



PUBLIC DISCLOSURE

May 15, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Nebraska Bank
RSSD# 576952

330 North Spruce
Valley, Nebraska 68064

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

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

First Nebraska Bank (the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for Home Mortgage Disclosure Act (HMDA) and CRA reporters for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge credit demand within the bank's AAs. The aggregate data for HMDA reporters was also used as a direct comparator for assessing the bank's home mortgage lending performance since the bank is a HMDA reporter as well.

Income level of census tract designations for six of the bank's seven assessment areas changed due to the release of 2016-2020 American Community Survey data. Based on the noted changes, performance for the evaluation of 2021 HMDA lending was compared to demographic data from the 2011-2015 American Community Survey, while 2022 small business and small farm lending was compared to the most recent 2016-2020 American Community Survey data.

Lending performance was assessed within the bank's seven AAs. The Omaha Metropolitan and Central Nebraska Nonmetropolitan AAs were assessed using a full-scope review. The Lincoln Metropolitan, Sioux City Metropolitan, Arcadia, Northeast Nebraska, and Nebraska City AAs were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 19-quarter average NLTD ratio;

- The universe of 330 HMDA loans reported from January 1, 2021 to December 31, 2021;
- The universe of 214 small business loans originated from January 1, 2022 through December 31, 2022; and,
- A statistical sample of 102 small farm loans selected from a universe of 205 loans originated between January 1, 2022 and December 31, 2022.

For this evaluation, similar weighting was applied to the Omaha Metropolitan and Central Nebraska AAs when determining the overall institution rating given the bank's lending and deposit volume in each market. In terms of products, more weight was placed on home mortgage lending in this analysis, followed secondarily by small business and lastly by small farm lending based on the numbers of originations for each respective loan product.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Valley Bank Shares, Inc.
- The bank has total assets of \$368.9 million as of December 31, 2022.
- In addition to its main office in Valley, the bank has ten additional offices located in the Nebraska towns of Arcadia, Columbus, Stanton, Brainard, Bennet, Nebraska City, Decatur, Weeping Water, Elkhorn, and Emerson. The bank also operates a loan production office (LPO) in Norfolk, Nebraska.
- All bank offices offer at least one full-service automated teller machine (ATM), while the Columbus, Nebraska City, Valley, and Elkhorn branches, as well as the Norfolk LPO, offer two or more full-service ATMs.
- As shown in Table 1, the bank's primary business focus is commercial, agricultural, and residential real estate lending, of which the latter is not fully captured in the table below, as the majority of home mortgage loans originated by the bank are sold on the secondary market.

Table 1

Composition of Loan Portfolio as of December 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	32,292	14.1
Farmland	36,420	15.9
1- to 4-Family Residential Real Estate	43,410	18.9
Multifamily Residential Real Estate	3,051	1.3
Nonfarm Nonresidential Real Estate	30,586	13.3
Agricultural	45,062	19.6
Commercial and Industrial	35,521	15.5
Consumer	3,033	1.3
Other	316	0.1
Gross Loans	229,691	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its November 5, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Omaha Metropolitan and Central Nebraska AAs (full-scope reviews), and a brief discussion of performance in the Lincoln Metropolitan, Sioux City Metropolitan, Arcadia, Northeast Nebraska, and Nebraska City AAs (limited-scope reviews).

The bank’s overall lending test performance is Satisfactory. The bank’s performance under each of the performance criterion, including the loan-to-deposit ratio, lending inside the bank’s seven AAs, the distribution of lending by tract income level, and the distribution of lending by borrower income level or size of business and farm, was reasonable. Equal weighting was applied to the Central Nebraska and Omaha Metropolitan AAs based on similar lending volume in each respective area. More consideration was given to the number of loan originations than the dollar amount, as this is more representative of the number of individuals and entities served.

Two community contacts recently conducted as part of the CRA evaluations of other financial institutions with offices in the bank’s full scope AAs were reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. One community member represented an economic development organization serving Omaha and a broader

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

statewide area; the second community member represented a local housing organization that primarily served a town in one of the bank’s nonmetropolitan AAs.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and geographic proximity to the bank’s branch locations.

The bank’s NLTD ratio is reasonable. The bank’s NLTD ratio averaged 71.4 percent over the most recent 19-quarters ending December 31, 2022, and was below the ratios of five similarly situated financial institutions, with ratios ranging from 82.4 percent to 92.5 percent. A review of financial data revealed that three of the five comparator institutions utilized brokered deposits to supplement lending activity, which would result in higher NLTD ratios. The bank also originates a significant volume of home mortgage loans that are sold on the secondary market, which is not reflected in the NLTD ratio. When taking these factors into consideration, the banks NLTD ratio is reasonable.

