

CRA PUBLIC FILE

04/2026

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

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1	WRITTEN COMMENTS
2	CRA PERFORMANCE EVALUATION
3	LIST OF BRANCHES
4	LIST OF OPENED AND CLOSED BRANCHES
5	LIST OF SERVICES
6	ASSESSMENT AREA MAP
7	LOAN-TO-DEPOSIT RATIO

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1. Written Comments

(Current year, and prior two calendar years)

Current Year – 2026

-

2025

- 2/16/2025 – Wildfire Relief – LinkedIn Post from FHLB San Francisco
- 04/10/2025 – Community Banking Stories #2: Redefining Customer Experience – PCBB / BID Daily Newsletter
- 8/13/2025 – CREW Las Vegas: CREW BREW – Facebook Comment on community involvement
- 9/19/2025 – Day of Caring – United Way – Instagram Comment on community involvement
- 9/26/2025 – Rebuilding Together – Federal Home Loan Bank of San Francisco – Grant – Facebook
- 9/26/2025 – Rebuilding Together – Federal Home Loan Bank of San Francisco – Grant – Instagram
- 10/27/2025 – Living Grace Homes – Facebook
- 12/9/2025 – Foster Kinship / Henderson Silver Knights - LinkedIn

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2024

- 4/4/2024 - Community Banking Stories #1 – Wellness & Development Efforts – PCBB BID Daily Newsletter.
- 7/18/2024 – Communities in Schools of Nevada – Fill the Bus – LinkedIn Post, comment from Tami Hence-Lehr.
- 8/8/2024 – Green Sheet, News from the Wire – Lexicon Bank marks 5 community-centered years.
- 8/8/2024 – Nevada Business – Lexicon Bank Celebrates 5 Years of Community-Centered Banking in Southern Nevada.
- 9/24/2024 – 5th Anniversary – LinkedIn Post, comment from Dana Barooshian.



Community Banking Stories #1 — Wellness & Development Efforts

Community Banking human resources employees

Summary: Every April, we celebrate Community Banking Month through a series of BID articles that showcase the efforts of local banks to serve their communities, support their staff, and enrich the customer experience. Some community banks have responded by beginning or increasing their efforts to support well-being and development of both their employees and their community.

Every April, we observe Community Banking Month by shining a light on the special efforts that community banks make to serve their communities, support their staff, and enrich the customer experience. In this article, we share the stories of community banks that have worked to increase their contribution to wellness and development for both staff and community members.

The "Stress in America™ 2023" survey by the American Psychological Association reveals significant mental health challenges in the aftermath of the COVID-19 pandemic. Despite reporting good physical and mental health, a considerable percentage of adults have been diagnosed with chronic illnesses (66%) and mental health conditions (37%). Stress levels increased across all age groups surveyed, with nearly a quarter of adults rating their average stress between eight and ten on a scale of one to ten, highlighting an increased need for mental health treatment.

With the stress, uncertainty, and isolation it imposed on billions of people, the COVID-19 pandemic took a toll on many people's mental health. Some community banks have responded by beginning or increasing their efforts to support employee wellbeing and development.

A Focus on Mental Health at Midland States Bank

In Effingham, IL, Midland States Bank and its human resources team saw more mental health-related requests for employee leave than usual during and just after the worst of the pandemic. Along with this trend, Midland observed lower average treatment costs for those conditions. "We concluded that our employees were pursuing care options for mental health less often than similarly situated employee groups," said Chief Human Resources Officer Shonna Kracinski.

Because of these insights, Midland added a mental health benefit to its comprehensive benefits package in 2023. The bank partners with an organization that offers a wellness platform that helps employees bring their best selves to all their relationships, both at work and at home.

Employees and their dependents receive free access to a mobile phone app and desktop digital library of self-paced wellness activities, check-ins, and both group discussions and individual sessions with coaches and therapists. Participants can work on mental, physical, social, and financial wellness with coaches and therapists, who can help them with a wide range of professional and personal development, such as career changes and work-life balance. Therapy sessions can also address more standard mental health issues, such as anxiety, depression, grief, trauma, and mindfulness.

Employees have enthusiastically embraced the offering. Participants have also experienced quicker access to video therapy via this service — a welcome contrast to the 6-12 months they might have waited to see a counselor locally and in person.

Community Wellness Focus at Nevada's Lexicon Bank

Lexicon Bank in Las Vegas, NV, is working on wellbeing and development from another angle. Its monthly Community Spotlight highlights nonprofit organizations in the Las Vegas metro area, showcasing their mission, work, events, and fundraisers. So far, the bank has supported more than 50 nonprofits this way, demonstrating the bank's commitment to adding resources to help increase the general well-being of the community.

Lexicon president and CEO Stacy Watkins is proud of the project's effort and results. "We've inspired other organizations to develop similar programs highlighting the many important nonprofit organizations in our communities," she says.

Through the Community Spotlight series, Lexicon has developed a new line of niche nonprofit products that have helped it build a reputation as the right bank for nonprofit organizations. Lexicon was voted overall best bank in the Las Vegas Review Journal's annual Best of Las Vegas Awards on the strength of its Community Spotlight series and concierge service model.

As we commemorate Community Banking Month this April, the stories shared here underscore the vital role of community banks in fostering employee well-being and development. In the wake of the COVID-19 pandemic's toll on mental health, initiatives like those at Midland States Bank and Lexicon Bank exemplify a commitment to supporting staff and enriching communities. These efforts not only enhance the banking experience but also contribute to building resilient and thriving communities. Please join us next Thursday, April 11, as we continue with our Community Banking Month series.

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ECONOMY & RATES

Rates As Of: 04/04/2024 05:37AM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	5.42	-0.04	0.02
6M	5.33	-0.05	0.07
1Y	5.02	0.01	0.26
2Y	4.68	0.06	0.43
5Y	4.35	0.14	0.50
10Y	4.37	0.17	0.49
30Y	4.53	0.19	0.50

FF Market	FF Disc	IORB
5.33	5.50	5.40

SOFR	Prime	OBFR

5.32	8.50	5.32

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LinkedIn post 7/18/2024

Celebrating another successful #FillTheBus event with Communities In Schools of Nevada

A heartfelt thank you to some of our favorite partners, IconTrust, LLC, and Aurora Payments who helped make this year's drive successful. Together, we build a brighter future for our students!

#BackToSchool #LexiconBank #Community



18 4 comments 2 reposts

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Stacey Lockhart (She/Her) • 3rd+ 1mo
People Leader | Mission Focused | Nonprofit Le...

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Green Sheet

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News from the Wire

Lexicon Bank marks 5 community-centered years

Thursday, August 08, 2024 — 11:51:08 (EDT)

Las Vegas, NV – August 7, 2024 - Lexicon Bank, Southern Nevada's premier community-focused business bank, proudly celebrates its 5th anniversary today. Founded in 2019, Lexicon Bank has become a vital part of the local economy, providing unparalleled concierge banking services and demonstrating a steadfast commitment to the community.

A Vision Realized

Lexicon Bank was established with a clear mission: to be an approachable concierge banking partner for local businesses in Southern Nevada, no matter the size. This vision has guided the Bank since its inception, ensuring personalized solutions for small businesses, entrepreneurs, and nonprofits alike.

Lexicon plays an integral role within the Southern Nevada community. Our highly skilled bankers know firsthand the challenges and needs of Lexicon’s diverse client base, which includes start-ups and large corporations. The Bank serves as a collaborative partner for both companies moving to the Valley as well as established businesses that have thrived here for decades. Lexicon’s focus is to create new opportunities, aid growth, and develop solutions to meet clients’ unique needs.

"When we founded Lexicon Bank five years ago, our vision was to create a community-centered financial institution that could offer personalized, concierge banking services to businesses of all sizes in Southern Nevada. Today, I am proud to say that we have not only realized that vision but have surpassed it. Our significant growth in assets, deposits, loans, dedication to community initiatives, and recognition as the 'Best Bank' in Las Vegas are testaments to our unwavering support of the community. As we look to the future, we remain dedicated to fostering prosperity and providing exceptional service to our clients and community,” said Russell Rosenblum, Chairman of the Board of Directors.

Achievements and Growth

Over the past five years, Lexicon Bank has achieved significant milestones:

Growth: Lexicon has grown loans to $164.7 million, deposits to $260.9 million, and total assets to $299.2 million through June 30, 2024. Additionally, through the growth and focus, Lexicon has grown shareholders’ equity to $27.1 million, with positive retained earnings of $1.9 million reflecting our cumulative profits since inception, including net income of $969,000 for the year ended December 31, 2023, and $983,000 for the six months ended June 30, 2024. For more financial information, visit lexiconbank.com/investor-relations to review our Quarterly Shareholder Reports and our 2023

Annual Report.

Community Impact: Provided crucial support to local businesses through the Paycheck Protection Program (PPP), helping over 600 small businesses stay afloat by lending $185 million in PPP loans during the COVID-19 pandemic.

