York State Bank
Community Reinvestment Act
Public File

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Section 1: CRA Performance Evaluation

PUBLIC DISCLOSURE

June 29, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

York State Bank
Certificate Number: 16079

700 North Lincoln Avenue
York, Nebraska 68467

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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.

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.

Satisfactory performance under the Lending Test supports the rating. The following points summarize the bank's Community Reinvestment Act (CRA) performance

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.

- The overall majority of the small farm and small business loans reviewed, by number, were originated or purchased outside the assessment area, while the overall majority, by dollar volume, were originated or purchased inside the assessment area. Although the bank's performance under this criterion is less than reasonable, it did not impact the CRA rating.

- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes.

- The assessment area does not contain any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.

- The institution did not receive any complaints regarding its CRA performance since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

The concurrent compliance examination identified a violation of Section 5 of the Federal Trade Commission Act affecting a limited number of consumer borrowers. This did not impact the bank's CRA rating due to the nature and extent of the infraction, the institution's policies and procedures, management's commitment to address the violation, and other relevant information.

Loan Portfolio Distribution as of 3/31/2020		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	1,447	1.2
Secured by Farmland	15,583	12.9
Secured by 1-4 Family Residential Properties	7,436	6.2
Secured by Multifamily (5 or more) Residential Properties	869	0.7
Secured by Nonfarm Nonresidential Properties	4,209	3.5
Total Real Estate Loans	**29,544**	**24.5**
Commercial and Industrial Loans	12,380	10.3
Agricultural Production and Other Loans to Farmers	74,143	61.6
Consumer Loans	2,612	2.2
Obligations of State and Political Subdivisions in the U.S.	1,706	1.4
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	**120,385**	**100.0**
Source: Reports of Condition and Income		

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. York State Bank designated a single assessment area which includes all of York and Fillmore counties in Nebraska. Both York and Fillmore counties are located in nonmetropolitan Nebraska. The following sections discuss demographic and economic information for the assessment area.

Economic and Demographic Data

According to the 2015 American Community Survey (ACS), the assessment area contains five middle-income census tracts and one upper-income census tract. York County census tract 9696 is the sole upper-income tract. The following table illustrates select demographic characteristics of the assessment area.

Credit Needs

Considering information from the community contact, bank management, and demographic and economic data, examiners concluded that agricultural and commercial loans are the assessment area's primary credit needs.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 13, 2014, to the current evaluation dated June 29, 2020. Examiners used the Interagency Small Institution Examination Procedures to conduct the evaluation, which includes a Lending Test. Refer to the Appendices later in the evaluation for a description of the criteria used to evaluate the bank's performance under the Lending Test.

Activities Reviewed

Examiners reviewed small farm and small business loans to evaluate the bank's performance. They selected these products based on the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as consumer or home mortgage loans, represent major product lines. As a result, examiners did not review any other loan products, as they would provide no material support for conclusions or the rating.

Examiners reviewed all small farm and small business loans originated or purchased from April 10, 2019 to April 9, 2020, to evaluate the bank's record of lending inside its assessment area (Assessment Area Concentration analysis). This consisted of 360 small farm loans totaling approximately $40.5 million, and 124 small business loans totaling approximately $10.6 million. Examiners then reviewed a sample of small farm and small business loans located inside the assessment area to evaluate the bank's record of lending to farms and business of all sizes (Borrower Profile analysis). This consisted of 50 small farm loans totaling approximately $9.0 million and 45 small business loans totaling approximately $4.7 million. 2019 D&B data provided a standard of comparison for small farm and small business loans reviewed. Bank management indicated that the loan samples were representative of the institution's performance during the entire evaluation period. Bank data confirmed this statement.

Examiners placed greater weight on small farm loans when drawing conclusions since agricultural lending comprised the majority of loans originated during the review period. When conducting the Assessment Area Concentration analysis, examiners placed equal weight on the number and dollar volume of loans. When conducting the Borrower Profile analysis, examiners placed greater weight on the number of loans than the dollar volume of loans. This is because the number of loans is a better indicator of the farms and business served.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes. Examiners focused on the percentage of loans to farms and businesses with gross annual revenues of $1 million or less.

Small Farm

The distribution of borrowers reflects reasonable penetration among farms of different sizes. Although the percentage of loans to farmers with gross annual revenues of $1 million or less lags the percentage of farmers in this revenue category, two mitigating factors help explain why. First, the 2017 Agricultural Census indicates that 35.8 percent of producers in the assessment area did not have any interest expense. Second, the 2017 Agricultural Census shows that 12.9 percent of the assessment area farms reported revenues of less than $10,000. Such farms often do not require traditional bank financing to support their operations. After considering this information, the bank's performance is reasonable. The following table provides details.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	96.4	38	76.0	5,624	62.5
>1,000,000	1.8	12	24.0	3,380	37.5
Revenue Not Available	1.8	0	0.0	0	0.0
Total	**100.0**	**50**	**100.0**	**9,004**	**100.0**
Source: 2019 D&B Data and 4/10/2019 - 4/9/2020 Bank Data. Due to rounding, totals may not equal 100.0					

Small Business

The distribution of borrowers reflects reasonable penetration among businesses of different sizes. The bank's record of lending to businesses with gross annual revenues of $1 million or less is similar to D&B data. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	76.8	38	84.4	2,658	56.4
>1,000,000	6.6	7	15.6	2,056	43.6
Revenue Not Available	16.6	0	0.0	0	0.0
Total	**100.0**	**45**	**100.0**	**4,714**	**100.0**
Source: 2019 D&B Data and 4/10/2019 - 4/9/2020 Bank Data. Due to rounding, totals may not equal 100.0					

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 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;
4) The geographic distribution of the bank's loans; 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).

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.

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.

Section 2: Branch Locations

York State Bank
Member FDIC

Branch Locations
(Including Census Tract Information)

Main Branch	700 N Lincoln Ave, York, NE 68467	CT-9898.00
Motor Branch	729 N Lincoln Ave, York, NE 68467	CT-9898.00
Geneva Branch	1022 G St., Geneva, NE 68361	CT-9917.00
Gresham Branch	405 Elm St., Graham, NE 68367	CT-9896.00

ATM Locations

700 N Lincoln Ave, York, NE 68467
729 N Lincoln Ave, York, NE 68467
1022 G St., Geneva, NE 68361

Updated 1/29/2025

Section 3: Branch Openings and Closings

York State Bank

Member FDIC

BRANCHES OPENED OR CLOSED WITHIN THE PAST 24 MONTHS

Plaza Branch 710 S Lincoln Ave, York NE   Closed 11/4/2023

Updated 1/29/2025

700 N Lincoln Avenue
York, Nebraska 68467
Phone: (402) 362-4411
Fax: (402) 362-4192

1022 G Street
Geneva, Nebraska 68361
Phone: (402) 759-3124
Fax: (402) 759-4455

405 Elm Street
Gresham, Nebraska 68367
Phone: (402) 735-7277
Fax: (402) 735-7278

www.yorkstatebank.com

Section 3: Branch Services

This section includes products, services, and a listing of ATMs.

YORK STATE BANK

Branch Hours and Products/Services

Main Branch:

Monday – Friday	8:30 a.m. – 4:30 p.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Incoming and outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural, Consumer, Mortgage and Home Equity LOC
- 24 Hour Online and Telephone Banking
- Non-Deposit/Investment and Insurance services

Motor Branch:

Monday – Friday	8:00 a.m. – 5:30 p.m.
Saturday	8:30 a.m. – 12:00 p.m.

- Accept DDA, Savings and MMA deposits and withdrawals
- Accept loan payments
- 24 Hour Online and Telephone Banking

Fewer services offered due to limited staff and indoor facilities

Geneva Branch:

Lobby:	Monday – Friday	8:30 a.m. – 4:00 p.m
Drive-up:	Monday – Friday	8:00 a.m. – 5:00 p.m.
	Saturday	8:30 a.m. – 11:00 a.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural, Consumer, Mortgage and Home Equity LOC
- 24 Hour Online and Telephone Banking
- Non-Deposit/Investment services

Gresham Branch

Monday – Friday 8:00 a.m. – 4:00 p.m.

- DDA, Savings, MMA, TCD, Health Savings and IRA account services
- ATM and Debit Card services
- Safe Deposit Box rentals
- Outgoing wire services
- US Savings Bond redemption
- Loan services: Commercial, Agricultural and Consumer
- 24 Hour Online and Telephone Banking

Fewer services offered due to limited staff

York State Bank
Member FDIC

REVISED 01/29/2025

FREE CHECKING	NO MINIMUM TO OPEN/ NO MONTHLY SERVICE CHARGE/ YSB CHECKS FREE
INTEREST CHECKING	NO MINIMUM TO OPEN/$10 MONTHLY SERVICE CHARGE WITH BALANCE BELOW $1,000/YSB CHECKS FREE
ACCESS CHECKING	NO MINIMUM TO OPEN/NO MONTHLY SERVICE CHARGE/YSB CHECKS FREE
BASIC SAVINGS	NO MINIMUM TO OPEN/NO MONTHLY SERVICE CHARGE/6 FREE WITHDRAWALS
MONEY MARKET	NO MINIMUM TO OPEN/$5 SERVICE CHARGE WITH BALANCE BELOW $1,000/6 FREE WITHDRAWALS
SAVINGS AND MONEY MARKETS	$5 SERVICE CHARGE FOR EACH WITHDRAWAL OVER 6 PER STATEMENT
24 -HOUR BANKER ONLINE	NO CHARGE
24-HOUR BANKER BILLPAY	NO CHARGE
OVERDRAFT ITEM FEE	$30 PER ITEM/MAXIMUM OF 5 PER DAY
RETURN ITEM FEE	$30 PER ITEM/MAXIMUM OF 5 PER DAY
EARLY ACCOUNT TERMINATION FEE	FREE
STOP PAYMENT FEE	$30 PER ITEM
DEPOSITED ITEMS RETURNED (Chargeback fee)	$5 PER ITEM
COLLECTION ITEMS	$10 PER ITEM
FOREIGN DRAFTS	$25 EACH
FOREIGN CURRENCY	SENT FOR COLLECTION; $35/ PURCHASING; $30
FOREIGN ATM TRANSACTIONS (ATM USAGE FEE)	FREE
LOCAL OR AFFILIATE ATM TRANSACTIONS	FREE
CARD REPLACEMENT FEE	FREE
INACTIVE ACCOUNT FEE	
CHECKING ACCOUNT	FREE
SAVINGS ACCOUNT	FREE

An account is considered inactive if you have not initiated a verifiable deposit or withdrawal transaction in the past 6 months for checking and 12 months for savings accounts. A verifiable deposit or withdrawal is one that contains your signature or requires your entry of a password or personal identification number.

