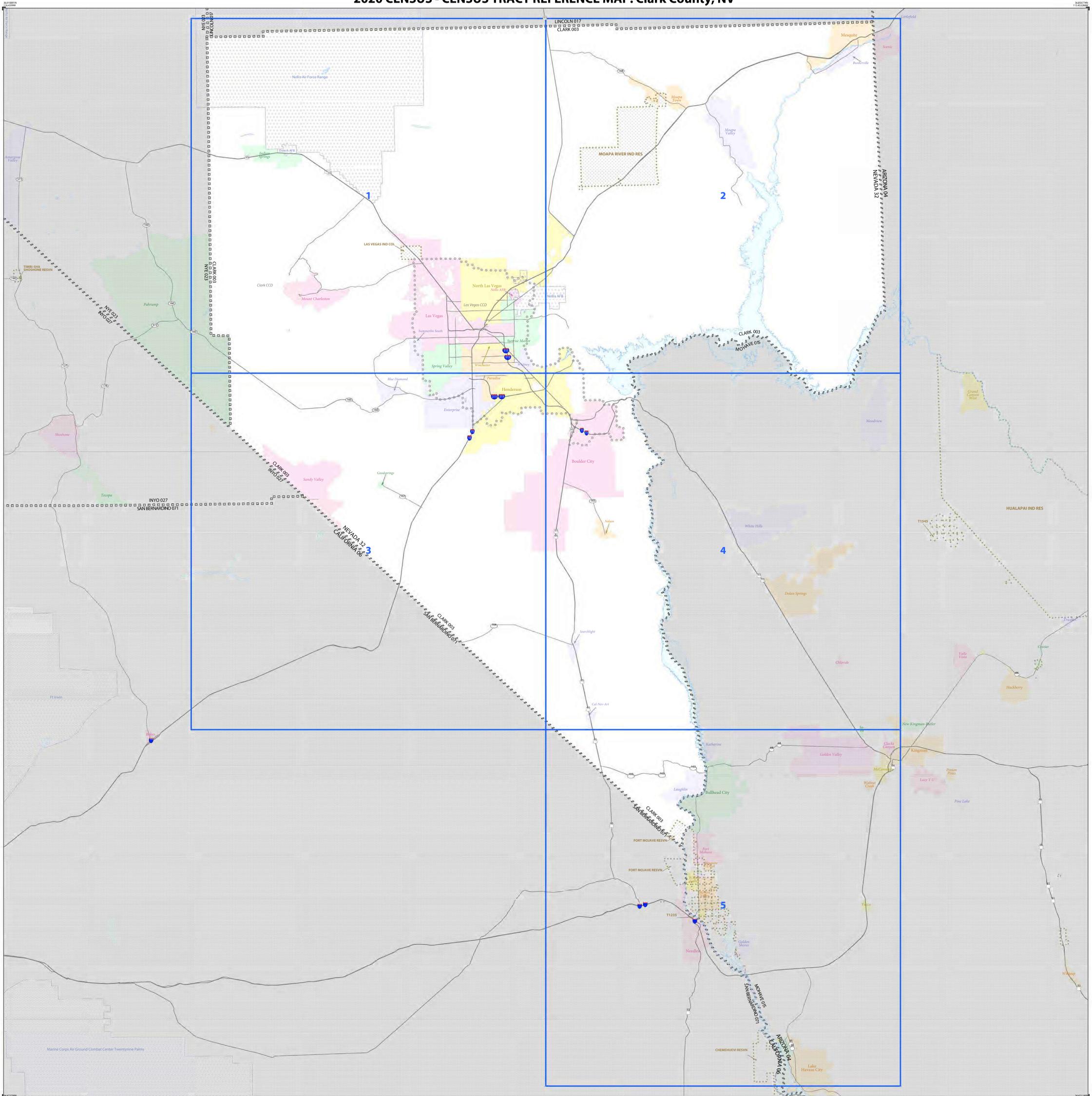
State: 32 – Nevada  
MSA/MD: 29820 - Clark County, Nevada  
Census Tracts: All

United States Census Bureau

<https://flowsmapper.geo.census.gov/map.html#>



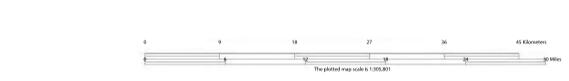
# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