Table 2

Comparative NLTD Ratios March 31, 2018 – December 31, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			19 Quarter Average
First Nebraska Bank	Valley, Nebraska	368,894	71.4
Similarly Situated Institutions			
Columbus Bank & Trust Company	Columbus, Nebraska	200,202	91.1
Cattle Bank & Trust Company	Seward, Nebraska	373,139	85.6
F&M Bank	West Point, Nebraska	365,524	82.4
Charter West Bank	West Point, Nebraska	415,343	85.5
Arbor Bank	Nebraska City, Nebraska	531,826	92.5

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority of loans, by number and dollar, inside the AAs. The percentage for home mortgage, small business, and small farm loans inside the bank’s seven AAs reflects its overall responsiveness to area credit needs.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Purchase - Conventional	73	78.5	14,615	75.9	20	21.5	4,631	24.1
Home Purchase – FHA	5	83.3	610	77.5	1	16.7	177	22.5
Home Purchase – VA	2	100.0	491	100.0	0	0.0	0	0.0
Home Improvement	1	100.0	40	100.0	0	0.0	0	0.0
Multi-Family Housing	3	60.0	248	21.9	2	40.0	882	78.1
Other Purpose Closed-End	5	62.5	812	68.8	3	37.5	368	31.2
Refinancing	158	73.5	29,277	70.2	57	26.5	12,439	29.8
Total HMDA related	247	74.8	46,093	71.4	83	25.2	18,497	28.6
Small Business	164	76.6	19,867	82.9	50	23.4	4,084	17.1
Small Farm	83	81.4	10,953	83.3	19	18.6	2,195	16.7
Total Loans	494	76.5	76,913	75.6	152	23.5	24,776	24.4
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. Performance in the Omaha Metropolitan AA and Central Nebraska AA was reasonable.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. Performance in the Omaha Metropolitan AA and Central Nebraska AA was reasonable.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

**OMAHA METROPOLITAN ASSESSMENT AREA METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OMAHA METROPOLITAN AA

The bank's Omaha Metropolitan AA consists of Cass, Douglas, and Sarpy Counties in their entirety, which comprise three of the eight counties that form the Omaha-Council Bluffs Nebraska-Iowa multistate Metropolitan Statistical Area (MSA). Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- The AA delineation remains unchanged since the prior CRA evaluation. The 2022 AA consists of 216 tracts, including 16 low, 53 moderate-, 79 middle-, and 68 upper-income census tracts.
- The AA composition by tract income level since the prior evaluation through year-end 2021 was comprised of 205 census tracts, including 28 low-, 43 moderate-, 78 middle-, and 56 upper-income census tracts.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank ranked 29th of 51 FDIC-insured depository institutions operating from 230 locations in the AA, with a total deposit market share of 0.3 percent.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member served as the executive director of an economic development organization that served the AA, as well as the broader statewide area of Nebraska.

Table 4

Population Change			
Assessment Area: Omaha Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Omaha Metropolitan	732,207	801,728	9.5
Cass County, NE	25,360	26,598	4.9
Douglas County, NE	537,655	584,526	8.7
Sarpy County, NE	169,192	190,604	12.7
Omaha-Council Bluffs, NE-IA MSA	895,919	967,604	8.0
Nebraska	1,869,365	1,961,504	4.9

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

- Based on 2020 Census data, the three-county AA contained 40.9 percent of the population in Nebraska and outpaced population growth in both the Omaha-Council Bluffs multistate MSA and the entire state of Nebraska.
- Douglas County includes the majority of AA residents with 72.9 percent of the total population.
- A community contact discussed the gradual annual increase in Omaha’s population and the area’s aging population, although there is a current push to attract younger individuals to live and work in the city.

Table 5

Median Family Income Change			
Assessment Area: Omaha Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Omaha Metropolitan	\$81,746	\$88,413	8.2
Cass County, NE	\$84,927	\$87,091	2.5
Douglas County, NE	\$77,891	\$87,064	11.8
Sarpy County, NE	\$89,201	\$98,449	10.4
Omaha-Council Bluffs, NE-IA MSA	\$80,449	\$87,733	9.1
Nebraska	\$73,448	\$80,125	9.1
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Income growth in Douglas and Sarpy Counties from 2015 to 2020 was similar and significantly above the growth level in Cass County; however, growth in the AA slightly lagged identical figures for the Omaha-Council Bluffs multistate MSA and the state of Nebraska, at 9.1 percent.
- The portion of AA families living below the poverty level in 2020, at 6.1 percent, was identical to the Omaha-Council Bluffs multistate MSA and slightly lower than the state of Nebraska figure of 6.6 percent. Poverty level statistics in the AA ranged from 3.8 percent in Cass County to 7.0 percent in Douglas County.