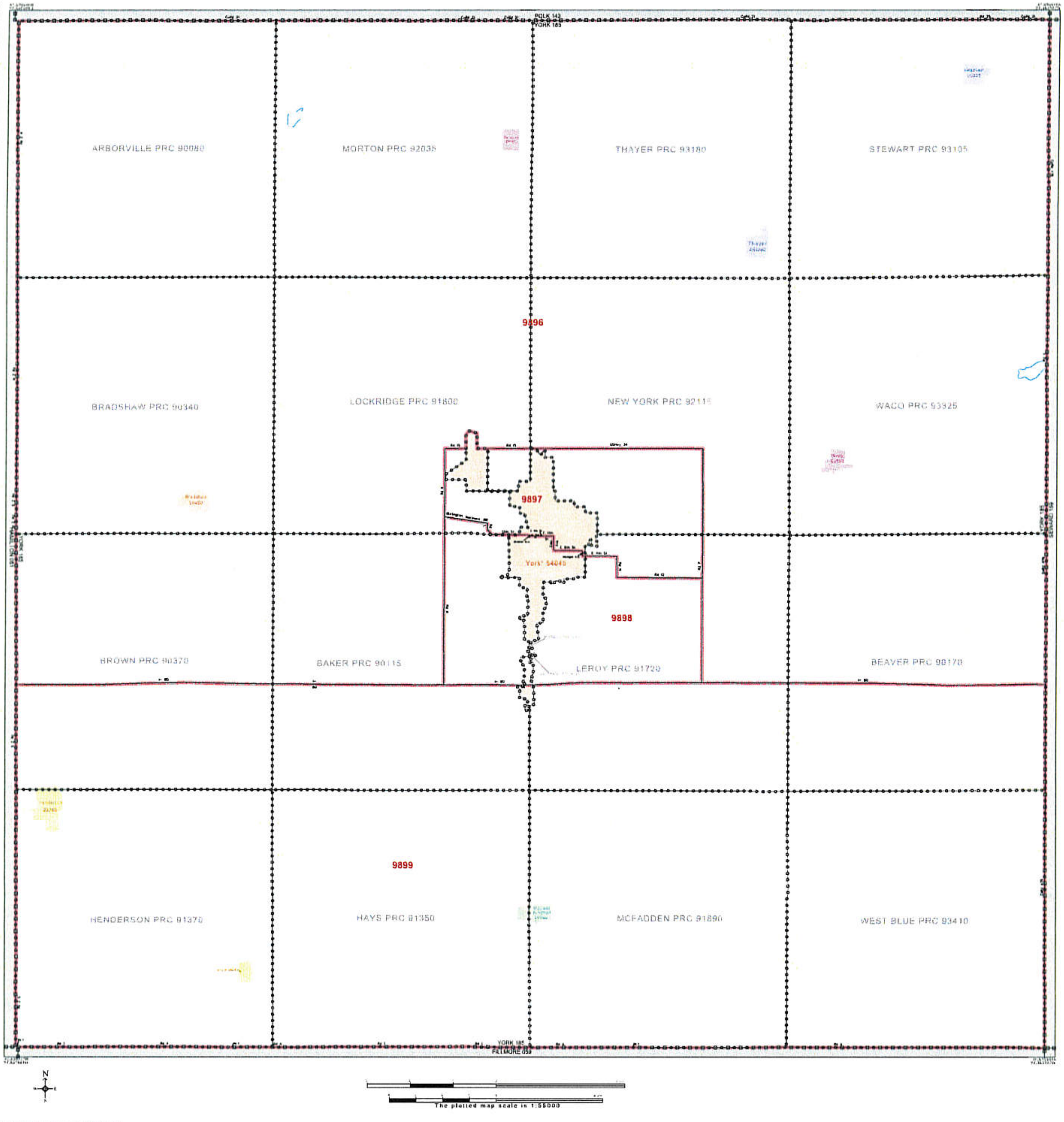
IRA TRANSFER/ROLLOVER FEE	$50
ACCOUNT RESEARCH	$1 PER PAGE/ $35 PER HOUR
PHOTOCOPIES	FREE
CASHIER'S CHECKS	$5
CHECK CASHING (Non-Customer)	SUBJECT TO APPROVAL
COIN COUNTING (Non-Customer)	SUBJECT TO APPROVAL
FAX FEE	$2 FOR FIRST PAGE AND THEN 50 CENTS PER ADDITIONAL PAGE
NOTARY SERVICE	NO CHARGE/ $25 FOR NON-CUSTOMER
INCOMING WIRE TRANSFER	$10 DOMESTIC/ $50 FOREIGN
OUTGOING WIRE TRANSFER	$20 DOMESTIC/ $50 FOREIGN
DORMANT ACCOUNT FEE	
CHECKING ACCOUNT	$10 PER MONTH
SAVINGS ACCOUNT	$30 PER QUARTER

An account is considered dormant if you have not initiated a verifiable deposit or withdrawal transaction in the past 12 months for checking and 24 months for savings accounts. A verifiable deposit or withdrawal is one that contains your signature or requires your entry of a password or personal identification number.

DRILLED LOCKS/LOST KEYS	MINIMUM OF $200 FOR DRILLING / $25 LOST KEYS
SAFE DEPOSIT BOX ANNUAL RENT	3x5/$15
	5x5/$20
	3x10/$25
	5x10/$40
	7x10/$50
	10x10/$60
SAFE DEPOSIT BOX RENT - LATE FEE (AFTER EA. MONTH LATE)	$5 PER MONTH
GARNISHMENT OR LEVY FEE	$50
TEMPORARY CHECKS (Counter Checks)	FREE
INDEMNITY BOND	$25 PER CERTIFICATE
NIGHT DEPOSITORY	$20
LOCKED DEPOSIT BAGS	$25
RETURN / UNDELIVERABLE MAIL FEE	$10
PURCHASE OF T-BILLS OR NOTES	$100

Section 5: Assessment Area Maps

CENSUS TRACT OUTLINE MAP (CENSUS 2000)

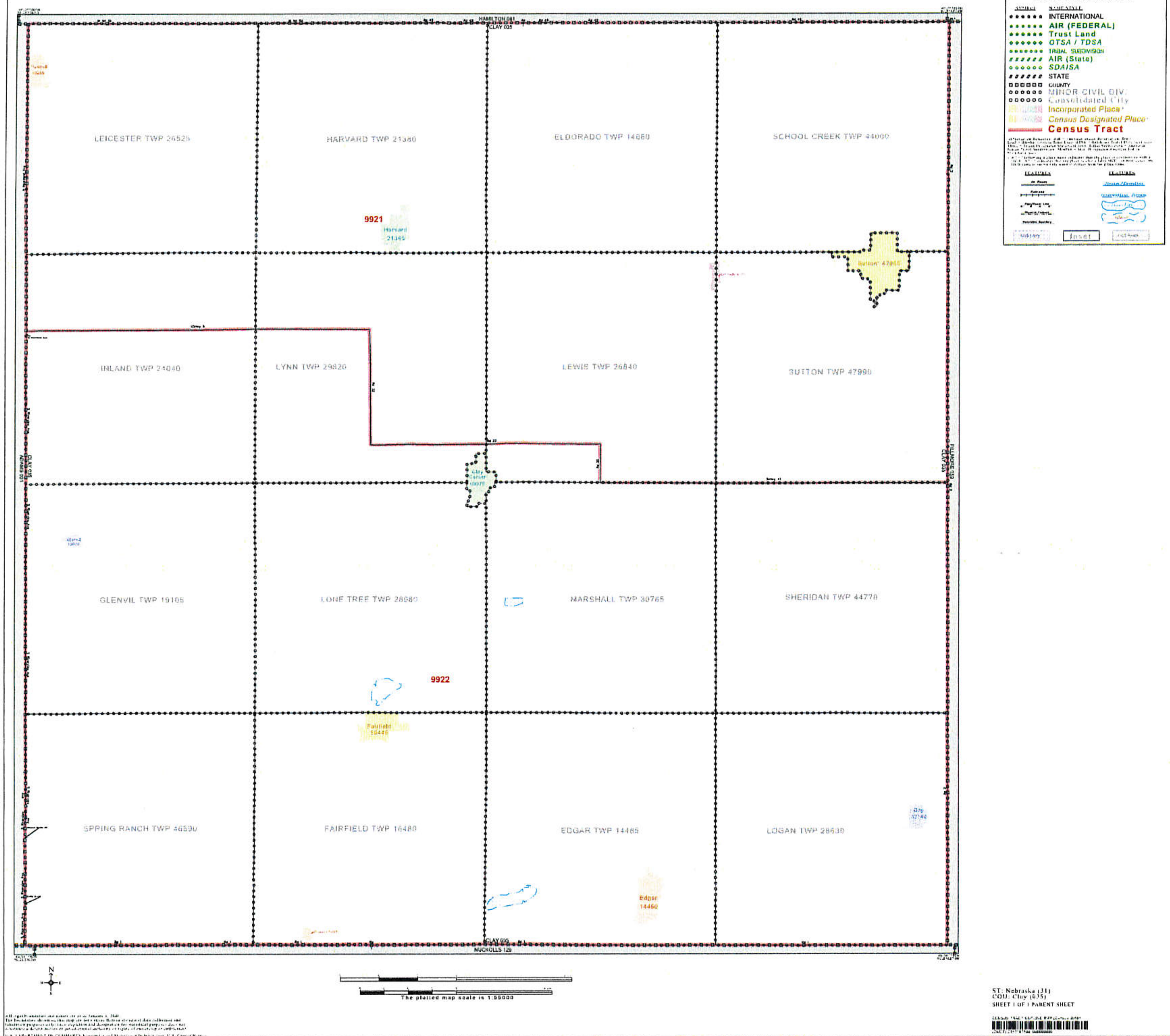


ABBREVIATED LEGEND

INTERNATIONAL
AIR (FEDERAL)
Trust Land
OTSA / TDSA
TRIBAL SUBDIVISION
AIR (State)
SDAISA
STATE
COUNTY
MINOR CIVIL DIV.
Consolidated City
Incorporated Place
Census Designated Place
Census Tract

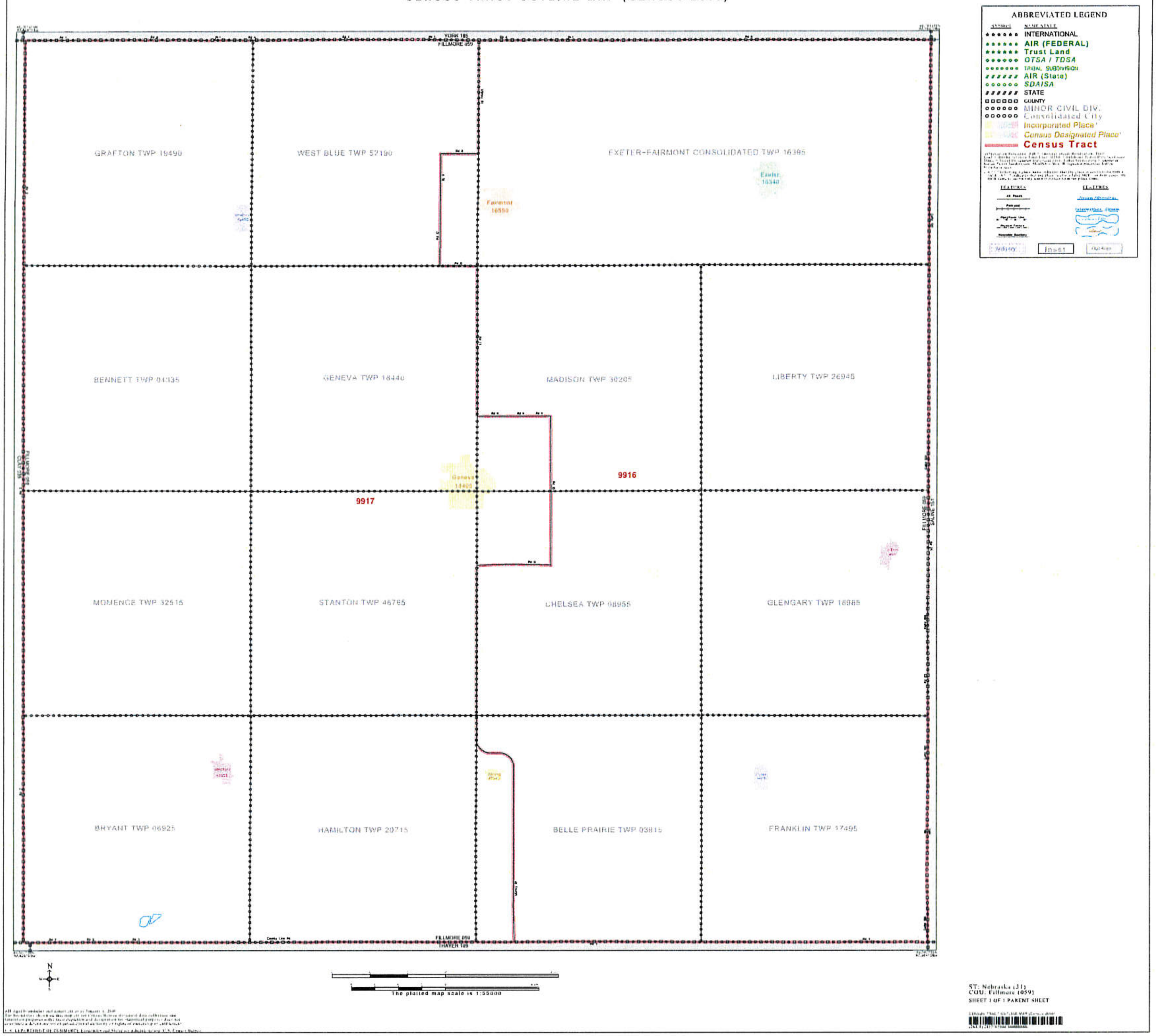
ST: Nebraska (31)
COU: York (185)
SHEET 1 OF 1 PARENT SHEET

CENSUS TRACT OUTLINE MAP (CENSUS 2000)

