

Community Reinvestment Act Assessment Areas

Given the assessment area guidelines, the Board of Directors of Liberty National Bank, NA has designated the following communities as the bank's assessment area:

The Board of Directors delineates assessment areas based on various factors, including the bank's size, condition, lending expertise, and competition. This delineation does not reflect illegal discrimination, nor does it exclude low or moderate-income geographies.

The areas set forth in the following geographies are the "community" served by Liberty National Bank for the purposes of CRA:

1. The banking market will consist of the census tracts comprising the metropolitan statistical area (MSA) for Sioux City, Iowa (includes Woodbury County). Census tracts:

1.00	6.00	12.00	19.00	33.02
2.01	7.00	13.00	20.00	35.00
2.02	8.00	14.00	21.01	36.00
3.00	9.00	15.00	21.02	
4.00	10.00	18.01	32.00	
5.00	11.00	18.02	33.01	

*excludes 31.00

2. All of Plymouth County, IA including census tract numbers 9701.00, 9702.00, 9703.00, 9704.00, 9705.00 & 9706.00, which includes the City of Le Mars, IA.

3. All of Union County, South Dakota census tract numbers.

4. In Lincoln County, South Dakota census tracts:

101.03	101.12	103.00
101.07	101.13	
101.09	101.14	
101.10	101.15	
101.11	101.16	

*excludes 104.00 & 102.00

5. In Minnehaha County, South Dakota, including the City of Sioux Falls, census tracts:

1.00	4.06	7.02	11.08	15.01	18.05	104.02	105.02
2.01	4.07	9	11.09	15.02	18.06	104.03	106.00
2.02	4.08	10.01	11.10	16.00	19.01	104.04	
3.00	5	10.02	11.11	17.00	19.02	104.05	
4.01	6	11.05	11.12	18.01	103.00	104.06	
4.05	7.01	11.07	12	18.04	104.01	105.01	

*excludes 101.01, 101.02 & 102.00

6. All census tract numbers 4502.00, 4505.01, 4505.02, 4508.00, 4510.00 & 4511.00 in Dickinson County, Iowa.

7. All of Clay County, IA including census tract numbers 801.00, 802.00, 803.01, 803.02 & 804.00, which includes the City of Spencer, IA.

8. Census tracts comprising the metropolitan statistical area (MSA) for Des Moines, IA, including all of Polk County, IA census tract numbers:

1.01	10.00	40.01	101.01	104.10	110.27	116.00
1.02	11.00	41.00	101.02	104.11	110.28	117.02
1.03	12.00	42.00	102.05	105.00	111.11	117.03
2.01	15.00	43.00	102.07	106.01	111.12	117.04
2.02	17.00	44.00	102.07	106.02	111.13	
3.00	18.00	45.01	102.08	107.02	111.14	
4.00	19.00	45.02	102.09	107.03	112.01	
5.00	21.00	46.02	102.11	107.07	112.03	
6.00	26.00	46.03	102.12	107.08	112.05	
7.01	27.00	47.01	102.13	107.09	112.06	
7.02	28.00	47.02	102.14	108.03	113.01	
7.02	29.00	48.00	102.15	108.04	113.02	
7.04	30.01	49.00	102.16	108.05	113.03	
8.01	30.02	50.00	104.04	108.06	113.04	
8.02	31.00	51.01	104.06	110.01	113.05	
8.03	32.00	51.02	104.07	110.21	114.05	
9.01	39.01	52.00	104.08	110.25	114.06	
9.02	39.02	53.00	104.09	110.26	115.00	

9. In Warren County, IA census tract numbers 201.01, 202.01, 202.02 & 203.

10. In Dallas County, IA census tract numbers:

501	508.12	508.17
502	508.13	508.18
508.03	508.14	509.01
508.05	508.15	509.02
508.07	508.16	

11. In addition, to the areas listed in 1-10, the secondary banking market will comprise a tri-state area more commonly known as "Siouxland" and consists of communities within a 25-mile radius of Sioux City in the State of Iowa and bordering States of Nebraska and South Dakota. This secondary banking market extends up the I-29 corridor from Sioux City, Iowa to Sioux Falls, South Dakota.