| SYMBOL DESCRIPTION   | SYMBOL        | LABEL STYLE        | SYMBOL DESCRIPTION                                   | SYMBOL           | LABEL STYLE                                 |
|--|---------------|--------------------|--|------------------|---|
| International  | ☆☆☆☆☆         | CANADA             | Incorporated Place 1,2                               | [Color Swatches] | Davis 18100                                 |
| Federal American Indian Reservation  | [Star Symbol] | L'ANSE RESVN 1880  | Census Designated Place (CDP) <sup>3</sup>           | [Color Swatches] | Incline Village 35100                       |
| Off-Reservation Trust Land   | [Star Symbol] | TI880              | Census Tract <sup>3</sup>                            | [Color Swatches] | 33.07                                       |
| State American Indian Reservation  | [Star Symbol] | Tama Resvn 9400    | DESCRIPTION  | SYMBOL           | DESCRIPTION                                 |
| Alaska Native Regional Corporation   | [Star Symbol] | NANA ANRC 52120    | Water Body   | [Symbol]         | International or U.S. Highway               |
| State (or statistically equivalent) entity   | [Star Symbol] | NEW YORK 36        | College or University                                | [Symbol]         | State Highway or State Road                 |
| County (or statistically equivalent) entity  | [Star Symbol] | ERIE 029           | Military   | [Symbol]         | Other Road                                  |
| Minor Civil Division (MCD) <sup>3</sup>  | [Star Symbol] | Bristol town 07485 | Prison or Juvenile Detention Center                  | [Symbol]         | 4WD Trail, Stairway, Also: Walkway or Ferry |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | [Star Symbol] | Hanna CCD 91650    | Notable Boundary or Feature Not Elsewhere Classified | [Symbol]         | Inset Area                                  |
| Consolidated City  | [Star Symbol] | MILLFORD 47500     |  |                  |   |

### OFF-RESERVATION TRUST LAND NAMES

- T1235 Fort Mojave
- T1545 Hualapai



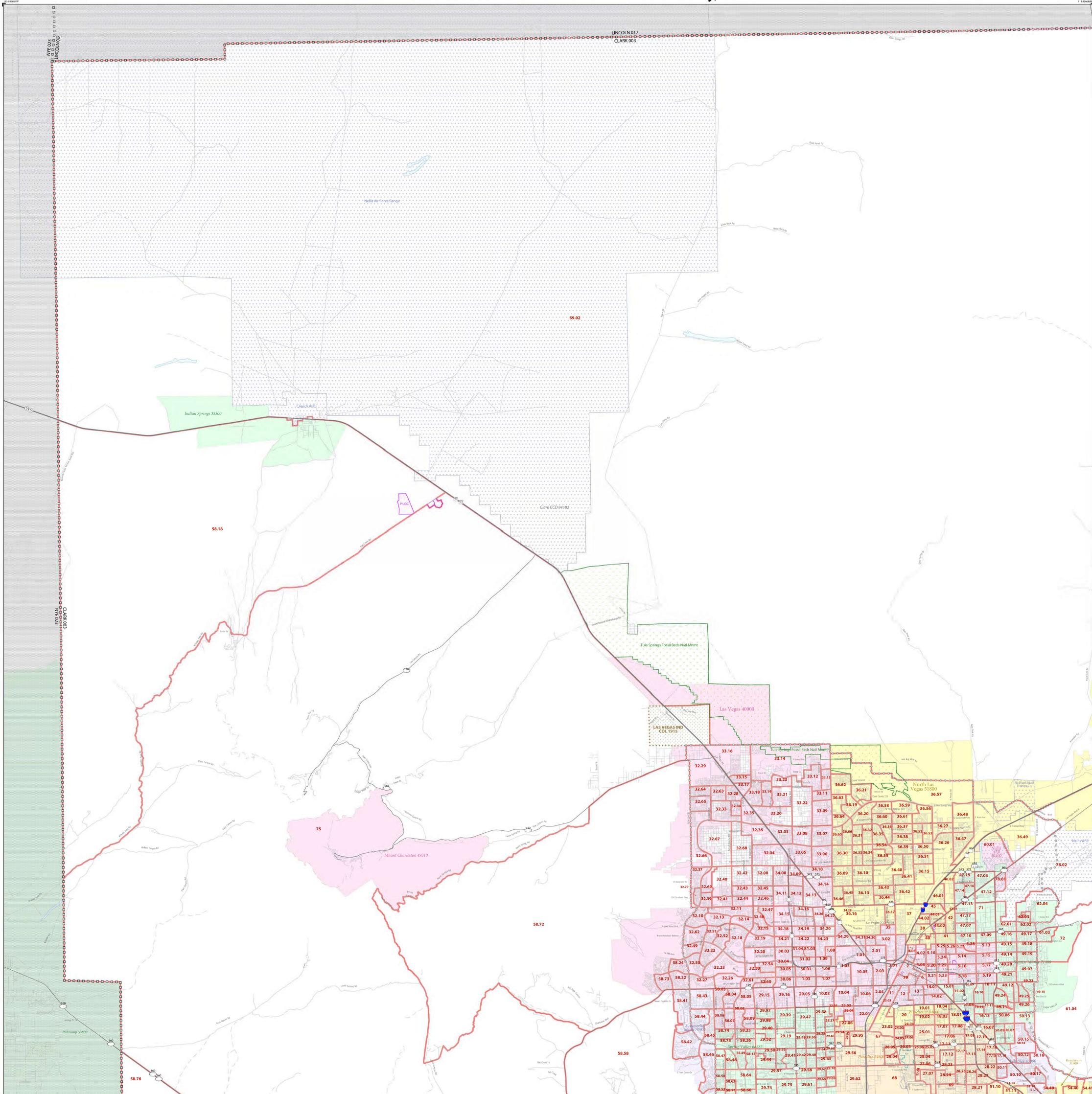
All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by: Geography Division, January 09, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 36 10 07  
 2nd Standard Parallel: 40 50 08  
 Central Meridian: -117 01 18  
 Latitude of Projection Origin: 35 08 07  
 False Easting: 0  
 False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