Exited De Novo Status In 3 Years: Exiting de novo status is considered a developmental milestone after which state and FDIC regulators usually reduce the frequency and level of oversight. This was a significant accomplishment as Nevada’s first newly chartered bank in over a decade was founded to deliver and meet the financial service needs in Southern Nevada. Lexicon’s ability to exit from the regulatory de novo status following its three-year anniversary during a unique time of the COVID crisis was an exemplary and rare accomplishment, further recognizing our strategy and progress. Formation of Lexicon Bancorp: In 2023, Lexicon completed the formation of Lexicon Bancorp as the sole shareholder of Lexicon Bank. Lexicon Bancorp also completed an investment in

PartnersHoldings, LLC and its operating entity, IconTrust, LLC, a trustee services firm based in Las Vegas.

Recognition: Most recently named "Best Bank" in Las Vegas by the readers of the Las Vegas Review-Journal in 2023. With other accolades since Lexicon's inception, such as "Best Commercial Banking," "Best Commercial Lending," and "Best Customer Service".

Community Spotlight Program: Since its inception in 2020, the Bank has highlighted and supported over 50 local nonprofits through advocacy, volunteerism, and donations, fostering stronger community ties.

Cybersecurity Newsletter: Lexicon launched a quarterly cybersecurity newsletter, which is another example of the value Lexicon has brought to the community. The newsletter helps clients understand current trends and tactics to mitigate the ever-evolving risks that fraudsters pose to information and IT system security.

Commitment to Community

Five years ago, Lexicon Bank embarked on a mission to unlock Southern Nevada's economic potential. Today, Lexicon's diverse clientele includes an array of industries that thrive in Southern Nevada, from innovative startups to established enterprises to non-profit organizations to real estate developers and beyond.

Lexicon has fueled the growth and expansion of various sectors by offering tailored credit solutions such as commercial real estate loans, lines of credit, SBA loans, equipment financing, and construction loans. As a full-service community bank, Lexicon focuses on complementing its lending with the products and services businesses of all sizes rely on to be successful. This includes supporting restauranteurs, manufacturers, retailers, and a multitude of professional services, among others.

One such success story comes from James Trees of Esther's Kitchen, who shares: "Working with Lexicon Bank has shown me how when you have a team behind you, you can make your dream come true. Partnering with Ray at Lexicon Bank made the SBA process simple and seamless and kept us on track for success."

Lexicon Bank's commitment to the community extends beyond financial services. The Bank's Community Spotlight program, initiated in 2020, has brought much-needed attention and resources to numerous local nonprofits. "Our goal is to empower and uplift our community. When our communities succeed, we succeed," said Stacy Watkins, President & CEO.

Notable community efforts include partnerships with organizations such as the Las Vegas Metropolitan Police Department Foundation, The Center, Nevada Ballet Theatre, the Boy Scouts, and the Girl Scouts of Southern Nevada. Lexicon is proud to be a founding sponsor of Junior Achievement BizTown- Inspiration Center, reflecting our commitment to the community. Through this partnership with Junior Achievement of Southern Nevada, Lexicon aims to promote financial literacy and empower students with hands-on learning experiences. By immersing students in community banking, Lexicon invests in their potential to make informed financial decisions and become the next generation of savvy financial stewards and community leaders.

This commitment to the community extends to our non-profit clients, as demonstrated by our strong partnership with Nevada Ballet Theatre. "From our first PPP loan to the expanded banking relationship we enjoy today, Lexicon Bank has been a partner of Nevada Ballet Theatre as we've continued to grow as a business and a client. Lexicon Bank's level of service is unmatched in the banking industry, and their concierge-level focus means that they partner with us to find the products and services that fit our business goals. As part of the community for more than 50 years, Nevada Ballet Theatre is pleased to partner with Lexicon to continue that tradition together," stated Beth Barbre, President and CEO of Nevada Ballet Theatre.

These initiatives underscore the Bank's dedication to making a tangible difference in the lives of Southern Nevadans. Visit lexiconbank.com/community to learn more about Lexicon Bank's community spotlight program and the organizations that have been highlighted.

Looking Ahead

As Lexicon Bank looks to the future, it remains committed to its core values of personalized service, community involvement, and financial excellence.

"As we celebrate Lexicon Bank's 5th anniversary, I am filled with immense pride for what we have achieved and excitement for what lies ahead. Over the past five years, our dedicated team has driven remarkable growth and fostered strong community connections. However, our journey is just beginning. Looking forward, we are committed to continuing our mission of providing personalized concierge banking services and supporting the growth of Southern Nevada's businesses and communities. We are committed to further investing in innovative solutions, expanding our community programs, and delivering excellence in client service. The future holds great promise, and we are ready to embrace it with the same dedication and passion that have brought us to where we are today," added Stacy Watkins, President and CEO.

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Source: Company press release.

NEWS FROM THE WIRE

16:47:39 (EDT) 10-24-2024
Ordoro, Onramp to help online sellers finance iInventory

16:41:43 (EDT) 10-24-2024
CB Insights recognizes Arterial AI for innovation

16:36:58 (EDT) 10-24-2024
Socure acquires Effectiv for $136M

16:33:45 (EDT) 10-24-2024
ILF, Wallet Guru building open payment network

12:45:27 (EDT) 10-24-2024
Mary McDuffie joins SRM International Advisory Board

12:43:40 (EDT) 10-24-2024
EU Cyber Resilience Act passed, a paradigm shift

12:40:07 (EDT) 10-24-2024
AI knocks on door of FinTech Connect 2024

12:38:17 (EDT) 10-24-2024
Europe losing SaaS embedded finance race, U.S. leads

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Lexicon Bank Celebrates 5th Anniversary – Lexicon Bank Marks 5 Years of Community-Centered Banking in Southern Nevada

August 8, 2024 By Lexicon Bank



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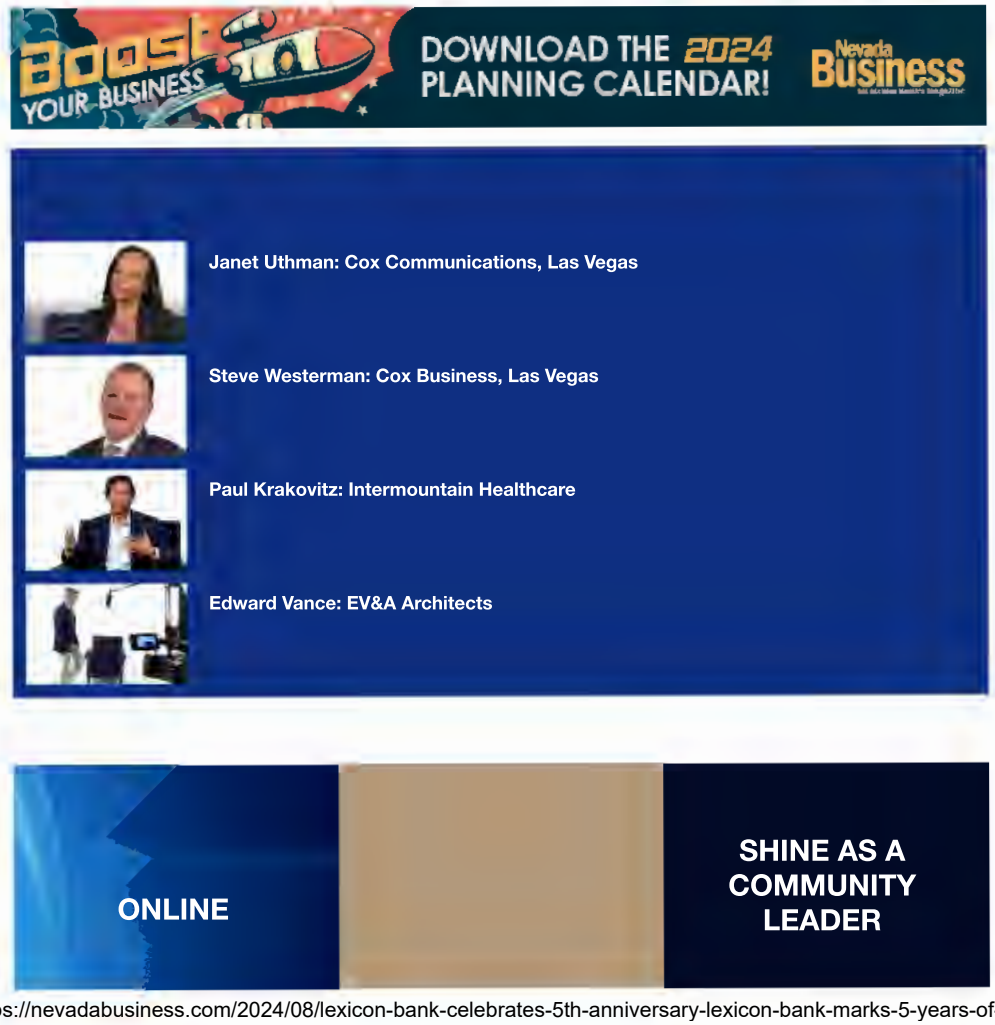
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Dr. Michael Crovetti is Pleased to Announce the Addition of Briannon Yadrick, PA-C to Crovetti Orthopaedics and Sports Medicine



Marker Trax Hires Jennifer Galloway as Vice President, Deputy Counsel

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NEVADA BUSINESS CALENDAR

Brunch & Boos: A Halloween Brunch

OCTOBER 27, 2024

10:00 am

Location: 1301 S Main St suite 110, Las Vegas, NV 89104, USA

more details...