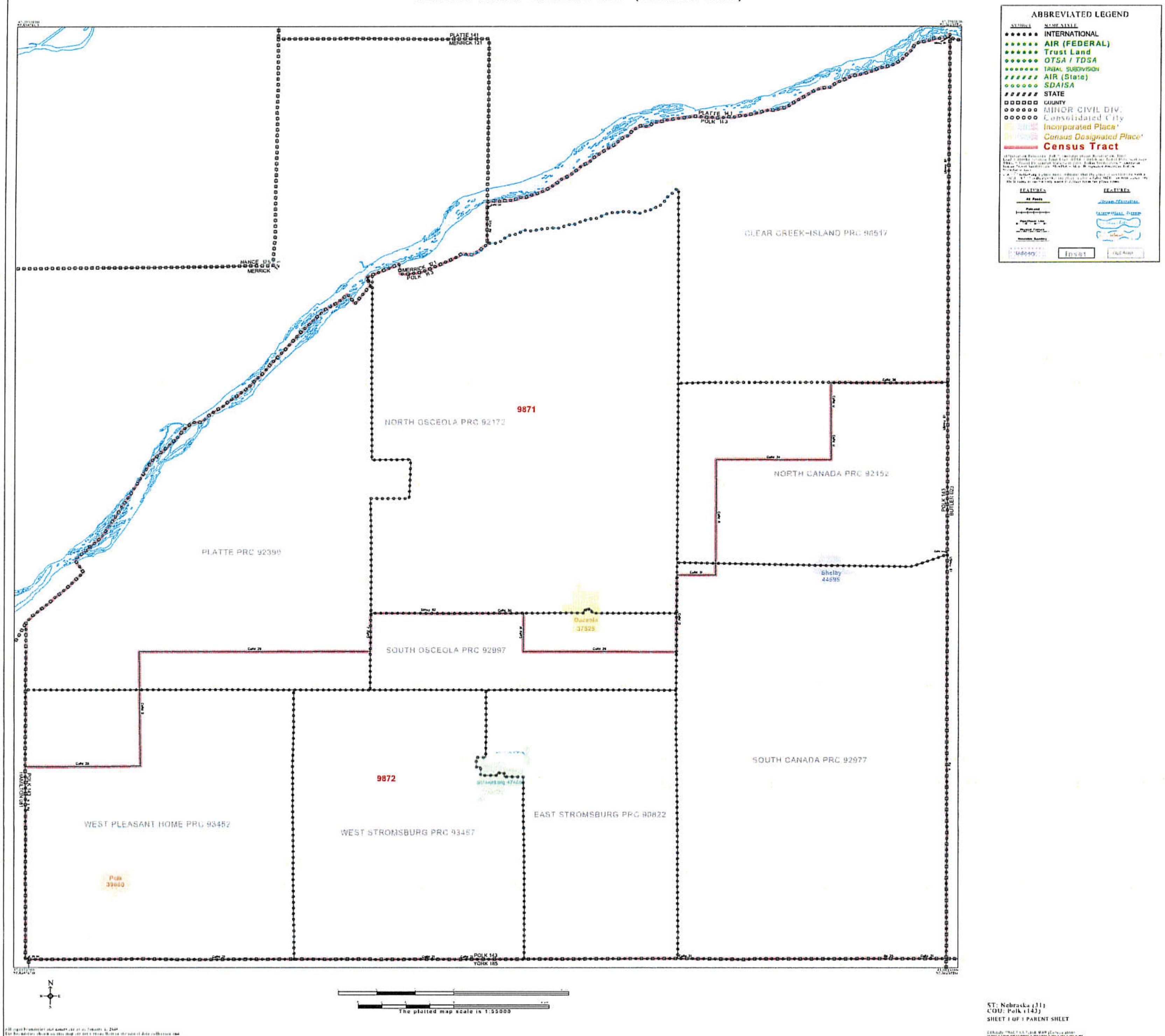


ST: Nebraska (31)
COU: Clay (035)
SHEET 1 OF 1 PARENT SHEET

CENSUS TRACT OUTLINE MAP (CENSUS 2000)

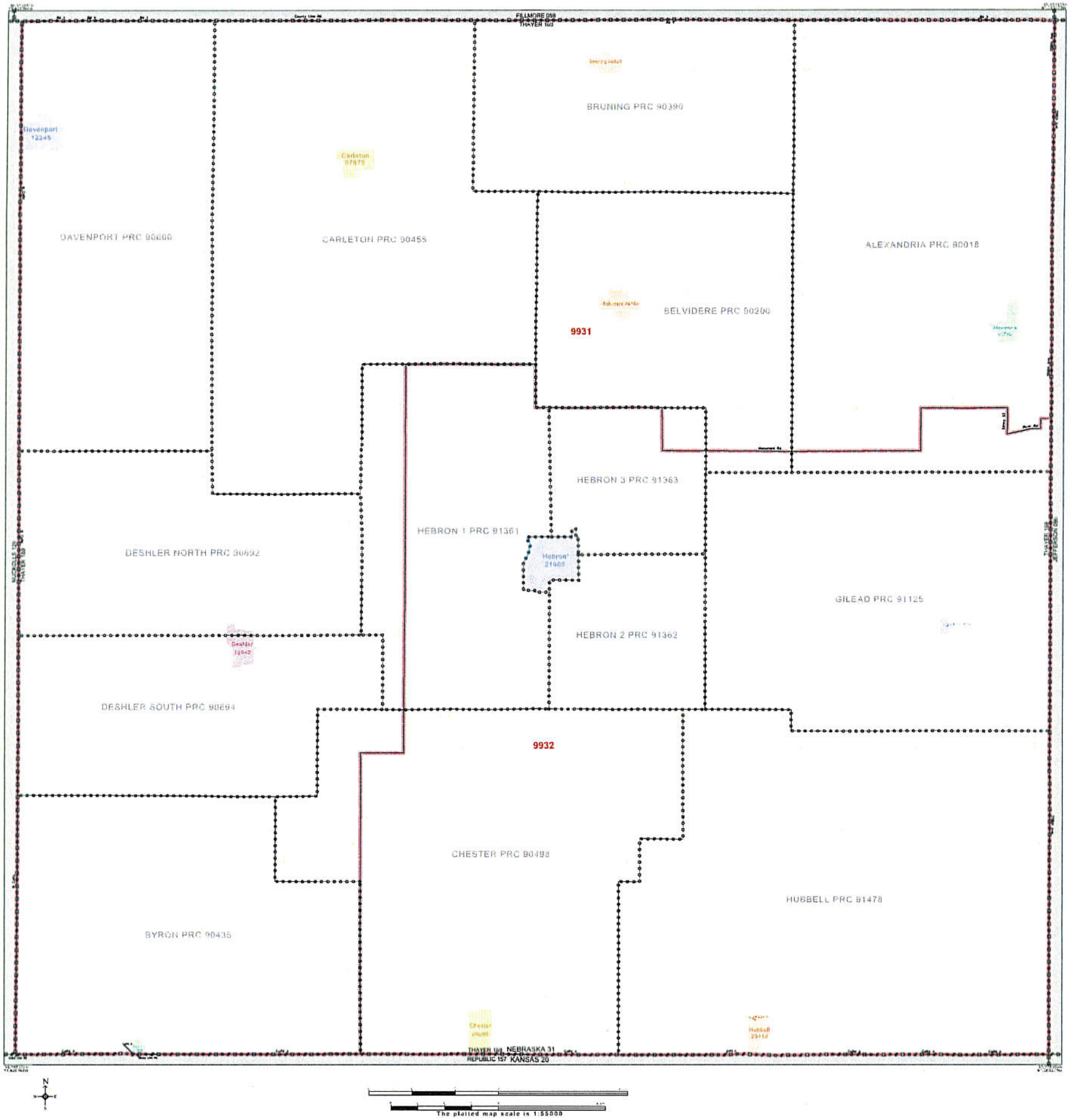


CENSUS TRACT OUTLINE MAP (CENSUS 2000)



ST: Nebraska (31)
COU: Polk (143)
SHEET 1 OF 1 PARENT SHEET

CENSUS TRACT OUTLINE MAP (CENSUS 2000)