| SYMBOL DESCRIPTION  |       | SYMBOL   |        | LABEL STYLE  |                       |
|---|-------|--|--------|--|-----------------------|
| International   | ☆☆☆☆☆ | INCORPORATED PLACE 1,2                                 |        | INCORPORATED PLACE 1,2                                 | Davis 18100           |
| Federal American Indian Reservation   | +++++ | Census Designated Place (CDP) 2                        |        | Census Designated Place (CDP) 2                        | Incline Village 35100 |
| Oil Reservation Trust Land  | ..... | Census Tract 3   |        | Census Tract 3   | 33.07                 |
| State American Indian Reservation   | ..... | DESCRIPTION  | SYMBOL | DESCRIPTION  | SYMBOL                |
| Alaska Native Regional Corporation  | ▽▽▽▽▽ | Water Body   |        | Water Body   |                       |
| State (or statistically equivalent entity)  |       | College or University                                  |        | College or University                                  |                       |
| County (or statistically equivalent entity)   |       | Military   |        | Military   |                       |
| Minor Civil Division (MCD) 1  |       | Prison or Juvenile Detention Center                    |        | Prison or Juvenile Detention Center                    |                       |
| Census County Division (CCD), Census Subarea (CSA) or Unincorporated Territory (UT) |       | Navigable Boundary or Feature Not Elsewhere Classified |        | Navigable Boundary or Feature Not Elsewhere Classified |                       |
| Consolidated City   |       | Inset Area   |        | Inset Area   |                       |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by either their FIPS or census code.

1 A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2 Place label color corresponds to the place fill color.

3 Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAINTIGER database (TAB20)  
 Map Created by: Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 36 10 07  
 2nd Standard Parallel: 40 50 08  
 Central Meridian: -117 01 18  
 Latitude of Projection Origin: 35 08 07  
 False Easting: 0  
 False Northing: 0

Key to Adjacent Sheets

|  |   |   |
|--|---|---|
|  |   |   |
|  | 1 | 2 |
|  | 3 | 4 |

Sheet Location within Entity

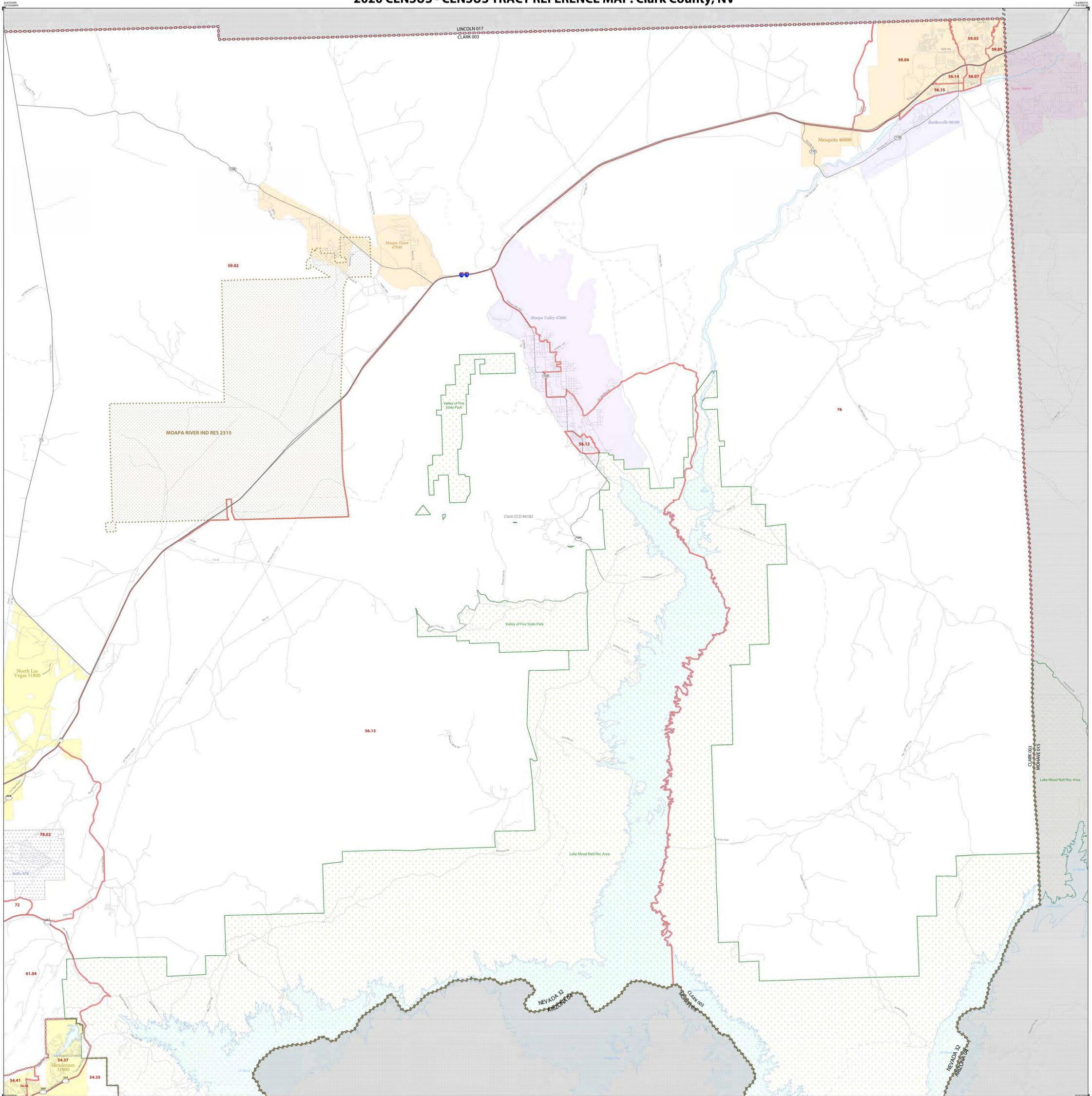
Sheet 1 of 5 PARENT sheets  
 Total Sheets: 6 (Index 1; Parent 5; Inset 0)