Neighborhood Health Series (NHS)

NOVEMBER 14, 2024

5:30 pm

Location: Breakthrough Way, Las Vegas, NV 89135, USA

more details...

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Boss Securities Screens To Give Away $1K to Anyone That Can Break Their Screen at Boss Showroom October 24th

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Fremont Street Experience Announces Lineup for NFR's Free Official Kickoff Concert and Party, Downtown Hoedown

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RECAP: Farmpreneurs Raise Nearly $10,000 at the Green Our Planet Giant Student Farmers Market

RECAP: World Famous Budweiser Clydesdales Visited Treasure Island Hotel & Casino, Wednesday, Oct. 16

9/24/2024 LinkedIn Post

Lexicon Bank
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As we mark our 5th anniversary, we want to shine a spotlight on five incredible team members who have been with us since the very beginning. Their unwavering dedication and hard work have been crucial in bringing Lexicon



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Robert Riggs • 3rd+

Subsea Surveyor at Subsea Solutions

Congratulations. Looking forward to do business with your team!

Like **Reply**



John R. Blackmon • 3rd+

2w

Manager at NV Capital Corporation

Leo's pretty good, too!

Like 1 **Reply**



John R. Blackmon • 3rd+

2w

Manager at NV Capital Corporation

Lori is the best! Worked with her for years!

Like 1 **Reply**



Doug Porter • 3rd+

3w

Regional Sales Executive at FIS

Congrats!

Like 1 **Reply**



Michael A. Johnson • 3rd+

3w

PCBB | Correspondent Banker with Specialized Solutions | Balance Sheet Mgmt. | Liquidit...

Congrats!

Like 1 **Reply**



Kathy Gonzales • 3rd+

3w

SVP, Commercial Bank Team Lead at Endeavor Bank

Look at these friendly people. Yay Lexicon Team.

Like 2 **Reply**



Lindsey Piegza, Ph.D. • 3rd+

Chief Economist, Managing Director - Stifel

3w

Congratulations! Starting a new business, Covid and a crazy economy….its all about the team and pulling together. Enjoy this moment and many more to come!!

Like 1 **Reply**

Stacy Williams (He/Him) • 3rd+

BISO (Business Information Security Officer)

3w

Congratulations and a heartfelt Thank You to Leo Moschioni, Leslie Kikkawa, April Wilson, Victor Gracian Jr, and Lori Worrell for your committment to Lexicon Bank and it's customers. Your dedication and efforts are a shining example of why Lexicon operates at the level that it does. Kudos to you all.

Like 2 **Reply** 1 Reply



April Wilson • 3rd+

Lexicon Bank

3w

Stacy Williams thanks Stacy!

Like **Reply**



Jay Kenney (He/Him) • 3rd+

SVP/RM - Southwest, PCBB

3w

Stacy Watkins great teams follow a great leader.

Like 2 **Reply**



Dana Barooshian (He/Him) • 3rd+

3w

Entrepreneur & Financial Expert. Partner at Martin & Associates, Ltd. CPAs.

Congratulations! We enjoy being customers and supporting a local bank that invests in our community.

Like 3 **Reply**



James R. Gordon • 3rd+

3w

Redefining Banking through a concierge-like experience for businesses of all sizes acros…

Congrats to the Fab 5, they started the Lexicon Bank journey forming the baseline for success!

Like 4 **Reply**



Randall Louie • 3rd+

3w

First Bank, Vice President California Business Banking Team Leader

Congrats!

Like 3 **Reply**



Linda Shaffer • 3rd+

3w

Finance/Accounting Professional & President of Monarch Executive Solutions, a unique …

Congrats on 5 years! Victor was the first person we met when we opened our business account in 2019.

Like 5 **Reply**



Lisa Ferrell (She/Her) • 3rd+

3w

Master Success Coach Author

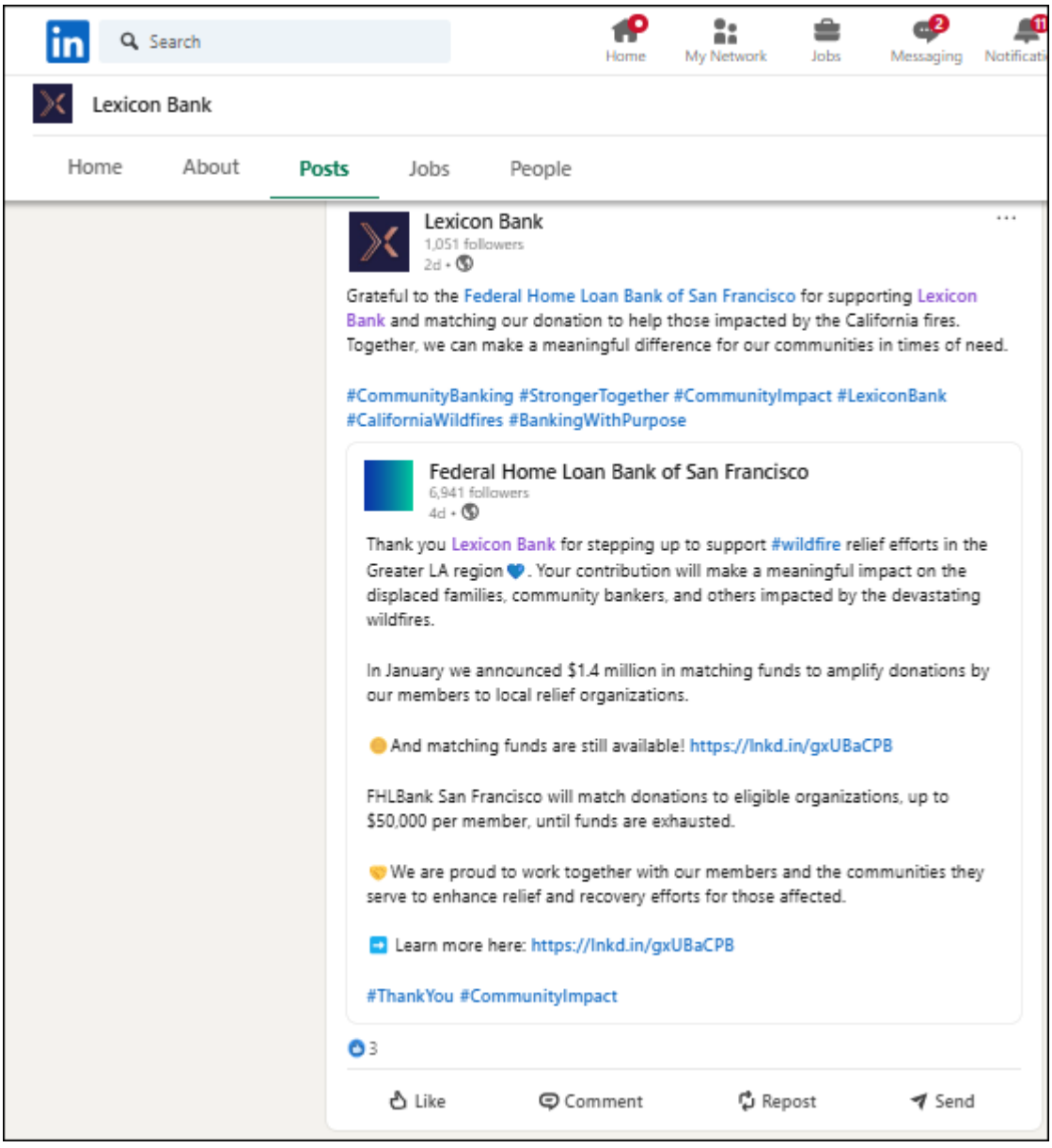
Congrats on 5 years and a first-class team!

Like 3 Reply

2/16/2025

LinkedIn Post

https://www.linkedin.com/posts/lexicon-bank_lexicon-bank-donates-5000-to-icba-foundation-activity-7296955291701493760-ch3P?utm_source=share&utm_medium=member_desktop&rcm=ACoAADxV6JYBK0k5utNCEDoJZYqoQ3DjJDJHIHE





Community Banking Stories #2: Redefining Customer Experience

Community Banking

Summary: For Community Banking Month, we're sharing community banks' stories. Our second article of this year's Community Banking Month series showcases strategies banks have implemented to enhance the customer experience.

As part of Community Banking Month, we're amplifying the initiatives of community banks as they continue to serve the people and institutions around them. In our second of four articles for this year's Community Banking Month series, we showcase community banks that have made their mark by emphasizing the customer experience.

AI-Powered App Keeps Customers Connected

Stockton, CA-based BAC Community Bank is providing a growing list of customers with the ability to connect live with local bankers via talk, text, or video using the bank's Smart ALAC mobile phone app. The app combines all-access connection in one secure, AI-powered service that makes messaging a BAC banker as easy as messaging a friend.

Customers can review banker profiles on the app and choose their preferred dedicated banker. The app also features document-sharing capabilities so customers can securely send files to their banker electronically at any time. The Smart ALAC app embodies the bank's name, which stands for Banking Always Connected.