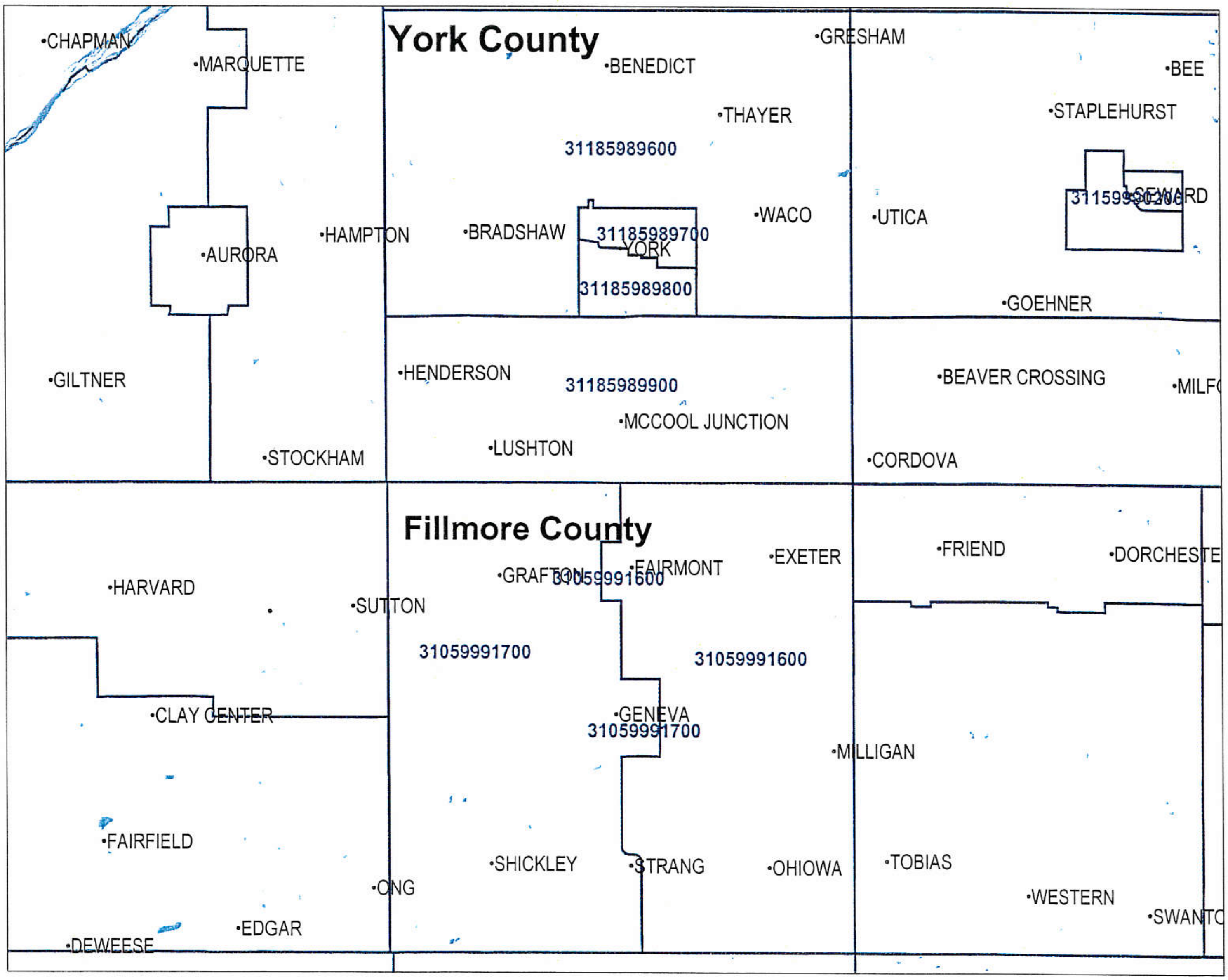


ABBREVIATED LEGEND

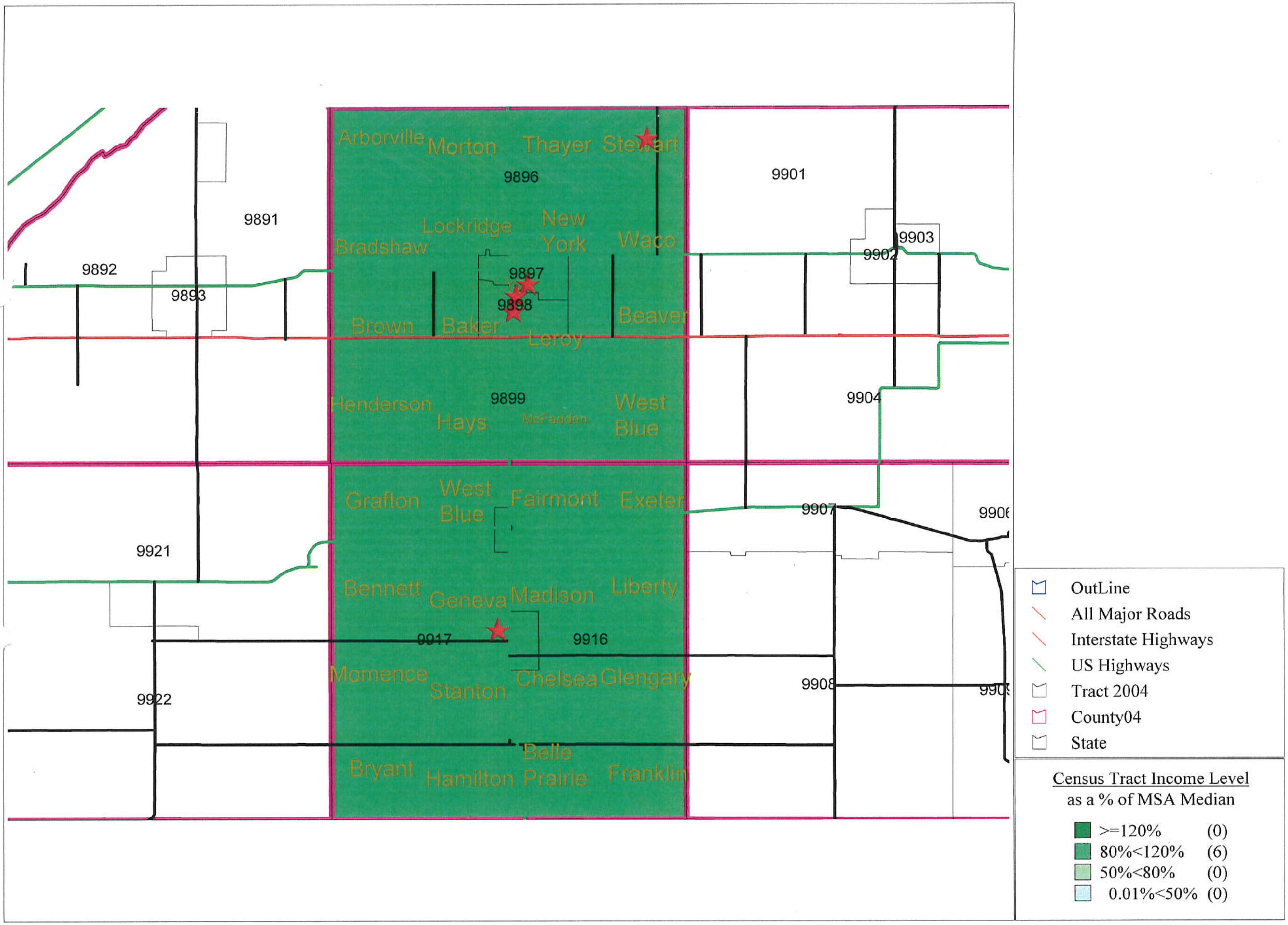
SYMBOL	NAME/STYLE
	INTERNATIONAL
	AIR (FEDERAL)
	Trust Land
	OTSA / TDSA
	TRIBAL SUBDIVISION
	AIR (State)
	SDAISA
	STATE
	COUNTY
	MINOR CIVIL DIV.
	Consolidated City
	Incorporated Place
	Census Designated Place
	Census Tract

Insert

ST: Nebraska (31)
COU: Thayer (169)
SHEET 1 OF 1 PARENT SHEET


York County
Fillmore County
CHAPMAN
MARQUETTE
AURORA
HAMPTON
GILTNER
STOCKHAM
BENEDICT
GRESHAM
THAYER
31185989600
BRADSHAW
31185989700
YORK
WACO
31185989800
HENDERSON
31185989900
MCCOOL JUNCTION
LUSHTON
BEE
STAPLEHURST
SEWARD
UTICA
GOEHNER
BEAVER CROSSING
CORDOVA
HARVARD
SUTTON
CLAY CENTER
FAIRFIELD
EDGAR
DEWEESE
GRAFTON
FAIRMONT
31059991600
EXETER
31059991700
31059991600
GENEVA
31059991700
MILLIGAN
SHICKLEY
STRANG
OHIOWA
FRIEND
TOBIAS
WESTERN

York Bank and Trust Company, York, Nebraska



Worksheet L: Census Tract Level of Demographics

Assessment Area: Area is 2008 York NE AA

Tract/BNA Income Range	MSA	State	County	Census Tract/BNA	Population	Number of Households	Median Household Income*	Owner Occupied HH Units	Number of Families	Median Family Income	Tract/BNA to MSA Income**
Middle: 80%-<120%											
	99999	31	059	9916.00	2,740	1,118	$34,338	851	715	$41,168	98.97
	99999	31	059	9917.00	3,894	1,561	$35,567	1,157	1,091	$42,602	102.42
	99999	31	185	9898.00	4,729	1,922	$35,457	1,229	1,232	$42,661	102.56
	99999	31	185	9896.00	3,253	1,223	$39,851	937	965	$43,237	103.95
	99999	31	185	9899.00	2,578	1,021	$38,547	787	734	$45,000	108.18
	99999	31	185	9897.00	4,038	1,552	$36,882	1,029	1,031	$46,958	112.89
Count	6	100.0%									
Income Level Totals					21,232	8,397	$36,608	5,990	5,768	$43,627	104.88
Assessment Area Totals					21,232	8,397	$36,608	5,990	5,768	$43,627	104.88

* Median Income for totals is calculated as weighted average of households.

** For non-metro tracts the figure is the percent of tract median income to its state non-metro median family income. For totals, this variable is calculated as the weighted average by total families.

For Analysis Year: 2007

Data Source: 2000 US Census (STF3)

DEMOGRAPHICS SUMMARY REPORT

BY TRACT GROUP

TRACT GROUP: YORK STATE BANK

POPULATION DATA

Population by Race	Number	Percent	Population by Ethnicity/Minority Status	Number	Percent
American Indian/Alaskan	141	1	**Ethnicity**		
Asian	91	0	Hispanic/Latino	315	1
Black	173	1	Not Hispanic/Latino	20,917	99
Nat. Hawaiian/Other Pacific Islander	13	0	**Minority Status**		
White	20,613	97	White, Non-Hispanic	20,495	97
2 or More Races	25	0	All Others, Including Hispanic	737	3
Other Race	176	1			
Total Population	21,232				

Other Population Data	Number	Percent	Other Population Data	Number	Percent
Urban Population	7,890	37	Institutions/Group Quarters	989	5
Rural Population	13,342	63	Institutionalized	687	3
Age 16 and Older	16,521	78	Non-Institutionalized	20,545	97
Over Age 65	3,944	19	Non-English Speaking	46	1
Population Below Poverty Level	1,668	8			
Median Age	39				
Unemployed	333	2			
Civilians Not In Work Force	5,704	27			

HOUSING DATA

Housing Unit Data	Number	Percent	Housing Units Where	Number	Percent
Total Housing Units	9,162	100	Monthly Rental Costs > 30% of Income	520	6
Occupied	8,411	92			
Owner Occupied	5,990	65			
Rental Occupied	2,421	26	Median Monthly Gross Rent	405	
Vacant	751	8			
Urban	3,408	37	Median Housing Value	74,950	
Rural	5,754	63			
Rural Farm	893	10	Median Year Built	1954	
Rural Non-Farm	4,861	53			
1-4 Family Housing	8,460	92	Median Housing Age	45	
Multifamily Housing	702	8			
Mobile Homes/Trailers	364	4			

Geographic Distribution Data

Tract Income Level	Tracts	Percent	Population	Percent	Families	Percent	Households	Percent
Low Income	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0
Middle Income	6	100	21,232	100	5,768	100	8,397	100
Upper Income	0	0	0	0	0	0	0	0
Unclassified	0	0	0	0	0	0	0	0
Total	6		21,232		5,768		8,397	

Other Data

Income Type	Households	Percent	Other Income Data	Amount
Wage/Salary	6,095	73	Median Family Income for Selected Geography	42,949
Self Employed	2,002	24	Median Household Income for Selected Geography	36,224
Social Security	2,854	34	Census MSA Median Family Income	0
Supplimental Security	246	3	HUD 2008 MSA Median Family Income	0
Public Assistance	190	2	Statewide Non-MSA Median Family Income	41,596
Retirement	936	11	HUD 2008 Statewide Non-MSA Median Family Income	51,800
Other Income	1,249	15		
Below Poverty Level	691	8		

RACE AND INCOME SUMMARY REPORT

BY TRACT GROUP: YORK STATE BANK

Race/Ethnicity/Minority Status of Household	Median Household Income Levels													
	Low Income			Moderate Income			Middle Income			Upper Income			Total Households	
	Households	% of Inc. Level	% of Race	Households	% of Inc. Level	% of Race	Households	% of Inc. Level	% of Race	Households	% of Inc. Level	% of Race	Households	Percent
Race														
White	1,493	98.61	17.96	1,388	98.16	16.69	1,876	98.74	22.56	3,558	99.69	42.79	8,315	99.02
American Indian	2	0.13	22.22	5	0.35	55.56	2	0.11	22.22	0	0.00	0.00	9	0.11
Asian	0	0.00	0.00	0	0.00	0.00	2	0.11	28.57	5	0.14	71.43	7	0.08
Black	0	0.00	0.00	11	0.78	100.00	0	0.00	0.00	0	0.00	0.00	11	0.13
Native Hawaiian/Pacific Islander	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
2 or More Minority	10	0.66	41.67	3	0.21	12.50	5	0.26	20.83	6	0.17	25.00	24	0.29
Other	8	0.53	25.81	7	0.50	22.58	16	0.84	51.61	0	0.00	0.00	31	0.37
Ethnicity														
Hispanic/Latino	19	1.25	36.54	7	0.50	13.46	24	1.26	46.15	2	0.06	3.85	52	0.62
Minority Status														
White, Non-Hispanic	1,482	97.89	17.86	1,388	98.16	16.73	1,870	98.42	22.54	3,556	99.64	42.86	8,296	98.80
All Others, Including Hispanic	32	2.11	31.68	26	1.84	25.74	30	1.58	29.70	13	0.36	12.87	101	1.20
Total Area	1,514	100.00		1,414	100.00		1,900	100.00		3,569	100.00		8,397	100.00

Race/Ethnicity/Minority Status of Family	Median Family Income Levels													
	Low Income			Moderate Income			Middle Income			Upper Income			Total Families	
	Families	% of Inc. Level	% of Race	Families	% of Inc. Level	% of Race	Families	% of Inc. Level	% of Race	Families	% of Inc. Level	% of Race	Families	Percent
Race														
White	772	97.60	13.51	965	98.47	16.89	1,653	99.34	28.93	2,324	99.61	40.67	5,714	99.06
American Indian	3	0.38	42.86	4	0.41	57.14	0	0.00	0.00	0	0.00	0.00	7	0.12
Asian	0	0.00	0.00	1	0.10	25.00	0	0.00	0.00	3	0.13	75.00	4	0.07
Black	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Native Hawaiian/Pacific Islander	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
2 or More Minority	6	0.76	50.00	0	0.00	0.00	0	0.00	0.00	6	0.26	50.00	12	0.21
Other	11	1.39	35.48	10	1.02	32.26	10	0.60	32.26	0	0.00	0.00	31	0.54
Ethnicity														
Hispanic/Latino	20	2.53	50.00	10	1.02	25.00	10	0.60	25.00	0	0.00	0.00	40	0.69
Minority Status														
White, Non-Hispanic	763	96.46	13.37	965	98.47	16.91	1,653	99.34	28.97	2,324	99.61	40.74	5,705	98.91
All Others, Including Hispanic	28	3.54	44.44	15	1.53	23.81	11	0.66	17.46	9	0.39	14.29	63	1.09
Total Area	791	100.00		980	100.00		1,664	100.00		2,333	100.00		5,768	100.00