NAME: Clark County (003)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Nevada (32)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 24963200301

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



**LEGEND**

| SYMBOL DESCRIPTION   | SYMBOL | LABEL STYLE        | SYMBOL DESCRIPTION                          | SYMBOL | LABEL STYLE   |
|--|--------|--------------------|---|--------|---|
| International  | —      | CANADA             | Incorporated Place 1,2                      | —      | Davis 18100   |
| Federal American Indian Reservation  | ☆☆☆☆☆  | L'ANSE RESVN 1880  | Census Designated Place (CDP) <sup>2</sup>  | —      | Incline Village 35100                                   |
| OE Reservation Trust Land  | •••••  | T1880              | Census Tract <sup>3</sup>                   | —      | 33.07   |
| State American Indian Reservation  | •••••  | Tama Resvn 9400    | DESCRIPTION                                 | SYMBOL | DESCRIPTION   |
| Alaska Native Regional Corporation   | ▽▽▽▽▽  | NANA ANRC 52120    | Water Body                                  | —      | International or U.S. Highway                           |
| State (or statistically equivalent entity)   | ▧▧▧▧▧  | NEW YORK 36        | College or University                       | —      | State Highway or State Road                             |
| County (or statistically equivalent entity)  | ▧▧▧▧▧  | ERIE 029           | Minor Civil Division (MCD) <sup>1</sup>     | —      | Other Road  |
| Minor Civil Division (MCD) <sup>1</sup>  | ▧▧▧▧▧  | Bristol town 07485 | 4WD Trail, Stairway, Also: Walkway or Ferry | —      | Nonvisible Boundary or Feature Not Elsewhere Classified |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | ▧▧▧▧▧  | Hanna CCD 91650    | Inset Area                                  | A1     |   |
| Consolidated City  | ▧▧▧▧▧  | MILLFORD 47500     |   |        |   |

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

**Key to Adjacent Sheets**

|   |   |
|---|---|
| 1 | 2 |
| 3 | 4 |

**Sheet Location within Entity**

Sheet 2 of 5 PARENT sheets  
Total Sheets: 6 (Index 1; Parent 5; Inset 0)

NAME: Clark County (003)  
ENTITY TYPE: County or statistically equivalent entity  
ST: Nevada (32)