Business Lending Focus Leads to National Recognition

The mission of Embassy National Bank, which is headquartered in Lawrenceville, GA, has always been to support local businesses and help the local community thrive. This commitment has led to a renewed focus on providing businesses with the funding they need to grow and invest in their futures by tailoring flexible financing solutions.

The bank focuses its portfolio of lending products in several areas: commercial lending by providing conventional options for real estate opportunities, 1-4 family investment loans to support real estate investors looking to finance rental properties, government-backed financing via SBA loans, and residential construction loans to help bring new housing projects to life. The bank was named a Top Commercial Lender in the category for banks under $300MM in assets by Independent Banker magazine in 2024.

Embracing Both In-person and Digital Banking

First Foundation Bank in Honolulu, HI offers a comprehensive suite of personal and business banking services through a single point of contact. This way, clients never have to worry about being shuffled between departments for different needs and can build stronger relationships with their banker. While the bank values in-person meetings and face-to-face connections, it also embraces technology to offer customers convenience and flexibility.

Digital services such as DocuSign, Remote Deposit, and the ability to initiate wire transfers, make check requests, and open accounts remotely make managing finances easy and accessible. First Foundation Bank's goal is to offer an elevated service experience that seamlessly blends personal care with innovative solutions.

Financial Literacy Initiative Fulfills Bank Mission

For Burbank, CA-based Mission Valley Bank, community banking isn't just a business model — it's their mission. As part of this mission, the bank has launched a financial literacy initiative in which it is investing $30K to boost financial literacy in the community. The Enrich Program is a specialized financial education platform that will equip individuals and businesses with the knowledge and tools needed to make informed financial decisions.

Enrich offers personalized financial checkups to help customers assess their current financial health and set realistic goals. The program's engaging Your Money Personality feature helps customers understand their financial habits and behaviors so they can make smarter money choices. In addition, the platform provides monthly guidance on how to build essential financial skills that are tailored to the user, which helps customers achieve continuous improvement and long-term financial success.

Localized Advertising Gives Bank an Edge

Plumas Bank, which is located in Quincy, CA, decided to localize its advertising instead of relying on stock photography by conducting photo and video shoots featuring branch managers, loan officers, business development officers, client services specialists, and even local clients. Engagement and camaraderie were overflowing during the shoots, especially for back-office team members who are rarely in the spotlight, while clients enjoyed the "movie star" experience and advertising exposure.

The bank is featuring 30-second “Meet Your Banker” video shorts on its website, on social media channels, and in branches. The campaign has provided added value to clients, helping them feel more connected to their bankers, and made team members feel important and special.

Bank Serves “Thank You” Coffee and Tea

In 2015, Richwood Bank, located in Richwood, OH, opened a full-service coffee shop within the bank’s lobby where customers, business owners, and friends could come together in a meaningful way. The shop offers quality drinks, a cozy WiFi lounge, community rooms, and friendly baristas who welcome customers.

Instead of charging for beverages, Richwood Coffee offers “Thank You” cup credits when visitors make donations to one of the bank’s non-profit beneficiary partners. Six bank branches now feature a Richwood Coffee shop and around 5K Thank You cups are served every month. Last year, this initiative raised $820K for the bank’s non-profit partners, and the goal is to raise $1MM in 2025.

New Bank Branch Features Modern Amenities

The Peoples Bank has been a cornerstone of Anderson County in South Carolina for 75 years, providing trusted financial services and unwavering support to local residents and businesses. Its new branch in Powdersville, SC is a testament to the bank’s enduring commitment to innovation, featuring modern banking amenities and design elements, customer-friendly spaces, and advanced technology.

The branch is designed to meet the evolving needs of the community while honoring the bank's rich history and the town itself. A monochromatic mural of the town set against the Blue Ridge Mountains gives a modern, yet comforting feel, thanks to local artist Ryan C. Finley.

Vegas-Based Bank Hits the Jackpot with Exceptional Client Service

Lexicon Bank in Las Vegas, NV offers six-day-a-week operating hours as well as a seven-day-a-week after-hours concierge service so clients can reach out at their convenience. Clients also benefit from direct access to decision-makers, especially with lending, creating more connection and efficiency in banking relationships. Their closeness to customers means a large portion of new clientele comes purely from word-of-mouth referrals. This organic, client-driven advocacy is a testament to the bank’s commitment to exceptional service and innovation.

Lexicon Bank also offers tailored services for niche markets in their community. They’ve worked with regulators to create a Professional Poker Player Program, specifically designed to meet the financial needs of those clients, who are likely to be overlooked by other financial institutions.

Rural Community Gets Home-Buying Boost from Bank’s Incentive Program

Farmers Bank & Trust in Mississippi County, Arkansas serves a rural community along the Mississippi River. In an effort to boost home sales and construction, the bank joined forces with the Grow Mississippi County Community Foundation to support the Work Here. Live Here. Program. The program provides those working in the county’s strong manufacturing sector with incentives of 5% on existing homes and 10% on new construction homes, up to $500K. Work Here. Live Here. celebrated its 100th home in September 2024 and is growing rapidly, having now aided with 138 home purchases. The program’s $3.7MM investment in the community has generated $35.1MM in new homes. Work Here. Live Here. has had a substantial impact on home affordability in the area, particularly for first-time homebuyers, who make up 65% of the program’s participants. The average age of those purchasing through the program is 31.

It’s a true privilege to shine a light on local banks that are dedicated to improving the customer experience. In our third Community Banking Month article next Thursday, we will focus on community banks that are emphasizing their employees and culture.

NEW PODCAST EPISODE: BANKING ON CANNABIS

As the cannabis industry grows, should your CFI offer services to this profitable sector? Tune in to hear insights on the risks, rewards, and regulatory complexities of marijuana-related banking to help you make an informed decision. Listen now.

ECONOMY & RATES

Rates As Of: 04/10/2025 12:06PM (GMT-0700)

Treasury	Yields	MTD Chg	YTD Chg
3M	4.35	0.03	-0.02
6M	4.23	0.00	-0.01
1Y	3.96	-0.06	-0.19
2Y	3.85	-0.04	-0.40
5Y	4.04	0.09	-0.34
10Y	4.41	0.20	-0.17
30Y	4.86	0.29	0.08
FF Market	**FF Disc**		**IORB**
4.33	4.50		4.40
SOFR	**Prime**		**OBFR**
4.42	7.50		4.33

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Lexicon Bank's Post

August 13, 2025 ·

What an incredible way to celebrate Lexicon Bank's 6th anniversary yesterday! 💙

We kicked off the morning with CREW Las Vegas for their CREW BREW networking event—bringing together our growing commercial real estate community for meaningful connections.

Then in the evening, we had the honor of hosting a special event for Silver State Scholarships, our September Community Spotlight nonprofit.🌟 Led by one of our long-time banking clients, Michele Morgan, this organization is dedicated to helping underprivileged youth access educational services in Southern Nevada.

A heartfelt thank you to Melanie Bash at Leveragelv for your dedication to championing nonprofits that are leaving our community better than they found it, and to everyone who joined us to support this incredible cause.

Here's to six years of banking with purpose, building relationships, and giving back to the community we love. 🥂









13 2 comments 2 shares

Like Comment Share

Most relevant

Leveragelv
We are so honored to be in your incredible **Lexicon Bank** family! Thank you for all you did to make the event so special! You help our community each and every day!!! Thank you from our hearts!! ❤️

26w **Like** Reply

Tyrone Nevada
🟤🟤🟤🟤

26w **Like** Reply

Write a comment...



lexiconbank Following ···

We were proud to join United Way's Day of Caring this year at The Center, where our team came together to pack hygiene kits. 💙

This experience reminded us that small acts of care can make a big difference, and that community is strongest when we support one another.

Thank you to United Way for bringing people together to serve, and to our team members who gave their time and energy to make an impact.

#DayOfCaring #UnitedWay #CommunityFirst #Teamwork

getupandthrive 20w
Your team is awesome! You all continue to show up in the community. Love to see it.

23 2

September 19, 2025

Add a comment...

Lexicon Bank's Post

Lexicon Bank
September 26, 2025 ·

At Lexicon Bank, we believe strong communities are built through strong partnerships.

We're proud to stand alongside Rebuilding Together Southern Nevada, sponsoring a $100,000 grant through Federal Home Loan Bank of San Francisco's 2025 AHEAD Program to make homes safer and more accessible for low-income seniors, veterans, and individuals with disabilities across Southern Nevada.

Together, we're creating lasting impact, one home at a time. Read more about this community impact ➡️ http://lexiconbank.com/.../lexicon-bank-supports.../



14 2 comments 4 shares

Like Comment Share

Most relevant

Rebuilding Together Southern Nevada
We are so blessed to have such great community partners like **Lexicon Bank**. We could not have the incredible impact in the community without them! THANK YOU!

19w Like Reply

Author
Lexicon Bank
Rebuilding Together Southern Nevada. Thank you for your partnership; we appreciate all that you do throughout the community!

19w Like Reply

Write a comment...