Demographics by Tract Category

BY TRACT GROUP: YORK STATE BANK

Demographic Category	Census Tract Income Level																
	Low			Moderate			Middle			Upper			Unclassified			Total	
	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number *	% Col.	% Row	Number	% Col.
Census Tract Data																	
Number of Census Tracts	0	100.00	0.00	0	100.00	0.00	6	100.00	100.00	0	100.00	0.00	0	100.00	0.00	6	100.00
Population Data																	
Total Population	0	0.00	0.00	0	0.00	0.00	21,232	100.00	100.00	0	0.00	0.00	0	0.00	0.00	21,232	100.00
Urban Population	0	0.00	0.00	0	0.00	0.00	7,890	37.16	100.00	0	0.00	0.00	0	0.00	0.00	7,890	37.16
Rural Population	0	0.00	0.00	0	0.00	0.00	13,342	62.84	100.00	0	0.00	0.00	0	0.00	0.00	13,342	62.84
Age 16 and Older	0	0.00	0.00	0	0.00	0.00	16,521	77.81	100.00	0	0.00	0.00	0	0.00	0.00	16,521	77.81
Over Age 65	0	0.00	0.00	0	0.00	0.00	3,944	18.58	100.00	0	0.00	0.00	0	0.00	0.00	3,944	18.58
Population Below Poverty Level	0	0.00	0.00	0	0.00	0.00	1,668	7.86	100.00	0	0.00	0.00	0	0.00	0.00	1,668	7.86
Unemployed	0	0.00	0.00	0	0.00	0.00	333	1.57	100.00	0	0.00	0.00	0	0.00	0.00	333	1.57
Civilians Not In Work Force	0	0.00	0.00	0	0.00	0.00	5,704	26.87	100.00	0	0.00	0.00	0	0.00	0.00	5,704	26.87
Institutions/Group Quarters	0	0.00	0.00	0	0.00	0.00	989	4.66	100.00	0	0.00	0.00	0	0.00	0.00	989	4.66
Institutionalized	0	0.00	0.00	0	0.00	0.00	687	3.24	100.00	0	0.00	0.00	0	0.00	0.00	687	3.24
Non-Institutionalized	0	0.00	0.00	0	0.00	0.00	20,545	96.76	100.00	0	0.00	0.00	0	0.00	0.00	20,545	96.76
Non-English Speaking	0	0.00	0.00	0	0.00	0.00	46	0.22	100.00	0	0.00	0.00	0	0.00	0.00	46	0.22
Race																	
American Indian or Alaska Native	0	0.00	0.00	0	0.00	0.00	141	0.66	100.00	0	0.00	0.00	0	0.00	0.00	141	0.66
Asian	0	0.00	0.00	0	0.00	0.00	91	0.43	100.00	0	0.00	0.00	0	0.00	0.00	91	0.43
Black	0	0.00	0.00	0	0.00	0.00	173	0.81	100.00	0	0.00	0.00	0	0.00	0.00	173	0.81
Native Hawaiian/Other Pacif. Islander	0	0.00	0.00	0	0.00	0.00	13	0.06	100.00	0	0.00	0.00	0	0.00	0.00	13	0.06
White	0	0.00	0.00	0	0.00	0.00	20,613	97.08	100.00	0	0.00	0.00	0	0.00	0.00	20,613	97.08
2 or More Minority	0	0.00	0.00	0	0.00	0.00	25	0.12	100.00	0	0.00	0.00	0	0.00	0.00	25	0.12
Other	0	0.00	0.00	0	0.00	0.00	176	0.83	100.00	0	0.00	0.00	0	0.00	0.00	176	0.83
Ethnicity																	
Hispanic/Latino	0	0.00	0.00	0	0.00	0.00	315	1.48	100.00	0	0.00	0.00	0	0.00	0.00	315	1.48
Not Hispanic/Latino	0	0.00	0.00	0	0.00	0.00	20,917	98.52	100.00	0	0.00	0.00	0	0.00	0.00	20,917	98.52
Minority Status																	
White, Non-Hispanic	0	0.00	0.00	0	0.00	0.00	20,495	96.53	100.00	0	0.00	0.00	0	0.00	0.00	20,495	96.53
All Others, Including Hispanic	0	0.00	0.00	0	0.00	0.00	737	3.47	100.00	0	0.00	0.00	0	0.00	0.00	737	3.47
Family Data																	
Total Families	0	0.00	0.00	0	0.00	0.00	5,768	100.00	100.00	0	0.00	0.00	0	0.00	0.00	5,768	100.00
Low Income Families	0	0.00	0.00	0	0.00	0.00	791	13.71	100.00	0	0.00	0.00	0	0.00	0.00	791	13.71
Moderate Income Families	0	0.00	0.00	0	0.00	0.00	980	16.99	100.00	0	0.00	0.00	0	0.00	0.00	980	16.99
Middle Income Families	0	0.00	0.00	0	0.00	0.00	1,664	28.85	100.00	0	0.00	0.00	0	0.00	0.00	1,664	28.85
Upper Income Families	0	0.00	0.00	0	0.00	0.00	2,333	40.45	100.00	0	0.00	0.00	0	0.00	0.00	2,333	40.45
Families Below Poverty Level	0	0.00	0.00	0	0.00	0.00	323	5.60	100.00	0	0.00	0.00	0	0.00	0.00	323	5.60

* Excludes 0 unclassfied tracts in percentages and totals

2000 Census demographics

Demographics by Tract Category

BY TRACT GROUP: YORK STATE BANK

Demographic Category	Census Tract Income Level																
	Low			Moderate			Middle			Upper			Unclassified			Total	
	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number *	% Col.	% Row	Number	% Col.
Household Data																	
Total Households	0	0.00	0.00	0	0.00	0.00	8,397	100.00	100.00	0	0.00	0.00	0	0.00	0.00	8,397	100.00
Low Income Households	0	0.00	0.00	0	0.00	0.00	1,514	18.03	100.00	0	0.00	0.00	0	0.00	0.00	1,514	18.03
Moderate Income Households	0	0.00	0.00	0	0.00	0.00	1,414	16.84	100.00	0	0.00	0.00	0	0.00	0.00	1,414	16.84
Middle Income Households	0	0.00	0.00	0	0.00	0.00	1,900	22.63	100.00	0	0.00	0.00	0	0.00	0.00	1,900	22.63
Upper Income Households	0	0.00	0.00	0	0.00	0.00	3,569	42.50	100.00	0	0.00	0.00	0	0.00	0.00	3,569	42.50
Wage/Salary Income	0	0.00	0.00	0	0.00	0.00	6,095	72.59	100.00	0	0.00	0.00	0	0.00	0.00	6,095	72.59
Self Employment Income	0	0.00	0.00	0	0.00	0.00	2,002	23.84	100.00	0	0.00	0.00	0	0.00	0.00	2,002	23.84
Social Security Income	0	0.00	0.00	0	0.00	0.00	2,854	33.99	100.00	0	0.00	0.00	0	0.00	0.00	2,854	33.99
Supplimental Security Income	0	0.00	0.00	0	0.00	0.00	246	2.93	100.00	0	0.00	0.00	0	0.00	0.00	246	2.93
Public Assistance Income	0	0.00	0.00	0	0.00	0.00	190	2.26	100.00	0	0.00	0.00	0	0.00	0.00	190	2.26
Retirement Income	0	0.00	0.00	0	0.00	0.00	936	11.15	100.00	0	0.00	0.00	0	0.00	0.00	936	11.15
Investment Income	0	0.00	0.00	0	0.00	0.00	3,996	47.59	100.00	0	0.00	0.00	0	0.00	0.00	3,996	47.59
Other Income	0	0.00	0.00	0	0.00	0.00	1,249	14.87	100.00	0	0.00	0.00	0	0.00	0.00	1,249	14.87
Rental Costs > 30% of Income	0	0.00	0.00	0	0.00	0.00	520	6.19	100.00	0	0.00	0.00	0	0.00	0.00	520	6.19
Households Below Poverty Level	0	0.00	0.00	0	0.00	0.00	691	8.23	100.00	0	0.00	0.00	0	0.00	0.00	691	8.23
Housing Data																	
Total Housing Units	0	0.00	0.00	0	0.00	0.00	9,162	100.00	100.00	0	0.00	0.00	0	0.00	0.00	9,162	100.00
Owner Occupied Housing Units	0	0.00	0.00	0	0.00	0.00	5,990	65.38	100.00	0	0.00	0.00	0	0.00	0.00	5,990	65.38
Renter Occupied Housing Units	0	0.00	0.00	0	0.00	0.00	2,421	26.42	100.00	0	0.00	0.00	0	0.00	0.00	2,421	26.42
Vacant Housing Units	0	0.00	0.00	0	0.00	0.00	751	8.20	100.00	0	0.00	0.00	0	0.00	0.00	751	8.20
Urban Housing Units	0	0.00	0.00	0	0.00	0.00	3,408	37.20	100.00	0	0.00	0.00	0	0.00	0.00	3,408	37.20
Rural Housing Units	0	0.00	0.00	0	0.00	0.00	5,754	62.80	100.00	0	0.00	0.00	0	0.00	0.00	5,754	62.80
Rural Farm Housing Units	0	0.00	0.00	0	0.00	0.00	893	9.75	100.00	0	0.00	0.00	0	0.00	0.00	893	9.75
1 to 4 Family Housing Units	0	0.00	0.00	0	0.00	0.00	8,460	92.34	100.00	0	0.00	0.00	0	0.00	0.00	8,460	92.34
5+ Family Housing Units	0	0.00	0.00	0	0.00	0.00	702	7.66	100.00	0	0.00	0.00	0	0.00	0.00	702	7.66
Mobile Homes	0	0.00	0.00	0	0.00	0.00	364	3.97	100.00	0	0.00	0.00	0	0.00	0.00	364	3.97
Median Housing Age	0			0			43			0			0			43	
Median Value	0			0			72,900			0			0			72,900	
Median Rent	0			0			390			0			0			390	

* Excludes 0 unclassfied tracts in percentages and totals
2000 Census demographics

Demographics by Tract Category

BY TRACT GROUP: YORK STATE BANK

Demographic Category	Census Tract Minority Level																
	Less than 10%			10% to < 20%			20% to < 50%			50% to < 80%			80% to 100%			Total	
	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.
Census Tract Data																	
Number of Census Tracts	6	100.00	100.00	0	100.00	0.00	0	100.00	0.00	0	100.00	0.00	0	100.00	0.00	6	100.00
Population Data																	
Total Population	21,232	100.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	21,232	100.00
Urban Population	7,890	37.16	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	7,890	37.16
Rural Population	13,342	62.84	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	13,342	62.84
Age 16 and Older	16,521	77.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	16,521	77.81
Over Age 65	3,944	18.58	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3,944	18.58
Population Below Poverty Level	1,668	7.86	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,668	7.86
Unemployed	333	1.57	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	333	1.57
Civilians Not In Work Force	5,704	26.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5,704	26.87
Institutions/Group Quarters	989	4.66	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	989	4.66
Institutionalized	687	3.24	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	687	3.24
Non-Institutionalized	20,545	96.76	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	20,545	96.76
Non-English Speaking	46	0.22	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	46	0.22
Race																	
American Indian or Alaska Native	141	0.66	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	141	0.66
Asian	91	0.43	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	91	0.43
Black	173	0.81	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	173	0.81
Native Hawaiian/Other Pacif. Islander	13	0.06	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	13	0.06
White	20,613	97.08	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	20,613	97.08
2 or More Minority	25	0.12	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	25	0.12
Other	176	0.83	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	176	0.83
Ethnicity																	
Hispanic/Latino	315	1.48	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	315	1.48
Not Hispanic/Latino	20,917	98.52	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	20,917	98.52
Minority Status																	
White, Non-Hispanic	20,495	96.53	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	20,495	96.53
All Others, Including Hispanic	737	3.47	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	737	3.47
Family Data																	
Total Families	5,768	100.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5,768	100.00
Low Income Families	791	13.71	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	791	13.71
Moderate Income Families	980	16.99	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	980	16.99
Middle Income Families	1,664	28.85	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,664	28.85
Upper Income Families	2,333	40.45	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2,333	40.45
Families Below Poverty Level	323	5.60	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	323	5.60

* Excludes 0 unclassified tracts in percentages and totals

2000 Census demographics

Demographics by Tract Category

BY TRACT GROUP: YORK STATE BANK

Demographic Category	Census Tract Minority Level															
	Less than 10%			10% to < 20%			20% to < 50%			50% to < 80%			80% to 100%			Total	
	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.	% Row	Number	% Col.
Household Data																	
Total Households	8,397	100.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	8,397	100.00
Low Income Households	1,514	18.03	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,514	18.03
Moderate Income Households	1,414	16.84	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,414	16.84
Middle Income Households	1,900	22.63	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,900	22.63
Upper Income Households	3,569	42.50	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3,569	42.50
Wage/Salary Income	6,095	72.59	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	6,095	72.59
Self Employment Income	2,002	23.84	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2,002	23.84
Social Security Income	2,854	33.99	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2,854	33.99
Supplimental Security Income	246	2.93	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	246	2.93
Public Assistance Income	190	2.26	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	190	2.26
Retirement Income	936	11.15	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	936	11.15
Investment Income	3,996	47.59	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3,996	47.59
Other Income	1,249	14.87	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	1,249	14.87
Rental Costs > 30% of Income	520	6.19	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	520	6.19
Households Below Poverty Level	691	8.23	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	691	8.23
Housing Data																	
Total Housing Units	9,162	100.00	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	9,162	100.00
Owner Occupied Housing Units	5,990	65.38	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5,990	65.38
Renter Occupied Housing Units	2,421	26.42	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	2,421	26.42
Vacant Housing Units	751	8.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	751	8.20
Urban Housing Units	3,408	37.20	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	3,408	37.20
Rural Housing Units	5,754	62.80	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	5,754	62.80
Rural Farm Housing Units	893	9.75	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	893	9.75
1 to 4 Family Housing Units	8,460	92.34	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	8,460	92.34
5+ Family Housing Units	702	7.66	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	702	7.66
Mobile Homes	364	3.97	100.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	364	3.97
Median Housing Age	43			0			0			0			0			43	
Median Value	72,900			0			0			0			0			72,900	
Median Rent	390			0			0			0			0			390	