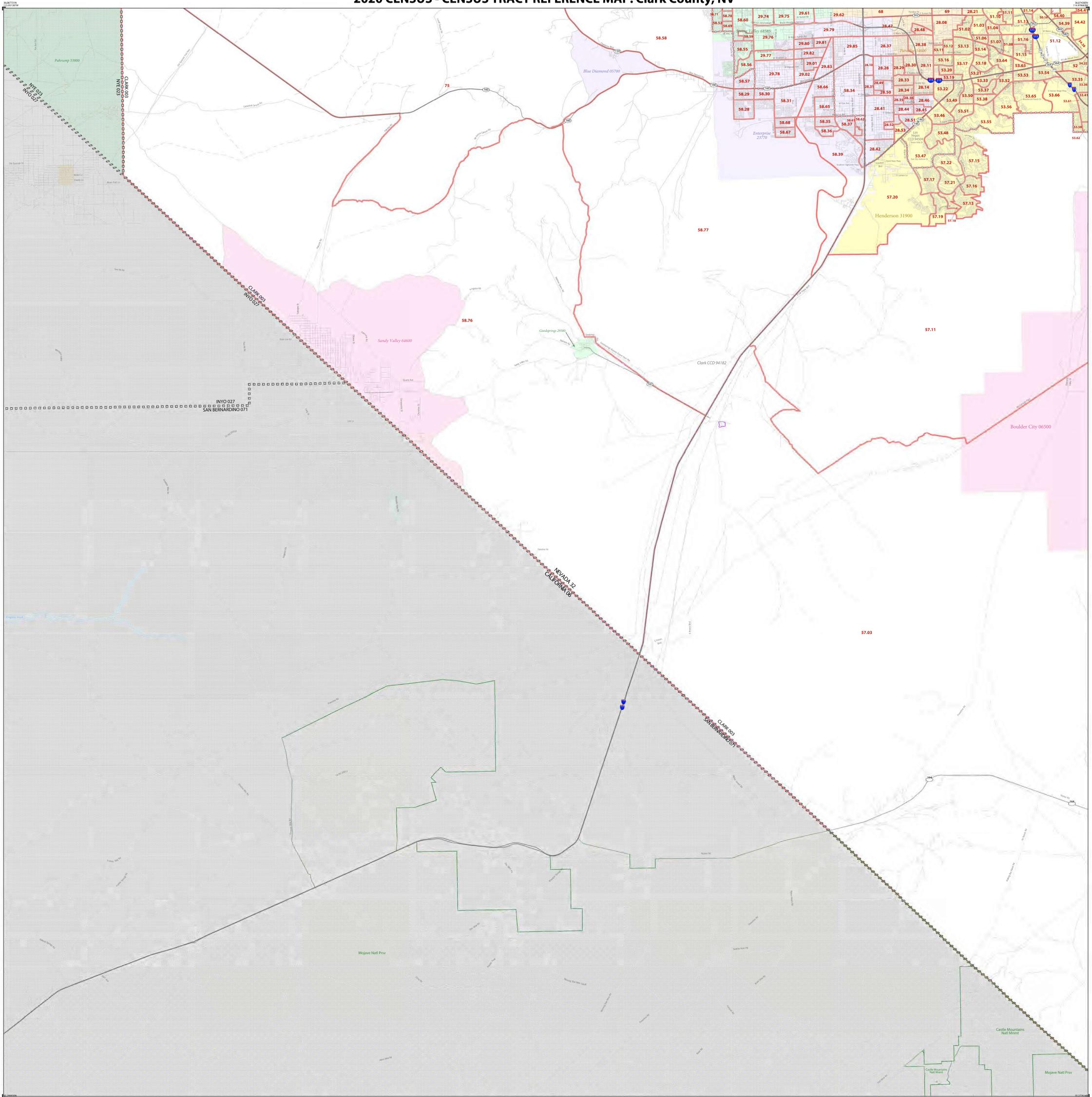
Projection: Albers Equal Area Conic  
Datum: NAD 83  
Spheroid: GRS 80  
1st Standard Parallel: 36 10 07  
2nd Standard Parallel: 40 50 08  
Central Meridian: -117 01 18  
Latitude of Projection Origin: 35 00 07  
False Easting: 0  
False Northing: 0

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

2020 CENSUS TRACT REF MAP (PARENT)  
Sheet ID: 249632003002

2020 Census

# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



### LEGEND

| SYMBOL DESCRIPTION   | SYMBOL | LABEL STYLE        | SYMBOL DESCRIPTION                                     | SYMBOL                 | LABEL STYLE                                 |
|--|--------|--------------------|--|------------------------|---|
| International  | ☆☆☆☆☆  | CANADA             | Incorporated Place 1,2                                 | Yellow box             | Davis 18100                                 |
| Federal American Indian Reservation  | +++++  | L'ANSE RESVN 1880  | Census Designated Place (CDP) <sup>2</sup>             | Orange box             | Incline Village 35100                       |
| Off Reservation Trust Land   | .....  | TI880              | Census Tract <sup>3</sup>                              | Red box                | 33.07                                       |
| State American Indian Reservation  | .....  | Tama Resvn 9400    | DESCRIPTION  | SYMBOL                 | DESCRIPTION                                 |
| Alaska Native Regional Corporation   | .....  | NANA ANRC 52120    | Water Body   | Blue wavy lines        | Interstate or U.S. Highway                  |
| State (or statistically equivalent) entity   | .....  | NEW YORK 36        | College or University                                  | Blue square            | State Highway or State Road                 |
| County (or statistically equivalent entity)  | .....  | ERIE 029           | Military   | Blue square with cross | Other Road                                  |
| Minor Civil Division (MCD) <sup>1</sup>  | .....  | Bristol town 07485 | Prison or Juvenile Detention Center                    | Blue square with 'X'   | 4WD Trail, Stairway, Also: Walkway or Ferry |
| Census County Division (CCD), Census Subarea (CSA), or Unincorporated Territory (UT) | .....  | Hanna CCD 91650    | Navisible Boundary or Feature Not Elsewhere Classified | Blue dashed line       | Inset Area                                  |
| Consolidated City  | .....  | MILLFORD 47500     | Outside Subject Area                                   | Grey box               |   |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by Geography Division: January 09, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 36 10 07  
 2nd Standard Parallel: 40 50 08  
 Central Meridian: -117 01 18  
 Latitude of Projection's Origin: 35 08 07  
 False Easting: 0  
 False Northing: 0