Committed
To Our Community
LEXICON BANK Member FDIC
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At Lexicon Bank, we believe strong communities are built through strong partnerships.
We're proud to stand alongside Rebuilding Together Southern Nevada, sponsoring a $100,000 grant through Federal Home Loan Bank of San Francisco's 2025 AHEAD Program to make homes safer and more accessible for low-income seniors, veterans, and individuals with disabilities across Southern Nevada.
Together, we're creating lasting impact, one home at a time. Read more about this community impact ➡️ Link in bio.
#community #nonprofitbanking #communityimpact #lexiconbank
5
2
September 26, 2025
Add a comment...


Committed
To Our Community
LEXICON BANK Member FDIC
lexiconbank
Following
iveysolutions 19w
Last night at the @stjude fundraiser we were discussing how great of a bank you are and how much the bank does for the community. Your impact over the last 6 years has been incredible and we are lucky to have such a great bank in our community.
1 like Reply
Hide all replies
lexiconbank 19w
@iveysolutions Wow, thank you! As a local bank, our community means so much to us and we're proud to support Las Vegas!
Reply
5
2
September 26, 2025
Add a comment...

Lexicon Bank
Oct 27 ·

For nearly 19 years, Kathleen Miller has grown **Living Grace Homes** from a small team of three into a lifeline for young moms in need.

With Lexicon Bank's support, she secured a 2.24-acre campus — tripling the number of women they can serve.

Her message for **#NationalWomensSmallBusinessMonth**? "Don't wait until things are perfect, because they never will be — just do it."



Laurie Mann · 6w

Thank you for your incredible support of **Living Grace Homes** and helping us to TRIPLE the number of families served **Lexicon Bank**!

Reply 1

Lexicon Bank
1,330 followers
3d •

+ Follow ···

A huge thank you to the Henderson Silver Knights for stopping by our branch to support our Toy Drive benefiting Foster Kinship!

We were thrilled to welcome Lucky the Mascot and Ryan Douglas, Coordinator of Partnership Activations, who brought toys and plenty of holiday cheer. Your generosity helps brighten the season for children in our community, and we're proud to be the official bank of the Henderson Silver Knights.

There's still time to donate; our toy drive runs through the end of this week. Thank you to everyone helping make a difference! 🎁

I Review
Las Vegas, Nevada

#ToyDrive #HendersonSilverKnights #FosterKinship

+ Experience



14 2 comments · 4 reposts

Reactions

+6

Like

Comment

Repost

Send

Add a comment...

Most relevant

Mark Rodriguez • 3rd+
SBA Business Development Officer
3d

This is so cool that Lexicon is so involved in the community. It seems as though they care not only for their clientele but those that make you the community surrounding Lexicon. The bible say “give and it will be given back”. I can’t wait to see the many blessings that Lexicon will receive because of their selfless generosity.

Like | Reply

Foster Kinship
348 followers
23h

This is incredible! We are honored to receive this support for our families! We thank you Lexicon Bank for your remarkable partnership, and thank you Henderson Silver Knights for supporting the toy drive! 💙

Like | Reply

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LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

CRA PUBLIC FILE

2. CRA Performance Evaluation

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.

Loan Portfolio Distribution as of 12/31/2020		
Loan Category	**$(000s)**	**%**
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
Total Real Estate Loans	**47,091**	**30.4**
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
Total Loans	**155,043**	**100.0**
Source: December 31, 2020 Reports of Condition and Income		

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.

Demographic Information of the Assessment Area

Lexicon Bank AA

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
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 Las Vegas-Henderson-Paradise, NV MSA		$59,993	Median Housing Value			$169,213
			Median Gross Rent			$1,032
			Families Below Poverty Level			11.9%

Source: 2015 ACS and 2020 D&B Data
Due to rounding, totals may not equal 100.0%

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 28th 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 exists 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.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	**Total Assets as of 12/31/2020 ($000s)**	**Average Net LTD Ratio (%)**
Lexicon Bank	251,757	**91.2**
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
Source: Reports of Condition and Income 9/30/2019 – 12/31/2020		

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.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans $(000s)**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$(000s)**
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
Subtotal	**516**	**79.9**	**130**	**20.1**	**646**	**58,069**	**70.0**	**24,943**	**30.0**	**83,012**
Total	**516**	**79.9**	**130**	**20.1**	**646**	**58,069**	**70.0**	**24,943**	**30.0**	**83,012**

Source: Bank Data
Due to rounding, totals may not equal 100.0%

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.

Geographic Distribution of Small Business Loans Assessment Area: Lexicon Bank AA					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
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
Totals					
2019	**100.0**	**12**	**100.0**	**4,231**	**100.0**
2020	**100.0**	**504**	**100.0**	**53,838**	**100.0**

Source: 2019 & 2020 D&B Data; Bank Data.
Due to rounding, totals may not equal 100.0%

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.

Distribution of Small Business Loans by Gross Annual Revenue Category Assessment Area: Lexicon Bank AA					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$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
Totals					
2019	**100.0**	**12**	**100.0**	**4,231**	**100.0**
2020	**100.0**	**504**	**100.0**	**53,838**	**100.0**
Source: 2019 & 2020 D&B Data; Bank Data. *Due to rounding, totals may not equal 100.0%*					

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.

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

CRA PUBLIC FILE

3. List of Lexicon Bank Branches

Main Office

330 S Rampart Blvd #150
Las Vegas, NV 89145
USA

Phone: (702) 780-7700

State – Nevada (32)
County – Clark (003)
MSA/MD – Las Vegas/Henderson/Paradise (29820)
Census Tract – 0032.53

Open Monday-Friday 9am-5pm, Saturday 9am-Noon PT

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

CRA Public File

4. List of Lexicon Branches Opened or Closed

Current Year - 2026

None

2025

None

2024

None

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

CRA Public File

Lexicon Bank List of Services

Hours of Operation:
Monday-Friday - 9am-5pm PT
Saturday – 9am to Noon PT

Consumer Deposit Products:

- Personal Checking
- Interest Checking
- Money Market
- Certificates of Deposit
- CDARS/ICS

Business Deposit Products:

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

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)
- Positive Pay

Consumer Lending Products:

N/A

Commercial Lending Products:

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

Updated: 04/2026

LEXICON BANK

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

PRODUCT AND FEE SCHEDULE

BUSINESS ACCOUNTS	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	1,000.00	1,000.00	10.00	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	*See Analysis Fee Schedule*	
Business - Certificates of Deposit	1,000.00	1,000.00	Early Withdrawal Penalty	N/A	N/A
Terms - 30 thru 730 Days					

PERSONAL ACCOUNTS	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
Metal Debit Card	75.00	/Per Card Issued
NSF/OD Returned Charge**	30.00	/Per Item; Maximum daily charge $300.00
		The fee is accessed 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 accessed 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.*

Rev 08/2024

LEXICON BANK

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

ANALYSIS FEE SCHEDULE		
Monthly Maintenance	**15.00**	/Per Month
Checks Paid	**0.10**	/Per Item
Checks Deposited	**0.05**	/Per Item
Deposits Processed	**0.75**	/Per Deposit
Currency Deposit	**0.90**	/Per $1,000
Currency Ordered	**1.10**	/Per $1,000
Cashier Checks	**10.00**	/Per Check
Domestic Wires - Outgoing BeB	**20.00**	/Per Wire
Domestic Wires - Outgoing Manual	**35.00**	/Per Wire
Foreign Wires - Outgoing Beb	**35.00**	/Per Wire
Foreign Wires - Outgoing Manual	**50.00**	/Per Wire
Armored Car Service	**Cost**	/Per Run
Courier Service	**Cost**	/Per Run
Origination ACH Service Fee	**25.00**	/Per Month
ACH Batch Originated	**5.00**	/Per Batch
ACH Debits/Credits Originated	**0.10**	/Per Item
Positive Pay	**30.00**	/Per Month
RDC Monthly Fee	**25.00**	/Per Month
Stop Payment Fee BeB	**20.00**	/Per Stop Placed
Stop Payment Fee Manual	**30.00**	/Per Stop Placed
Collection Item / Foreign Collections	**25.00**	/Per Item
Deposit Correction	**5.00**	/Per Item
Statement Copies	**5.00**	/Per Statement

Deposit Rate Sheet

	TIERS									
BUSINESS ACCOUNTS[2]	$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[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]
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[3]	$1,000.00 TO $249,999.99		$250,000.00 to $999,999.99		$1 Million or Higher	
	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]
TERM:						
3 Months	2.472%	2.50%	2.570%	2.60%	2.667%	2.70%
6 Months	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%
12 Months	2.716%	2.75%	2.813%	2.85%	2.911%	2.95%
24 Months	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%
36 Months	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%
60 Months	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%

	TIERS									
PERSONAL ACCOUNTS[2]	$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[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]
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[3]	$1,000.00 TO $249,999.99		$250,000.00 to $999,999.99		$1 Million or Higher	
	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]	INTEREST RATE	APY[1]
TERM:						
3 Months	2.472%	2.50%	2.570%	2.60%	2.667%	2.70%
6 Months	2.570%	2.60%	2.667%	2.70%	2.765%	2.80%
12 Months	2.716%	2.75%	2.813%	2.85%	2.911%	2.95%
24 Months	2.765%	2.80%	2.862%	2.90%	2.960%	3.00%
36 Months	2.862%	2.90%	2.960%	3.00%	3.057%	3.10%
60 Months	2.960%	3.00%	3.057%	3.10%	3.154%	3.20%

[1] APY = Annual Percentage Yield

[2] These are variable rate accounts. Rates are subject to change on any banking day. Fees could reduce earnings on these accounts.