* Excludes 0 unclassfied tracts in percentages and totals
2000 Census demographics

INSTITUTIONALIZED SUMMARY REPORT

BY TRACT GROUP: YORK STATE BANK

Institutionalized Persons	Total Institutionalized	Percentage of Area Population				
		Correctional Institutions	Nursing Homes	Mental Hospitals	Juvenile Institutions	Other Institutions
AREA TOTALS:	3.24	0.99	1.66	*	*	0.58
COUNTY: 059 Fillmore County	3.96	0.06	2.59	*	*	1.31
COUNTY: 185 York County	2.90	1.41	1.24	*	*	0.25
STATE: 31 NEBRASKA	1.52	0.35	0.95	*	*	0.22

Persons in Group Quarters	Total in Group Quarters	Percentage of Area Population				
		College Dormitories	Military Quarters	Homeless Shelters	Visible in Street	Other non-Institution
AREA TOTALS:	1.42	1.28	0.00	*	*	0.15
COUNTY: 059 Fillmore County	0.02	0.00	0.00	*	*	0.02
COUNTY: 185 York County	2.06	1.86	0.00	*	*	0.21
STATE: 31 NEBRASKA	1.45	1.07	0.03	*	*	0.34

Total Persons Institutionalized/in Group Quarters	Total Percentage of Area Population
AREA TOTALS:	4.66
COUNTY: 059 Fillmore County	3.98
COUNTY: 185 York County	4.97
STATE: 31 NEBRASKA	2.97

* Indicates data unavailable for the 2008 demographic year
2000 Census demographics

Affordability Summary

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Housing value ($) as a percentage of owner-occupied units														Total		Afford. Ratio *
	Less than 15,000		15 - 24,999		25 - 39,999		40 - 59,999		60 - 99,000		100 - 149,000		150,000 or more				
	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Number	Pct.	Percent
AREA TOTALS:																	
	337	5.63	307	5.13	667	11.14	1,123	18.75	1,941	32.40	963	16.08	652	10.88	5,990	100.00	48.79 *
COUNTY: 059 Fillmore County																	
	170	8.47	162	8.07	350	17.43	416	20.72	546	27.19	199	9.91	165	8.22	2,008	100.00	58.21
COUNTY: 185 York County																	
	167	4.19	145	3.64	317	7.96	707	17.75	1,395	35.03	764	19.19	487	12.23	3,982	100.00	49.87
STATE: 31 NEBRASKA																	
	19,866	4.42	16,569	3.69	33,251	7.40	55,984	12.46	150,903	33.59	98,919	22.02	73,814	16.43	449,306	100.00	0.00

* Median household income over median housing value

* Affordability Ratio for area totals for selected area calculated from available data.

2000 Census demographics

Affordability Summary

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Monthly Rental Costs										Renters with costs > 30% of Income
	Less than $300		$300 - $499		$500 - $699		Greater than $700		Total		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Percent
AREA TOTALS:	513	25.62	846	42.26	490	24.48	153	7.64	2,002	100.00	25.97
COUNTY: 059 Fillmore County	163	32.80	275	55.33	57	11.47	2	0.40	497	100.00	19.72
COUNTY: 185 York County	350	23.26	571	37.94	433	28.77	151	10.03	1,505	100.00	28.04
STATE: 31 NEBRASKA	29,326	15.08	71,777	36.90	60,360	31.03	33,039	16.99	194,502	100.00	32.45

Housing Market Summary

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Total Housing Units		Owner-occupied Units		Rental Units		Vacant Units		Median Housing Value	Median Gross Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Amount	Amount
AREA TOTALS:	9,162	100.00	5,990	65.38	2,421	26.42	751	8.20	72,900*	390*
COUNTY: 059 Fillmore County	2,990	100.00	2,008	67.16	681	22.78	301	10.07	61,100	373
COUNTY: 185 York County	6,172	100.00	3,982	64.52	1,740	28.19	450	7.29	77,300	431
STATE: 31 NEBRASKA	722,668	100.00	449,306	62.17	216,878	30.01	56,484	7.82	77,700	459

Geographic Area (continued)	Units in 1-4 Unit Structures		Units in 5 or more Unit Structures		Mobile Homes				Median Age	
	Number	Percent	Number	Percent	Number	Percent			Years	
AREA TOTALS:	8,460	92.34	702	7.66	364	3.97			56*	
COUNTY: 059 Fillmore County	2,892	96.72	98	3.28	111	3.71			56	
COUNTY: 185 York County	5,568	90.21	604	9.79	253	4.10			47	
STATE: 31 NEBRASKA	618,369	85.57	104,299	14.43	37,033	5.12			49	

2000 Census demographics

* Median housing age, value and gross rent for selected area totals calculated from available data.

Income Summary

BY TRACT GROUP: YORK STATE BANK

Income Summary Families	% Households that are Families	Median Family Income	Percentage Low Income Families	Moderate Income Families	Middle Income Families	Upper Income Families	Families Below Pov. Level
AREA TOTALS:	68.69	42,661*	13.71	16.99	28.85	40.45	5.60
COUNTY: 059 Fillmore County	67.41	42,602	14.51	18.44	30.29	36.77	4.76
COUNTY: 185 York County	69.29	45,000	13.35	16.33	28.19	42.13	5.98
STATE: 31 NEBRASKA	66.95	41,596	16.91	18.93	25.25	38.90	6.71

Income Summary Households	Number of Households	Median Household Income	Percentage Low Income Households	Moderate Income Households	Middle Income Households	Upper Income Households	Households Below Pov. Level
AREA TOTALS:	8,397	35,567*	18.03	16.84	22.63	42.50	8.23
COUNTY: 059 Fillmore County	2,679	35,567	18.78	17.81	23.96	39.46	8.85
COUNTY: 185 York County	5,718	38,547	17.68	16.39	22.00	43.93	7.94
STATE: 31 NEBRASKA	666,995	34,122	21.08	17.62	20.39	40.92	9.68

* Median family and household income for selected area totals caluclated from available data.

2000 Census demographics

LABOR SUMMARY REPORT

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Persons Age 16 or Older							
	Total		Unemployed		Employed		Not In Labor Force	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
AREA TOTALS:	16,521	77.81	333	2.02	10,484	63.46	5,704	34.53
COUNTY: 059 Fillmore County	5,160	77.78	72	1.40	3,224	62.48	1,864	36.12
COUNTY: 185 York County	11,361	77.83	261	2.30	7,260	63.90	3,840	33.80
STATE: 31 NEBRASKA	1,315,715	76.89	32,287	2.45	877,237	66.67	398,245	30.27

POPULATION SUMMARY REPORT

BY TRACT GROUP: YORK STATE BANK

Population	Total Population	Am. Indian/ Alaskan Nat.	Asian	Black	Nat. Haw./ Oth. Pacific	White	2 or More Races	Some Other Race	Hispanic/ Latino	Not Hisp./ Latino	White, Non-Hispanic	All Others, Incl. Hisp.
	Number	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %	Number / %
AREA TOTALS:	21,232	141	91	173	13	20,613	25	176	315	20,917	20,495	737
		0.66	0.43	0.81	0.06	97.08	0.12	0.83	1.48	98.52	96.53	3.47
COUNTY: 059 Fillmore County	6,634	56	5	18	1	6,485	10	59	110	6,524	6,442	192
		0.84	0.08	0.27	0.02	97.75	0.15	0.89	1.66	98.34	97.11	2.89
COUNTY: 185 York County	14,598	85	86	155	12	14,128	15	117	205	14,393	14,053	545
		0.58	0.59	1.06	0.08	96.78	0.10	0.80	1.40	98.60	96.27	3.73
STATE: 31 NEBRASKA	1,711,263	20,181	25,275	73,192	1,146	1,533,261	4,306	53,902	94,425	1,616,838	1,494,494	216,769
		1.18	1.48	4.28	0.07	89.60	0.25	3.15	5.52	94.48	87.33	12.67

Income Demographics

BY TRACT GROUP: YORK STATE BANK

State: 31 NEBRASKA County: 059 Fillmore County

Tract	MSA	Small County Indicator	Population	FAMILIES Number of Families	FAMILIES Median Income Amount	FAMILIES Percent of County	FAMILIES Percent of MSA/State	CRA Inc. Level	HMDA Inc. Level	HOUSEHOLDS Number of Households	HOUSEHOLDS Median Income Amount	HOUSEHOLDS Percent of County	HOUSEHOLDS Percent of MSA/State	HHOLD Inc. Level	2006 HUD	2007 HUD	2008 HUD
9916.00		S	2,740	715	41,168	96.63	98.97	MID	MID	1,118	34,338	96.54	100.63	MID			
9917.00		S	3,894	1,091	42,602	100.00	102.42	MID	MID	1,561	35,567	100.00	104.23	MID			
County: 059: Fillmore County			6,634	1,806	42,602					2,679	35,567				51,400	50,400	51,800
State: 31: NEBRASKA			1,711,263	446,551	41,596					666,995	34,122				51,400	50,400	51,800

Income Demographics

BY TRACT GROUP: YORK STATE BANK

State: 31 NEBRASKA County: 185 York County

				FAMILIES						HOUSEHOLDS							
Tract	MSA	Small County Indicator	Population	Number of Families	Median Income Amount	Percent of County	Percent of MSA/State	CRA Inc. Level	HMDA Inc. Level	Number of Households	Median Income Amount	Percent of County	Percent of MSA/State	HHOLD Inc. Level	2006 HUD	2007 HUD	2008 HUD
9896.00		S	3,253	965	43,237	96.08	103.95	MID	MID	1,223	39,851	103.38	116.79	MID			
9897.00		S	4,038	1,031	46,958	104.35	112.89	MID	MID	1,552	36,882	95.68	108.09	MID			
9898.00		S	4,729	1,232	42,661	94.80	102.56	MID	MID	1,922	35,457	91.98	103.91	MID			
9899.00		S	2,578	734	45,000	100.00	108.18	MID	MID	1,021	38,547	100.00	112.97	MID			
County: 185: York County			14,598	3,962	45,000					5,718	38,547				51,400	50,400	51,800
State: 31: NEBRASKA			1,711,263	446,551	41,596					666,995	34,122				51,400	50,400	51,800

RACE DEMOGRAPHICS REPORT

BY TRACT GROUP: YORK STATE BANK

STATE: 31 NEBRASKA COUNTY: 059 Fillmore County

Tract/BNA	MSA	Total Popul.	Am. Indian/ Alask.Nat.		Asian		Black		Nat. Haw./ Oth. Pacific		White		2 or More Races		Other Race		Hispanic/ Latino		Not Hisp./ Latino		White, Non-Hispanic		All Others, Incl. Hisp.	
		Number	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
9916.00		2,740	27	1	4	0	5	0	0	0	2,678	98	5	0	21	1	52	2	2,688	98	2,649	97	91	3
9917.00		3,894	29	1	1	0	13	0	1	0	3,807	98	5	0	38	1	58	1	3,836	99	3,793	97	101	3
COUNTY: 059 Fillmore County		6,634	56	1	5	0	18	0	1	0	6,485	98	10	0	59	1	110	2	6,524	98	6,442	97	192	3
STATE: 31 NEBRASKA		1,711,263	20,181	1	25,275	1	73,192	4	1,146	0	1,533,261	90	4,306	0	53,902	3	94,425	6	1,616,838	94	1,494,494	87	216,769	13