Key to Adjacent Sheets

|  |   |   |
|--|---|---|
|  | 1 | 2 |
|  | 3 | 4 |
|  |   | 5 |

Sheet 3 of 5 PARENT sheets  
 Total Sheets: 6 (Index 1; Parent 5; Inset 0)

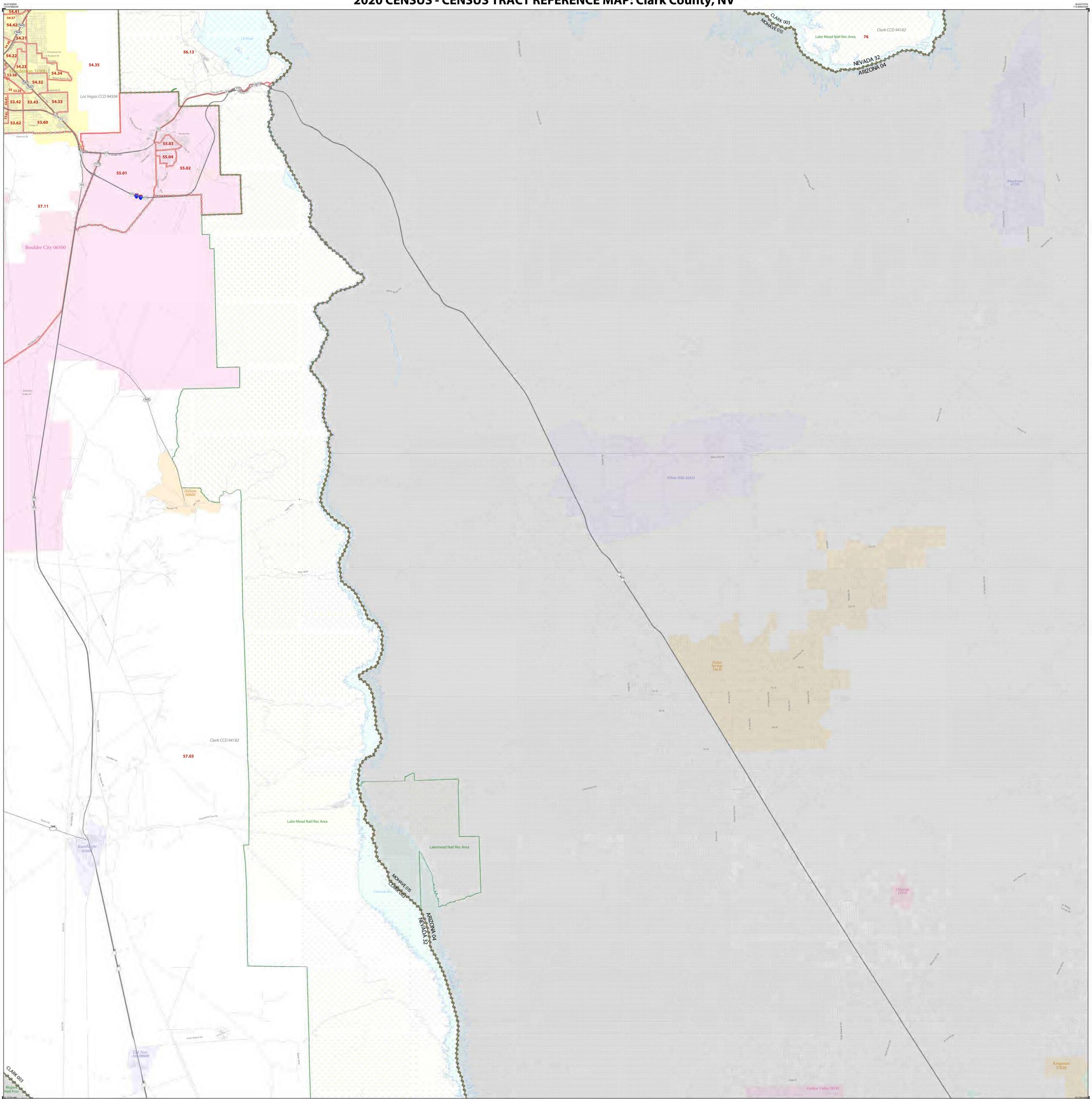
Sheet Location within Entity

NAME: Clark County (003)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Nevada (32)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 24963200303