[3] Penalties may apply for early withdrawal

EFFECTIVE DATE: **September 18, 2024**

Member FDIC

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

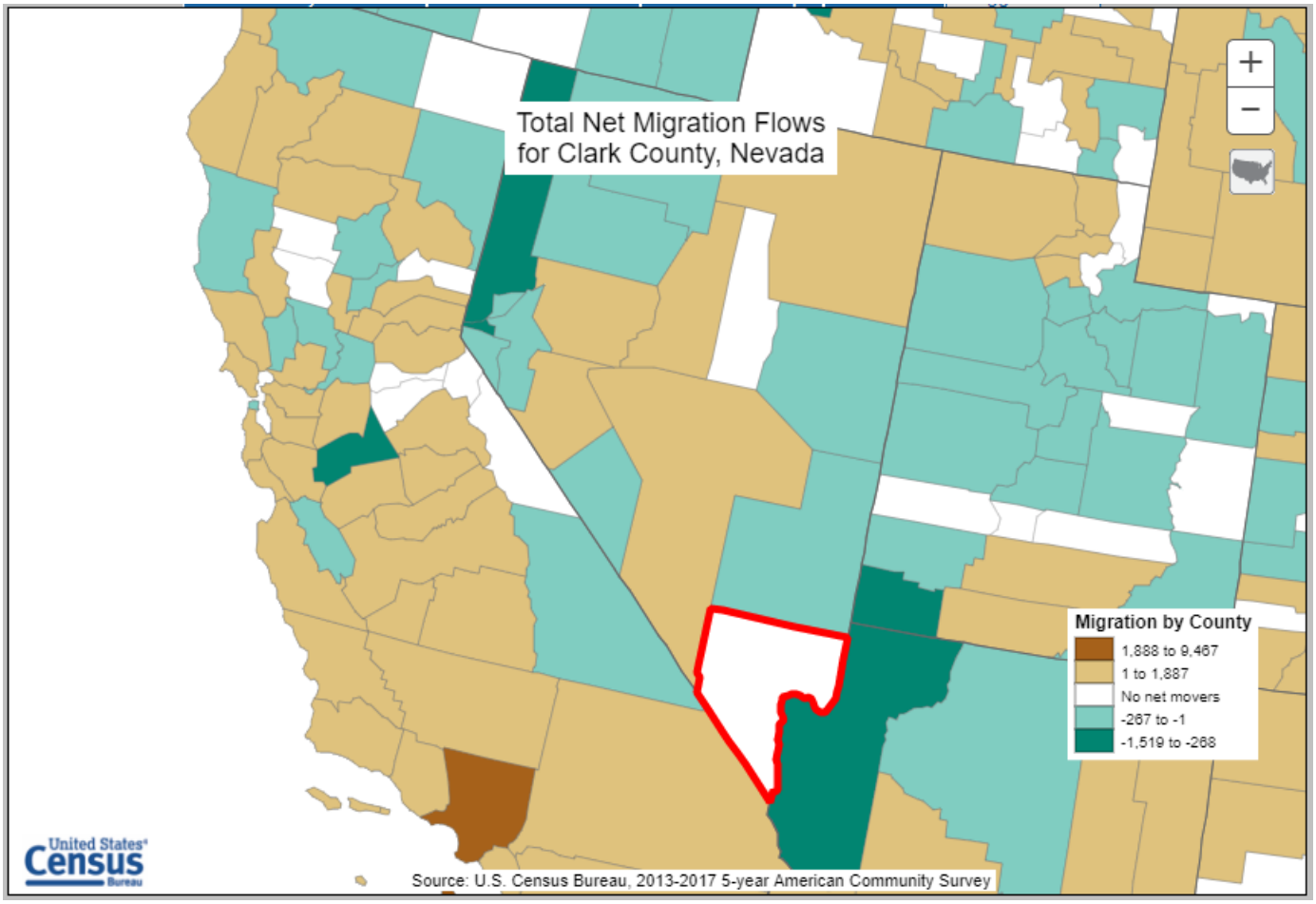
CRA Public File

6. Lexicon Bank Assessment Area

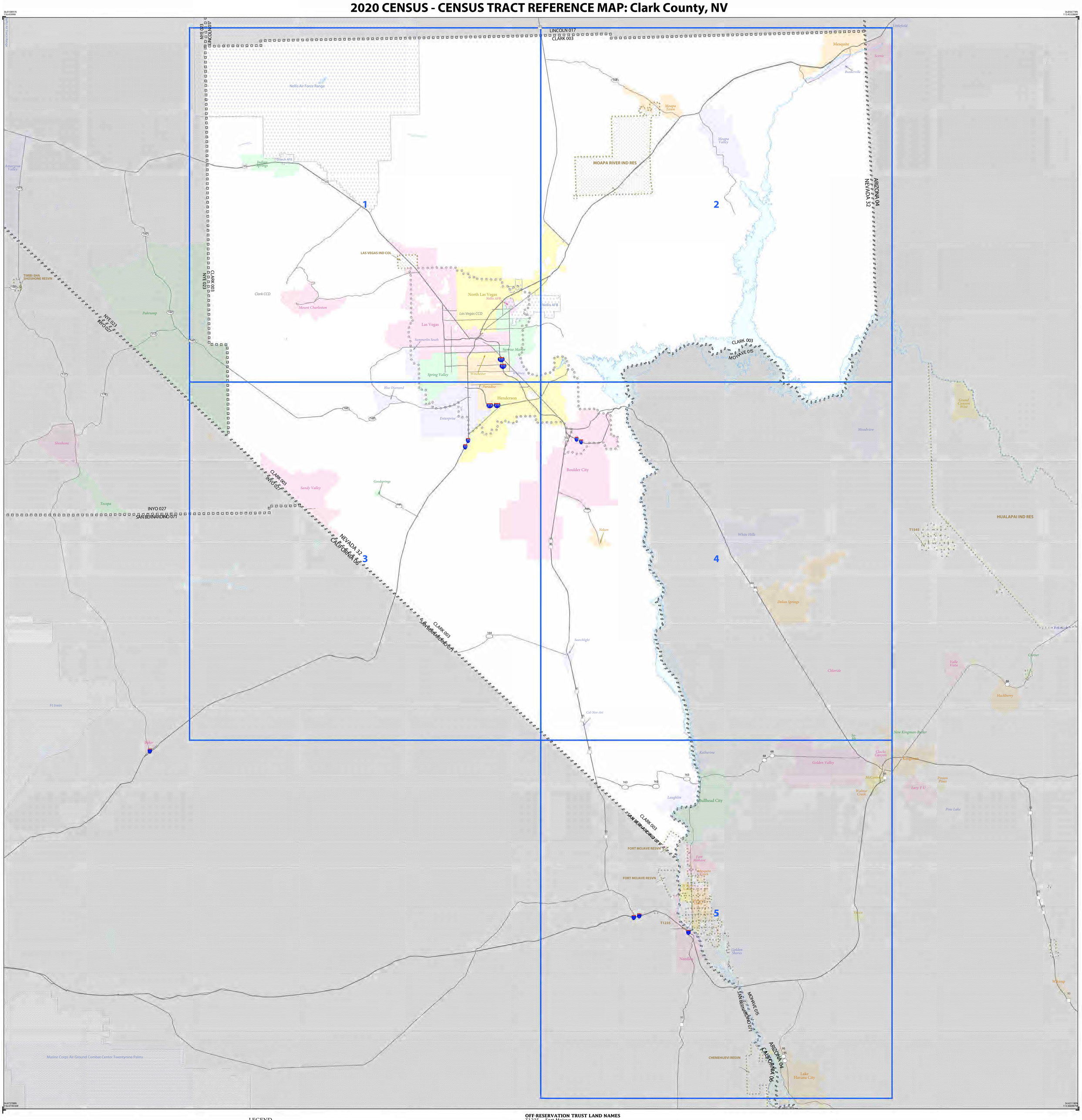
State: 32 – Nevada
MSA/MD: 29820 - Clark County, Nevada
Census Tracts: All

United States Census Bureau

(https://flowsmapper.geo.census.gov/map.html#)



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



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) [2]		*Incline Village 35100*
Off-Reservation Trust Land		T1880	Census Tract [3]		33.07
State American Indian Reservation		Tama Resvn 9400			
Alaska Native Regional Corporation		*NANA ANRC 52120*			
State (or statistically equivalent entity)		NEW YORK 36			
County (or statistically equivalent entity)		ERIE 029			
Minor Civil Division (MCD) [1]		Bristol town 07485			
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*			
Consolidated City		MILFORD 47500			

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body	*Pleasant Lake*	Interstate or U.S. Highway	2
College or University	Coll/Univ	State Highway or State Road	4
Military	Fort Belvoir	Other Road	Marsh Ln
Prison or Juvenile Detention Center	PJDC	4WD Trail, Stairway, Alley, Walkway, or Ferry	
National or State Park, Forest, or Recreation Area	Yosemite NP	Nonvisible Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	A1

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.