RACE DEMOGRAPHICS REPORT

BY TRACT GROUP: YORK STATE BANK

STATE: 31 NEBRASKA COUNTY: 185 York County

Tract/BNA	MSA	Total Popul.	Am. Indian/ Alask.Nat.		Asian		Black		Nat. Haw./ Oth. Pacific		White		2 or More Races		Other Race		Hispanic/ Latino		Not Hisp./ Latino		White, Non-Hispanic		All Others, Incl. Hisp.	
		Number	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
9896.00		3,253	21	1	4	0	17	1	0	0	3,194	98	0	0	17	1	18	1	3,235	99	3,192	98	61	2
9897.00		4,038	9	0	49	1	37	1	6	0	3,902	97	10	0	25	1	52	1	3,986	99	3,886	96	152	4
9898.00		4,729	48	1	23	0	98	2	5	0	4,492	95	5	0	58	1	109	2	4,620	98	4,441	94	288	6
9899.00		2,578	7	0	10	0	3	0	1	0	2,540	99	0	0	17	1	26	1	2,552	99	2,534	98	44	2
COUNTY: 185 York County		14,598	85	1	86	1	155	1	12	0	14,128	97	15	0	117	1	205	1	14,393	99	14,053	96	545	4
STATE: 31 NEBRASKA		1,711,263	20,181	1	25,275	1	73,192	4	1,146	0	1,533,261	90	4,306	0	53,902	3	94,425	6	1,616,838	94	1,494,494	87	216,769	13

2008 demographic year
2000 Census demographics

Poverty Level by Tract

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Income Level	Minority Level	% Owner Occupied Housing	Affordability Ratio	Households —	Below Poverty		Families —	Below Poverty	
					Number	Number	%	Number	Number	%
31/059/9916.00/ NA	Middle	< 10%	67.00	73.06	1,118	138	12.34	715	55	7.69
31/059/9917.00/ NA	Middle	< 10%	67.00	58.21	1,561	99	6.34	1,091	31	2.84
31/185/9896.00/ NA	Middle	< 10%	71.00	51.55	1,223	88	7.20	965	60	6.22
31/185/9897.00/ NA	Middle	< 10%	62.00	47.47	1,552	109	7.02	1,031	60	5.82
31/185/9898.00/ NA	Middle	< 10%	59.00	48.64	1,922	192	9.99	1,232	74	6.01
31/185/9899.00/ NA	Middle	< 10%	71.00	50.06	1,021	65	6.37	734	43	5.86

Poverty Level by Tract

BY TRACT GROUP: YORK STATE BANK

Geographic Area	Income Level	Minority Level	% Owner Occupied Housing	Affordability Ratio	Households	Below Poverty		Families	Below Poverty	
					Number	Number	%	Number	Number	%
AREA TOTALS:			91.80	48.79	8,397	691	8.23	5,768	323	5.60
Middle	6		65.38	0.00	8,397	691	8.23	5,768	323	5.60
Minority: Less Than 10%		6	65.38	0.00	8,397	691	8.23	5,768	323	5.60
STATE: NEBRASKA			62.00	43.92	666,995	64,587	9.68	446,551	29,977	6.71
COUNTY: Fillmore County			67.00	58.21	2,679	237	8.85	1,806	86	4.76
COUNTY: York County			65.00	49.87	5,718	454	7.94	3,962	237	5.98

Demographic Review

BY TRACT GROUP: YORK STATE BANK

STATE: 31 NEBRASKA	Med. Family Inc.:	$ 41,596	Med. HHold Inc.:	$ 34,122	2008 HUD Income: $ 51,800
MSA:	Med. Family Inc.:	$ 0	Med. HHold Inc.:	$ 0	2008 HUD Income: $ 0
COUNTY: 059 Fillmore County	Med. Family Inc.:	$ 42,602	Med. HHold Inc.:	$ 35,567	2008 HUD Income: $ 51,800

Tract/ BNA	Inc. Lvl.	Population	Med. Fam. Income	Households	Med. HHold Income	Min. %	White %	Black %	Hisp. %	Asian %	Nat. %	Other %	Pac. %	2 + %	Housing Units	Occupied	Vacant	Owner-Occupied	Renter-Occupied	Owner Occupied White	Black	Hispanic	Asian	Native	Median Value	Median Rent
9916.00	3	2,740	41,168	1,118	34,338	3	98	0	2	0	1	1	0	0	1,266	1,116	150	851	265	*	*	*	*	*	47,000	350
9917.00	3	3,894	42,602	1,561	35,567	2	98	0	1	0	1	1	0	0	1,724	1,573	151	1,157	416	*	*	*	*	*	61,100	373
TOTALS:		6,634		2,679		2	97	0	1	0	0	0	0	0	2,990	2,689	301	2,008	681	****	****	****	****	****		

INCOME SUMMARY:

	TRACTS		POPULATION	
Low	0	0.00	0	0.00
Moderate	0	0.00	0	0.00
Middle	2	100.00	6,634	100.00
Upper	0	0.00	0	0.00
Unclassified	0	0.00	0	0.00
TOTALS	2		6,634	

MINORITY PERCENTAGE SUMMARY:

	TRACTS		POPULATION	
Under 10%	2	100.00	6,634	100.00
10% - 20%	0	0.00	0	0.00
20% - 50%	0	0.00	0	0.00
50% - 80%	0	0.00	0	0.00
Over 80%	0	0.00	0	0.00
Unclassified	0	0.00	0	0.00
TOTALS	2		6,634	

* Indicates data unavailable for the 2008 demographic year
2000 Census demographics
Inc. Lvl.: 1 = Low, 2 = Moderate, 3 = Middle, 4 = Upper, 9 = Unclassified

Demographic Review

BY TRACT GROUP: YORK STATE BANK

STATE:	31 NEBRASKA	Med. Family Inc.:	$ 41,596	Med. HHold Inc.:	$ 34,122	2008 HUD Income:	$ 51,800
MSA:		Med. Family Inc.:	$ 0	Med. HHold Inc.:	$ 0	2008 HUD Income:	$ 0
COUNTY:	185 York County	Med. Family Inc.:	$ 45,000	Med. HHold Inc.:	$ 38,547	2008 HUD Income:	$ 51,800

Tract/ BNA	Inc. Lvl.	Population	Med. Fam. Income	Households	Med. HHold Income	Min. %	White %	Black %	Hisp. %	Asian %	Nat. %	Other %	Pac. %	2 + %	Housing Units	Occupied	Vacant	Owner-Occupied	Renter-Occupied	Owner Occupied White	Owner Occupied Black	Owner Occupied Hispanic	Owner Occupied Asian	Owner Occupied Native	Median Value	Median Rent
9896.00	3	3,253	43,237	1,223	39,851	1	98	1	1	0	1	1	0	0	1,320	1,216	104	937	279	*	*	*	*	*	77,300	390
9897.00	3	4,038	46,958	1,552	36,882	3	97	1	1	1	0	1	0	0	1,650	1,555	95	1,029	526	*	*	*	*	*	77,700	469
9898.00	3	4,729	42,661	1,922	35,457	6	95	2	2	0	1	1	0	0	2,087	1,933	154	1,229	704	*	*	*	*	*	72,900	431
9899.00	3	2,578	45,000	1,021	38,547	1	99	0	1	0	0	1	0	0	1,115	1,018	97	787	231	*	*	*	*	*	77,000	420
TOTALS:		14,598		5,718		3	96	1	1	0	0	0	0	0	6,172	5,722	450	3,982	1,740	****	****	****	****	****		

INCOME SUMMARY:

	TRACTS		POPULATION	
Low	0	0.00	0	0.00
Moderate	0	0.00	0	0.00
Middle	4	100.00	14,598	100.00
Upper	0	0.00	0	0.00
Unclassified	0	0.00	0	0.00
TOTALS	4		14,598	

MINORITY PERCENTAGE SUMMARY:

	TRACTS		POPULATION	
Under 10%	4	100.00	14,598	100.00
10% - 20%	0	0.00	0	0.00
20% - 50%	0	0.00	0	0.00
50% - 80%	0	0.00	0	0.00
Over 80%	0	0.00	0	0.00
Unclassified	0	0.00	0	0.00
TOTALS	4		14,598	

* Indicates data unavailable for the 2008 demographic year

2000 Census demographics

Inc. Lvl.: 1 = Low, 2 = Moderate, 3 = Middle, 4 = Upper, 9 = Unclassified

Small Business/Farm Demographics

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Number of Each Type of Small Business in Each Tract									
State	County	Census Tract/BNA	MSA	CRA Inc Lvl	Min. %	Small Farms	Small Businesses	Mining	Construc-tion	Manufac-turing	Transport. Comm./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Businesses
31	059	9916.00		Mid	3	68	71	0	13	3	6	1	9	8	31	0	0
31	059	9917.00		Mid	2	110	175	0	16	12	7	20	23	19	78	0	0
Tract Income Level:		Low				0	0	0	0	0	0	0	0	0	0	0	0
		Moderate				0	0	0	0	0	0	0	0	0	0	0	0
		Middle				178	246	0	29	15	13	21	32	27	109	0	0
		Upper				0	0	0	0	0	0	0	0	0	0	0	0
		Unclassified				0	0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:		Less than 10%				178	246	0	29	15	13	21	32	27	109	0	0
		10% to < 20%				0	0	0	0	0	0	0	0	0	0	0	0
		20% to < 50%				0	0	0	0	0	0	0	0	0	0	0	0
		50% to < 80%				0	0	0	0	0	0	0	0	0	0	0	0
		80% or more				0	0	0	0	0	0	0	0	0	0	0	0
COUNTY: 059	Fillmore County					178	246	0	29	15	13	21	32	27	109	0	0
STATE: 31	NEBRASKA					13,862	53,750	88	6,606	2,310	2,523	2,354	9,123	5,471	25,275	0	0

Excludes businesses/farms with unknown revenue in small business/farm totals

2000 Census demographics

Small Business/Farm Demographics

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Number of Each Type of Small Business in Each Tract									
State	County	Census Tract/BNA	MSA	CRA Inc Lvl	Min. %	Small Farms	Small Businesses	Mining	Construction	Manufacturing	Transport. Comm./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Businesses
31	185	9896.00		Mid	1	153	89	0	11	5	10	9	13	12	29	0	0
31	185	9897.00		Mid	3	15	93	0	15	4	4	3	17	4	46	0	0
31	185	9898.00		Mid	6	21	264	0	19	10	10	8	52	34	131	0	0
31	185	9899.00		Mid	1	90	96	0	10	8	4	6	18	12	38	0	0
Tract Income Level:		Low				0	0	0	0	0	0	0	0	0	0	0	0
		Moderate				0	0	0	0	0	0	0	0	0	0	0	0
		Middle				279	542	0	55	27	28	26	100	62	244	0	0
		Upper				0	0	0	0	0	0	0	0	0	0	0	0
		Unclassified				0	0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:		Less than 10%				279	542	0	55	27	28	26	100	62	244	0	0
		10% to < 20%				0	0	0	0	0	0	0	0	0	0	0	0
		20% to < 50%				0	0	0	0	0	0	0	0	0	0	0	0
		50% to < 80%				0	0	0	0	0	0	0	0	0	0	0	0
		80% or more				0	0	0	0	0	0	0	0	0	0	0	0
COUNTY: 185	York County					279	542	0	55	27	28	26	100	62	244	0	0
STATE: 31	NEBRASKA					13,862	53,750	88	6,606	2,310	2,523	2,354	9,123	5,471	25,275	0	0

Excludes businesses/farms with unknown revenue in small business/farm totals
2000 Census demographics

Total Business/Farm Demographics

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Number of Each Type of Business in Each Tract									
State	County	Census Tract/BNA	MSA	CRA Inc Lvl	Min. %	Farms	Businesses	Mining	Construction	Manufacturing	Transport. Comm./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Businesses
31	059	9916.00		Mid	3	71	98	0	15	4	14	6	13	10	32	4	0
31	059	9917.00		Mid	2	114	235	0	20	15	12	27	34	25	93	9	0
Tract Income Level:		Low				0	0	0	0	0	0	0	0	0	0	0	0
		Moderate				0	0	0	0	0	0	0	0	0	0	0	0
		Middle				185	333	0	35	19	26	33	47	35	125	13	0
		Upper				0	0	0	0	0	0	0	0	0	0	0	0
		Unclassified				0	0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:		Less than 10%				185	333	0	35	19	26	33	47	35	125	13	0
		10% to < 20%				0	0	0	0	0	0	0	0	0	0	0	0
		20% to < 50%				0	0	0	0	0	0	0	0	0	0	0	0
		50% to < 80%				0	0	0	0	0	0	0	0	0	0	0	0
		80% or more				0	0	0	0	0	0	0	0	0	0	0	0
COUNTY:																	
059	Fillmore County					185	333	0	35	19	26	33	47	35	125	13	0
STATE:																	
31	NEBRASKA					14,214	72,239	122	7,628	3,462	3,903	4,396	12,960	7,436	30,453	1,879	0