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



| SYMBOL DESCRIPTION  |       | SYMBOL             | LABEL STYLE                                       |   |
|---|-------|--------------------|---|---|
| International   | ☆☆☆☆☆ | CANADA             | Incorporated Place 1,2                            | Davis 18100                                       |
| Federal American Indian Reservation   | ☆☆☆☆☆ | L'ANSE RESVN 1880  | Census Designated Place (CDP) 2                   | Incline Village 35100                             |
| OE Reservation Trust Land   | ☆☆☆☆☆ | T1880              | Census Tract 3                                    | 33.07   |
| State American Indian Reservation   | ☆☆☆☆☆ | Tama Resvn 9400    | DESCRIPTION                                       | SYMBOL  |
| Alaska Native Regional Corporation  | ☆☆☆☆☆ | NANA ANRC 52120    | Water Body  | Water Body  |
| State (or statistically equivalent entity)  | ☆☆☆☆☆ | NEW YORK 36        | College or University                             | College or University                             |
| County (or statistically equivalent entity)   | ☆☆☆☆☆ | ERIE 029           | Military  | Military  |
| Minor Civil Division (MCD) 3  | ☆☆☆☆☆ | Bristol town 07485 | Prison or Juvenile Detention Center               | Prison or Juvenile Detention Center               |
| Census County Division (CCD), Census Subarea (CSA), or Congressional Territory (CT) | ☆☆☆☆☆ | Hanna CCD 91650    | Natural or State Park, Forest, or Recreation Area | Natural or State Park, Forest, or Recreation Area |
| Consolidated City   | ☆☆☆☆☆ | MILLFORD 47500     | Outside Subject Area                              | Outside Subject Area                              |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by their FIPS or census code.

1. A \*\* following an MCD name denotes a false MCD. A \* following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of oversight or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by Geography Division, January 06, 2021

Projection: Albers Equal Area Conic  
 Datum: NAD 83  
 Spheroid: GRS 80  
 1st Standard Parallel: 36 10 07  
 2nd Standard Parallel: 40 50 08  
 Central Meridian: -117 01 18  
 Latitude of Projection Origin: 35 00 07  
 False Easting: 0  
 False Northing: 0

**LEGEND**

| SYMBOL DESCRIPTION  | SYMBOL | DESCRIPTION                                       | SYMBOL  |
|---|--------|---|---|
| International   | ☆☆☆☆☆  | DESCRIPTION                                       | SYMBOL  |
| Federal American Indian Reservation   | ☆☆☆☆☆  | Water Body  | Water Body  |
| OE Reservation Trust Land   | ☆☆☆☆☆  | College or University                             | College or University                             |
| State American Indian Reservation   | ☆☆☆☆☆  | Military  | Military  |
| Alaska Native Regional Corporation  | ☆☆☆☆☆  | Prison or Juvenile Detention Center               | Prison or Juvenile Detention Center               |
| State (or statistically equivalent entity)  | ☆☆☆☆☆  | Natural or State Park, Forest, or Recreation Area | Natural or State Park, Forest, or Recreation Area |
| County (or statistically equivalent entity)   | ☆☆☆☆☆  | Outside Subject Area                              | Outside Subject Area                              |
| Minor Civil Division (MCD) 3  | ☆☆☆☆☆  |   |   |
| Census County Division (CCD), Census Subarea (CSA), or Congressional Territory (CT) | ☆☆☆☆☆  |   |   |
| Consolidated City   | ☆☆☆☆☆  |   |   |

**Key to Adjacent Sheets**

|   |   |
|---|---|
| 1 | 2 |
| 3 | 4 |
|   | 5 |

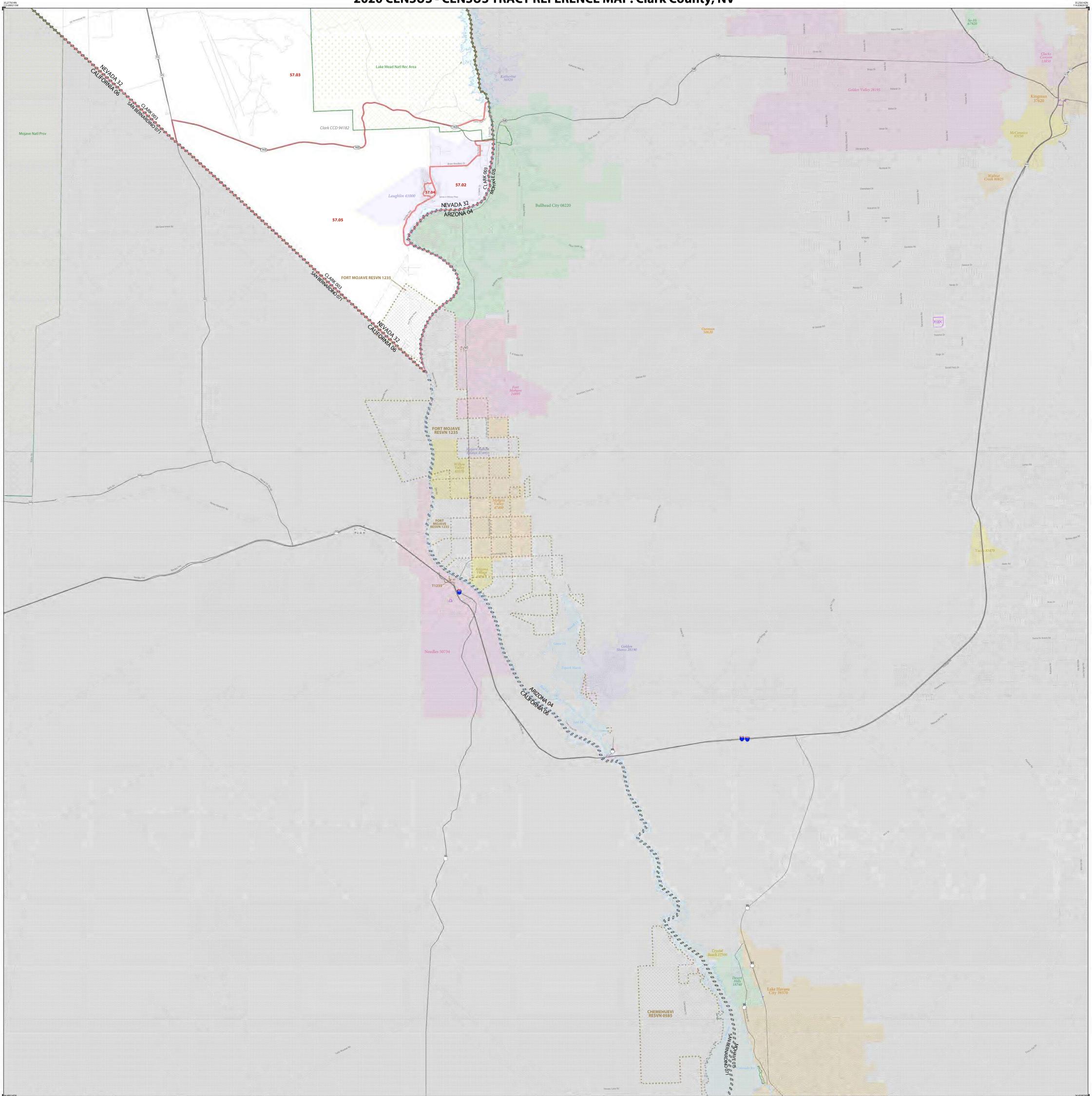
Sheet 4 of 5 PARENT sheets  
 Total Sheets: 6 (Index 1; Parent 5; Inset 0)