Note: This index map sheet provides the map sheet configuration in relation to the subject entity. Due to scale limitations, map content may be simplified. Refer to parent and/or inset map sheets for detailed map content.

OFF-RESERVATION TRUST LAND NAMES
T1235 Fort Mojave
T1545 Hualapai

0 9 18 27 36 45 Kilometers
0 6 12 18 24 30 Miles
The plotted map scale is 1:305,801

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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 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 00 07
False Easting: 0
False Northing: 0

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 (INDEX)
Sheet ID: 249632003000

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

36.884076N
115.939861W

36.870594N
114.956688W

36.087731N
115.951387W

LINCOLN 017
CLARK 003

NYE 023
LINCOLN 017

CLARK 003
NYE 023

Nellis Air Force Range

Creech AFB

Indian Springs 35300

Mount Charleston 49310

Pahrump 53800

Clark CCD 94182

PJDC

Tule Springs Fossil Beds Natl Mnmt

Las Vegas 40000

LAS VEGAS IND COL 1915

North Las Vegas 51800

Nellis AFB

Nellis AFB 54400

Sunrise Manor 71400

Winchester 84000

Paradise 54600

Spring Valley 68585

Whitney 83300

Henderson 31900

Summerlin South 70900

59.02

58.18

58.72

58.58

58.76

75

Key to Adjacent Sheets

Sheet Location within Entity

LEGEND

SYMBOL DESCRIPTION	SYMBOL
International	
Federal American Indian Reservation	
Off-Reservation Trust Land	
State American Indian Reservation	
Alaska Native Regional Corporation	
State (or statistically equivalent entity)	
County (or statistically equivalent entity)	
Minor Civil Division (MCD) [1]	
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	
Consolidated City	

LABEL STYLE
CANADA
L'ANSE RESVN 1880
T1880
Tama Resvn 9400
NANA ANRC 52120
NEW YORK 36
ERIE 029
Bristol town 07485
Hanna CCD 91650
MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place [1,2]	
Census Designated Place (CDP) [2]	
Census Tract [3]	
DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	PJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

LABEL STYLE
Davis 18100
Incline Village 35100
33.07

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	Marsh Ln
Other Road	
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,000

N W E S

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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 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 00 07
False Easting: 0
False Northing: 0

1 2 3 4

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: 249632003001

United States® Census 2020

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

36.870594N 114.956688W

36.848691N 113.973985W

LINCOLN 017
CLARK 003

59.03
59.05
59.04
56.14
56.07
56.15
59.02
56.12
76
56.13
78.02
72
61.04
54.37
54.41
54.42
54.35

Mesquite 46000
Bunkerville 08100
Moapa Town 47840
Moapa Valley 47880
Clark CCD 94182
Valley of Fire State Park
MOAPA RIVER IND RES 2315
North Las Vegas 51800
Nellis AFB
Las Vegas CCD 94504
Henderson 31900
Lk Mead
Lake Mead Natl Rec Area
Scenic 04650
CLARK 003
MOHAVE 015
NEVADA 32
ARIZONA 04

36.074385N 114.979863W

36.052701N 114.050453W

LEGEND

SYMBOL DESCRIPTION	SYMBOL
International	
Federal American Indian Reservation	
Off-Reservation Trust Land	
State American Indian Reservation	
Alaska Native Regional Corporation	
State (or statistically equivalent entity)	
County (or statistically equivalent entity)	
Minor Civil Division (MCD)[1]	
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	
Consolidated City	

LABEL STYLE
CANADA
L'ANSE RESVN 1880
T1880
Tama Resvn 9400
NANA ANRC 52120
NEW YORK 36
ERIE 029
Bristol town 07485
Hanna CCD 91650
MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place [1,2]	
Census Designated Place (CDP)[2]	
Census Tract [3]	

LABEL STYLE
Davis 18100
Incline Village 35100
33.07

DESCRIPTION	SYMBOL
Water Body	Pleasant Lake
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	PJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	4
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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 ' ⁰ ' following an MCD name denotes a false MCD. A ' ⁰ ' 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.

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,000

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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 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 00 07
False Easting: 0
False Northing: 0

Key to Adjacent Sheets

Sheet Location within Entity

1 2
3 4

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)

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

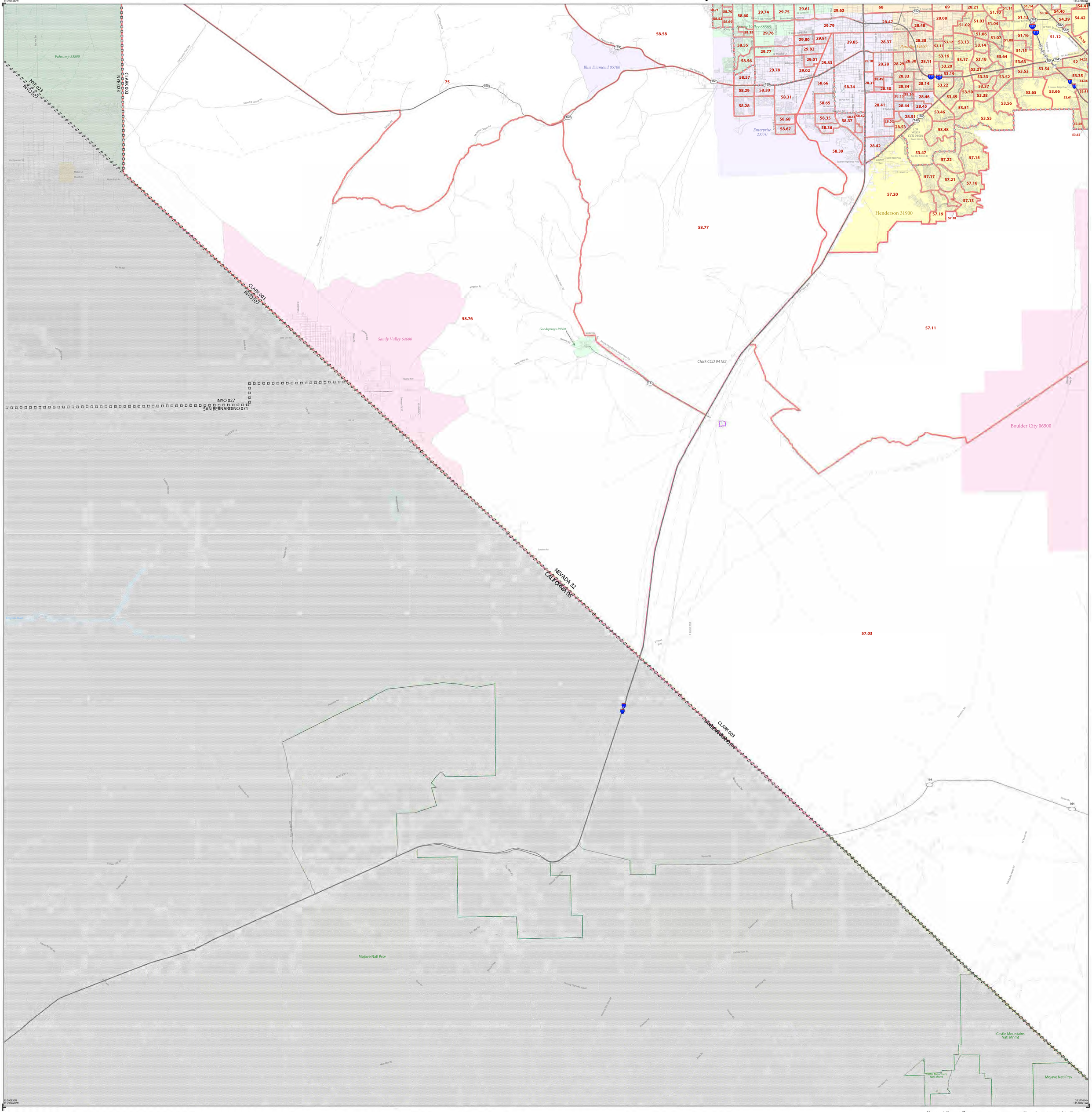
2020 CENSUS - CENSUS TRACT REFERENCE MAP: Clark County, NV

36.087731N
115.951387W

36.074385N
114.978683W

35.290830N
115.962669W

35.277614N
115.000215W



LEGEND

SYMBOL DESCRIPTION	SYMBOL
International	
Federal American Indian Reservation	
Off-Reservation Trust Land	
State American Indian Reservation	
Alaska Native Regional Corporation	
State (or statistically equivalent entity)	
County (or statistically equivalent entity)	
Minor Civil Division (MCD) [1]	
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	
Consolidated City	

LABEL STYLE
CANADA
L'ANSE RESVN 1880
T1880
Tama Resvn 9400
NANA ANRC 52120
NEW YORK 36
ERIE 029
Bristol town 07485
Hanna CCD 91650
MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place [1,2]	
Census Designated Place (CDP) [2]	
Census Tract [3]	

DESCRIPTION	SYMBOL
Water Body	*Pleasant Lake*
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	P/JDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

LABEL STYLE
Davis 18100
Incline Village 35100
33.07

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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.