Total Business/Farm Demographics

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Number of Each Type of Business in Each Tract									
State	County	Census Tract/BNA	MSA	CRA Inc Lvl	Min. %	Farms	Businesses	Mining	Construc-tion	Manufac-turing	Transport. Comm./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Businesses
31	185	9896.00		Mid	1	153	116	0	11	10	13	15	18	14	31	4	0
31	185	9897.00		Mid	3	15	121	0	17	7	5	9	21	5	56	1	0
31	185	9898.00		Mid	6	26	377	0	22	21	17	17	83	49	150	18	0
31	185	9899.00		Mid	1	93	122	0	10	10	7	14	22	14	41	4	0
Tract Income Level:		Low				0	0	0	0	0	0	0	0	0	0	0	0
		Moderate				0	0	0	0	0	0	0	0	0	0	0	0
		Middle				287	736	0	60	48	42	55	144	82	278	27	0
		Upper				0	0	0	0	0	0	0	0	0	0	0	0
		Unclassified				0	0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:		Less than 10%				287	736	0	60	48	42	55	144	82	278	27	0
		10% to < 20%				0	0	0	0	0	0	0	0	0	0	0	0
		20% to < 50%				0	0	0	0	0	0	0	0	0	0	0	0
		50% to < 80%				0	0	0	0	0	0	0	0	0	0	0	0
		80% or more				0	0	0	0	0	0	0	0	0	0	0	0
COUNTY: 185	York County					287	736	0	60	48	42	55	144	82	278	27	0
STATE: 31	NEBRASKA					14,214	72,239	122	7,628	3,462	3,903	4,396	12,960	7,436	30,453	1,879	0

2000 Census demographics

Small Business/Farm Performance

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Market Penetration				Number of Each Type of Small Business in Each Tract									
St	Cnty	Tract/ BNA	MSA	CRA I/L	Min. %	Small Farms	Small Businesses	Small Farms	%	Small Businesses	%	Mining	Construction	Manufacturing	Transp. Com./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Business
31	059	9916.00		Mid	3	68	71	0	0.0	0	0.0	0	13	3	6	1	9	8	31	0	0
31	059	9917.00		Mid	2	110	175	0	0.0	4	2.2	0	16	12	7	20	23	19	78	0	0
Tract Income Level:	Low					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	Moderate					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	Middle					178	246	0	0.0	4	1.6	0	29	15	13	21	32	27	109	0	0
	Upper					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	Unclassified					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:	Less than 10%					178	246	0	0.0	4	1.6	0	29	15	13	21	32	27	109	0	[illegible]
	10% to < 20%					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	20% to < 50%					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	50% to < 80%					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
	80% or more					0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
COUNTY: 059	Fillmore County					178	246	0	0.0	4	1.6	0	29	15	13	21	32	27	109	0	0
STATE: 31	NEBRASKA					13,862	53,750					88	6,606	2,310	2,523	2,354	9,123	5,471	25,275	0	0

Excludes businesses/farms with unknown revenue in small business/farm totals
2000 Census demographics

Small Business/Farm Performance

BY TRACT GROUP - YORK STATE BANK

Census Tract Identification						Tract Results		Market Penetration				Number of Each Type of Small Business in Each Tract									
St	Cnty	Tract/ BNA	MSA	CRA I/L	Min. %	Small Farms	Small Businesses	Small Farms	%	Small Businesses	%	Mining	Construction	Manufacturing	Transp. Com./Util.	Wholesale	Retail	Finance	Service	Public Admin.	Other Business
31	185	9896.00		Mid	1	153	89	1	0.6	1	1.1	0	11	5	10	9	13	12	29	0	0
31	185	9897.00		Mid	3	15	93	0	0.0	3	3.2	0	15	4	4	3	17	4	46	0	0
31	185	9898.00		Mid	6	21	264	0	0.0	3	1.1	0	19	10	10	8	52	34	131	0	0
31	185	9899.00		Mid	1	90	96	0	0.0	0	0.0	0	10	8	4	6	18	12	38	0	0
Tract Income Level:			Low			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
			Moderate			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
			Middle			279	542	1	0.3	7	1.2	0	55	27	28	26	100	62	244	0	[illegible]
			Upper			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	[illegible]
			Unclassified			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
Tract Minority Level:			Less than 10%			279	542	1	0.3	7	1.2	0	55	27	28	26	100	62	244	0	0
			10% to < 20%			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
			20% to < 50%			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
			50% to < 80%			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
			80% or more			0	0	0	0.0	0	0.0	0	0	0	0	0	0	0	0	0	0
COUNTY: 185 York County						279	542	1	0.3	7	1.2	0	55	27	28	26	100	62	244	0	0
STATE: 31 NEBRASKA						13,862	53,750					88	6,606	2,310	2,523	2,354	9,123	5,471	25,275	0	0

Excludes businesses/farms with unknown revenue in small business/farm totals
2000 Census demographics

Section 6: Loan to Deposit Ratios

	Mar-24	Jun-24	Sep-24	Dec-24
Loans	$ 133,570,000.00	$ 134,084,000.00	$ 138,830,000.00	$ 133,123,000.00
Deposits	$ 160,939,000.00	$ 156,126,000.00	$ 153,655,000.00	$ 160,250,000.00
Ratio	82.99%	85.88%	90.35%	83.07%

Section 7: Public Comments

York State Bank
Member FDIC

Public Comments

Per 12 C.F.R. Part 25.43 (a)(1) the Public File must include all written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

York State Bank does not have any written comments from the public for the current year or the prior two calendar years.

NEBRASKA LAWYERS
TRUST ACCOUNT
FOUNDATION

The Roman L. Hruska Law Center
635 South 14th Street, Lincoln NE 68508
P.O. Box 95103, Lincoln NE 68509
Phone: (402) 475-1042 Fax: (402) 475-7106
www.nltaf.org doris@nebarfnd.org

December 12, 2024

Mr. Mark Way
700 N. Lincoln Ave
York, NE 68467

Dear Mr. Mark Way,

The Nebraska Lawyers Trust Account Foundation (NLTAF) would like to present you with a Public Service Statement for your CRA file. The participation of York State Bank in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

York State Bank's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTAF website www.nltaf.org for additional information about the IOLTA program.

Cordially,

Elizabeth A. Stobel

Elizabeth A. Stobel
NLTAF President
December 2024

NEBRASKA LAWYERS
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The Roman L. Hruska Law Center
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www.nltaf.org doris@nebarfnd.org

INTEREST ON LAWYERS TRUST ACCOUNTS PUBLIC SERVICE STATEMENT

York State Bank participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTAF). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTAF are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total $7,943,500. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are over 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the banking industry working together to help Nebraska's poor. York State Bank's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Elizabeth A. Stobel

Elizabeth A. Stobel
NLTAF President
December 2024

		Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation				
COUNTY NAME	STATE NAME	POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED	STATE CODE	COUNTY CODE	TRACT CODE
WIBAUX	MT						X	30	109	0001.00
ANTELOPE	NE			X	X	X	X	31	003	9796.00
ANTELOPE	NE			X	X	X	X	31	003	9797.00
ANTELOPE	NE			X	X	X	X	31	003	9798.00
ARTHUR	NE				X		X	31	005	9583.00
BANNER	NE			X		X		31	007	9540.00
BOONE	NE			X	X	X	X	31	011	9601.00
BOX BUTTE	NE				X		X	31	013	9511.00
BOX BUTTE	NE				X		X	31	013	9513.00
BOYD	NE			X	X	X	X	31	015	9758.00
BROWN	NE			X	X	X	X	31	017	9750.00
BURT	NE			X	X	X	X	31	021	9632.00
BURT	NE			X	X	X	X	31	021	9633.00
BURT	NE			X	X	X	X	31	021	9634.00
CEDAR	NE				X		X	31	027	9771.00
CEDAR	NE				X		X	31	027	9772.00
CHASE	NE				X		X	31	029	9619.00
CHERRY	NE			X	X	X	X	31	031	9558.00
CHERRY	NE			X	X	X	X	31	031	9559.00
CHEYENNE	NE				X		X	31	033	9548.00
CHEYENNE	NE				X		X	31	033	9549.00
CHEYENNE	NE				X		X	31	033	9550.00
CLAY	NE				X		X	31	035	9621.00
CLAY	NE				X		X	31	035	9622.00
CUMING	NE			X		X		31	039	9727.00
CUMING	NE			X		X		31	039	9728.00
CUMING	NE			X		X		31	039	9729.00
DAWES	NE				X		X	31	045	9506.00
DAWES	NE				X		X	31	045	9507.00
DEUEL	NE				X		X	31	049	9554.00

		Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation				
COUNTY NAME	STATE NAME	POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED	STATE CODE	COUNTY CODE	TRACT CODE
DUNDY	NE			X	X	X	X	31	057	9623.00
FILLMORE	NE			X	X	X	X	31	059	0916.00
FRANKLIN	NE			X	X	X	X	31	061	9646.00
FRONTIER	NE			X	X	X	X	31	063	9611.00
FURNAS	NE				X		X	31	065	9639.00
GARFIELD	NE				X		X	31	071	9732.00
GRANT	NE			X	X	X	X	31	075	9563.00
GREELEY	NE				X		X	31	077	9709.00
HARLAN	NE				X		X	31	083	9642.00
HAYES	NE			X	X	X	X	31	085	9615.00
HITCHCOCK	NE				X		X	31	087	9627.00
HOLT	NE				X		X	31	089	9740.00
HOLT	NE				X		X	31	089	9741.00
HOLT	NE				X		X	31	089	9742.00
HOLT	NE				X		X	31	089	9743.00
HOOKER	NE				X		X	31	091	9567.00
JEFFERSON	NE			X		X		31	095	9636.00
JEFFERSON	NE			X		X		31	095	9637.00
JOHNSON	NE				X		X	31	097	9675.00
KEYA PAHA	NE	X		X	X	X	X	31	103	9754.00
KIMBALL	NE				X		X	31	105	9545.00
KNOX	NE				X		X	31	107	9762.00
KNOX	NE				X		X	31	107	9763.00
KNOX	NE				X		X	31	107	9764.00
LOUP	NE			X	X	X	X	31	115	9728.00
MORRILL	NE				X		X	31	123	9525.00
NANCE	NE				X		X	31	125	9661.00
NEMAHA	NE				X		X	31	127	9681.00
NEMAHA	NE				X		X	31	127	9682.00
NUCKOLLS	NE			X	X	X	X	31	129	9600.00

		Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	Previous Year Designation				
COUNTY NAME	STATE NAME	POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL	DISTRESSED	UNDER-SERVED	STATE CODE	COUNTY CODE	TRACT CODE
NUCKOLLS	NE			X	X	X	X	31	129	9601.00
PAWNEE	NE			X	X	X	X	31	133	9678.00
PERKINS	NE			X	X	X	X	31	135	9593.00
POLK	NE				X		X	31	143	9600.00
POLK	NE				X		X	31	143	9601.00
RED WILLOW	NE				X		X	31	145	9631.00
RED WILLOW	NE				X		X	31	145	9632.00
RICHARDSON	NE			X	X	X	X	31	147	9645.00
RICHARDSON	NE			X	X	X	X	31	147	9685.00
ROCK	NE			X	X	X	X	31	149	9746.00
SHERIDAN	NE			X	X	X	X	31	161	9517.00
SHERMAN	NE				X		X	31	163	9701.00
THAYER	NE			X	X	X	X	31	169	9631.00
THAYER	NE			X	X	X	X	31	169	9632.00
THOMAS	NE			X	X	X	X	31	171	9571.00
THURSTON	NE				X		X	31	173	9401.00
THURSTON	NE				X			31	173	9402.00
VALLEY	NE				X		X	31	175	9713.00
VALLEY	NE				X		X	31	175	9714.00
WEBSTER	NE				X		X	31	181	9650.00
WHEELER	NE				X		X	31	183	9736.00
NYE	NV		X			X		32	023	9601.00
NYE	NV		X			X		32	023	9604.08
NYE	NV		X			X		32	023	9604.09
NYE	NV		X			X		32	023	9604.12
PERSHING	NV				X		X	32	027	9601.00
WHITE PINE	NV				X		X	32	033	9702.00
CATRON	NM				X		X	35	003	9764.02
CHAVES	NM					X		35	005	0003.01
CHAVES	NM					X		35	005	0003.02