**NAME:** Clark County (003)  
**ENTITY TYPE:** County or statistically equivalent entity  
**ST:** Nevada (32)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 249632003004



# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV



### LEGEND

| SYMBOL DESCRIPTION  | SYMBOL | LABEL STYLE        | SYMBOL DESCRIPTION                                       | SYMBOL       | LABEL STYLE  |
|---|--------|--------------------|--|--------------|--|
| International   | ☆☆☆☆☆  | CANADA             | Incorporated Place 1,2                                   | Colorful box | Davis 18100  |
| Federal American Indian Reservation   | +++++  | L'ANSE RESVN 1880  | Census Designated Place (CDP) 2                          | Colorful box | Incline Village 35100                                    |
| Off Reservation Trust Land  | .....  | TI880              | Census Tract 3   | Red line     | 33.07  |
| State American Indian Reservation   | .....  | Tama Resvn 9400    | DESCRIPTION  | SYMBOL       | DESCRIPTION  |
| Alaska Native Regional Corporation  | .....  | NANA ANRC 52120    | Water Body   | Blue wavy    | Interstate or U.S. Highway                               |
| State (or statistically equivalent entity)  | ▽▽▽▽▽  | NEW YORK 36        | College or University                                    | Blue square  | State Highway or State Road                              |
| County (or statistically equivalent entity)   |        | ERIE 029           | Military   | Blue square  | Other Road   |
| Minor Civil Division (MCD) 1  | □□□□□  | Bristol town 07485 | 4WD Trail, Stairway, Also: Walkway or Ferry              | Blue line    | 4WD Trail, Stairway, Also: Walkway or Ferry              |
| Census County Division (CCD), Census Subarea (CSA) or Unincorporated Territory (UT) | ○○○○○  | Hanna CCD 91650    | Not Visible Boundary or Feature Not Elsewhere Classified | Dashed line  | Not Visible Boundary or Feature Not Elsewhere Classified |
| Consolidated City   | ○○○○○  | MILLFORD 47500     | Inset Area   | Blue box     | Inset Area   |

Where international, state, county, and/or MCD/CCD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A "\*" following an MCD name denotes a false MCD. A "\*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix; for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

### OFF-RESERVATION TRUST LAND NAMES

TI235 Fort Mojave

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)  
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)  
 Map Created by Geography Division, January 09, 2021

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau



### Key to Adjacent Sheets

|   |   |  |
|---|---|--|
| 3 | 4 |  |
|   | 5 |  |
|   |   |  |

Sheet 5 of 5 PARENT sheets  
 Total Sheets: 6 (Index 1; Parent 5; Inset 0)

### Sheet Location within Entity

NAME: Clark County (003)  
 ENTITY TYPE: County or statistically equivalent entity  
 ST: Nevada (32)

2020 CENSUS TRACT REF MAP (PARENT)  
 Sheet ID: 24963200305



**CRA Public File**  
**7. Loan to Deposit Ratio**  
(for each quarter of the prior calendar year)

**Prior Year - 2023**

|            |        |
|------------|--------|
| 3/31/2023  | 60.53% |
| 6/30/2023  | 76.62% |
| 9/30/2023  | 69.55% |
| 12/31/2023 | 70.28% |