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

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,000

N W E S

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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

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

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Latitude of Projection's Origin: 35 00 07
False Easting: 0
False Northing: 0

Key to Adjacent Sheets

	1	2
	3	4
		5

Sheet Location within Entity



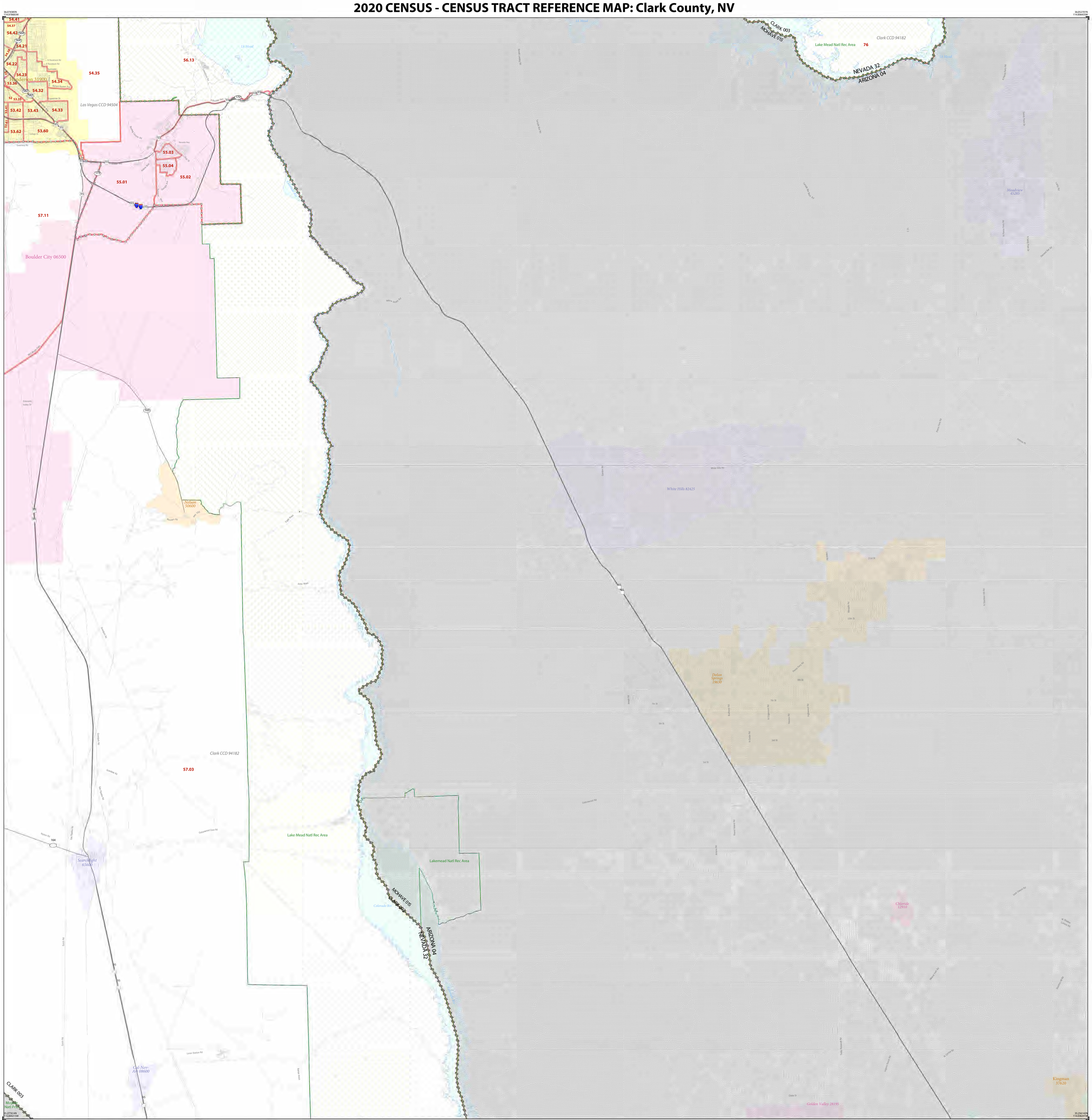
Sheet 3 of 5 PARENT sheets
Total Sheets: 6 (Index 1; Parent 5; Inset 0)

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

2020 CENSUS TRACT REF MAP (PARENT)
Sheet ID: 249632003003

United States® Census 2020

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



LEGEND

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
International		CANADA
Federal American Indian Reservation		L'ANSE RESVN 1880
Off-Reservation Trust Land		T1880
State American Indian Reservation		Tama Resvn 9400
Alaska Native Regional Corporation		*NANA ANRC 52120*
State (or statistically equivalent entity)		NEW YORK 36
County (or statistically equivalent entity)		ERIE 029
Minor Civil Division (MCD) [1]		Bristol town 07485
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)		*Hanna CCD 91650*
Consolidated City		MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL	LABEL STYLE
Incorporated Place [1,2]		Davis [3100]
Census Designated Place (CDP) [2]		*Incline Village 35100*
Census Tract [3]		33.07

DESCRIPTION	SYMBOL
Water Body	*Pleasant Lake*
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	*PJDC*
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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.

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

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,000

N W E S

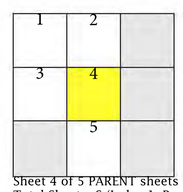
All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights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

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
Data Source: U.S. Census Bureau's MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 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 00 07
False Easting: 0
False Northing: 0

Key to Adjacent Sheets



Sheet Location within Entity



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

United States® Census 2020

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

35.277614N
115.000215W

35.256142N
114.038201W

57.03
57.02
57.04
57.05
Lake Mead Natl Rec Area
Clark CCD 94182
Mojave Natl Prsv
NEVADA 32
CALIFORNIA 06
CLARK 003
SAN BERNARDINO 071
NEVADA 32
ARIZONA 04
CLARK 003
MOHAVE 005
Laughlin 41000
Bullhead City 08220
FORT MOJAVE RESVN 1235
Katherine 36920
So-Hi 67920
Golden Valley 28195
Clacks Canyon 13850
Kingman 37620
McConnico 43150
Walnut Creek 80825
Oatman 50620
Fort Mojave 24895
Mohave Valley Primes 47495
Willow Valley 83570
Mohave Valley 47400
Arizona Village 8191A
Yucca 85470
Needles 50734
Golden Shores 28190
Crystal Beach 17500
Desert Hills 18740
Lake Havasu City 39370
CHEMEHUEVI RESVN 0585
ARIZONA 04
CALIFORNIA 06
SAN BERNARDINO 071
MOHAVE 005

34.480145N
115.021298W

34.458876N
114.069306W

LEGEND

SYMBOL DESCRIPTION	SYMBOL
International	
Federal American Indian Reservation	
Off-Reservation Trust Land	
State American Indian Reservation	
Alaska Native Regional Corporation	
State (or statistically equivalent entity)	
County (or statistically equivalent entity)	
Minor Civil Division (MCD) [1]	
Census County Division (CCD), Census Subarea (CSA), or Unorganized Territory (UT)	
Consolidated City	

LABEL STYLE
CANADA
L'ANSE RESVN 1880
T1880
Tama Resvn 9400
NANA ANRC 52120
NEW YORK 36
ERIE 029
Bristol town 07485
Hanna CCD 91650
MILFORD 47500

SYMBOL DESCRIPTION	SYMBOL
Incorporated Place [1,2]	
Census Designated Place (CDP) [2]	
Census Tract [3]	
Water Body	
College or University	Coll/Univ
Military	Fort Belvoir
Prison or Juvenile Detention Center	PVJDC
National or State Park, Forest, or Recreation Area	Yosemite NP
Outside Subject Area	

LABEL STYLE
Davis 18100
Incline Village 35100
33.07
Pleasant Lake

DESCRIPTION	SYMBOL
Interstate or U.S. Highway	2
State Highway or State Road	
Other Road	Marsh Ln
4WD Trail, Stairway, Alley, Walkway, or Ferry	
Nonvisible Boundary or Feature Not Elsewhere Classified	
Inset Area	A1

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

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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
T1235 Fort Mojave

0 3 6 9 12 15 Kilometers
0 2 4 6 8 10 Miles
The plotted map scale is 1:100,000

N
W E
S

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 MAF/TIGER database (TAB20)
Map Created by Geography Division: January 06, 2021

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

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1st Standard Parallel: 36 10 07
2nd Standard Parallel: 40 50 08
Central Meridian: -117 01 18
Latitude of Projection's Origin: 35 00 07
False Easting: 0
False Northing: 0

Key to Adjacent Sheets

3 4 5

Sheet Location within Entity

Sheet 5 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: 249632003005

United States® Census 2020

LEXICON BANK
TIVOLI VILLAGE
330 S. RAMPART BLVD.,
SUITE 150
LAS VEGAS, NV 89145

CRA Public File

7. Loan to Deposit Ratio

(for each quarter of the prior calendar year)

Current Year - 2026

3/31/2026	48.36%
6/30/2026	%
9/30/2026	%
12/31/2026	%

Prior Year - 2025

3/31/2025	47.02%
6/30/2025	49.49%
9/30/2025	47.24%
12/31/2025	49.86%

Prior Year - 2024

3/31/2024	70.59%
6/30/2024	62.16%
9/30/2024	63.92%
12/31/2024	66.20%