Table 6

Housing Cost Burden						
Assessment Area: Omaha Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Omaha Metropolitan	76.1	31.0	40.1	68.3	35.2	17.4
Cass County, NE	74.0	8.5	35.3	67.6	27.4	18.0
Douglas County, NE	76.1	30.5	41.5	67.9	36.0	18.4
Sarpy County, NE	75.8	34.8	34.7	70.2	34.6	14.6
Omaha-Council Bluffs, NE-IA MSA	74.6	28.6	39.5	64.7	32.0	17.0
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

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

- The housing affordability ratio² in the AA was similar to the ratio for the state of Nebraska, at 37.3 percent and 38.4 percent, respectively. Housing affordability ratios were also similar in the three AA counties, ranging from a high of 39.3 percent in Sarpy County to a low of 37.0 percent in Douglas County.
- The median age of housing stock in the AA’s LMI census tracts, at 61 years, may suggest some structural deterioration and increased demand for home improvement loans. The median age of AA housing stock in the AA’s remaining tracts was 50 years in middle- and 30 years in upper-income census tracts.
- The AA’s median gross rent of \$974 was higher than the respective figures for the Omaha-Council Bluffs multistate MSA and the state Nebraska, at \$951 and \$857.

Table 7

Unemployment Rates					
Assessment Area: Omaha Metropolitan					
Area	2017	2018	2019	2020	2021
Omaha Metropolitan	3.1	3.1	3.2	4.7	2.9
Cass County, NE	3.2	3.1	3.4	4.3	2.7
Douglas County, NE	3.2	3.2	3.3	5.0	3.0
Sarpy County, NE	2.8	2.8	2.9	4.0	2.4
Omaha-Council Bluffs, NE-IA MSA	3.1	3.0	3.1	4.7	3.0
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The unemployment rates in 2021 have all trended lower than the rates noted prior to the onset of the COVID-19 pandemic in 2020, except for the Omaha-Council Bluffs multistate MSA during 2018, when both figures were 3.0 percent.

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- Major employers in the Omaha area include Offutt Airforce Base, CHI Health Center, Nebraska Medicine, Methodist Health System, Fiserv, and Mutual of Omaha.
- A community contact noted that the overall state of the economy in Omaha is strong and stable, although some of the obstacles facing the city are infrastructure, quality business attraction, and talent retention for the workforce.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN OMAHA METROPOLITAN AA

The bank's performance in the Omaha Metropolitan AA is reasonable, with more weight attributed to home mortgage lending based on higher loan volume. Home improvement, multifamily, and small farm loans were not evaluated based on lending levels too low to conduct meaningful analyses. The review in this AA consisted of an evaluation of 98 home mortgage loans and 45 small business loans.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage and small business lending was reasonable for both products.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's lending in low-income census tracts was comparable to aggregate lending data by number and dollar volume and below the demographic figure. Lending in moderate-income census tracts was below both aggregate figures and below the demographic figure.

Overall, the bank's lending in LMI census tracts was below the respective aggregate lending data and demographic figures. However, the bank's three branches in this AA are a considerable distance from large concentrations of LMI census tracts in the urban core of Omaha. The Elkhorn branch is over six miles away from two relatively isolated moderate-income tracts in Douglas County, while the Weeping Water branch is located in Cass County, which is entirely comprised of middle-income tracts. Furthermore, the urban core of Omaha is home to a significant number of financial institutions with the capability to more aptly serve the AA's concentration of LMI tracts based on geographic proximity.

A community contact described the banking industry in Douglas County as vibrant and crowded, lending further support to the competitive financial environment in the area. In light of these factors, the bank's performance is considered reasonable. The aforementioned context also applies to the bank's home purchase and home refinance lending analyses in the sections that follow.

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending, although these deficiencies did not impact the overall conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. The bank's home purchase lending in the AA's low-income census tracts was comparable to aggregate lending data by number, above by dollar volume, and comparable to the demographic figure. Lending in the moderate-income tracts was below both aggregate lending figures and the demographic figure.

Consistent with total home mortgage lending, home purchase lending in moderate-income tracts was below the aggregate lending data and demographic data. As previously noted, performance in this AA was impacted by the formidable distance of the bank's three branches from Omaha's urban core, where the large concentration of contiguous LMI tracts is located, and better served by financial institutions operating in and around this area.

A review of the dispersion for home purchase lending revealed significant gaps and lapses in lending, although the overall conclusion was not impacted.

Home Refinance Loans

The geographic distribution of home refinance loans is reasonable. The bank's home refinance lending in the AA's low-income census tracts was comparable to aggregate lending data by number, above by dollar volume, and below the demographic figure. Lending in the moderate-income tracts was below the aggregate lending figures and the demographic figure.

As noted previously, performance is considered reasonable considering the distance of bank branches to area LMI tracts and the high level of competition in the Omaha market, where the bulk of LMI tracts are located.

A review of loan dispersion for home refinance lending revealed conspicuous gaps and lapses in lending, although the overall conclusion was not impacted.

Table 8

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Omaha Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	5.4	4.9	407	5.1	2.7	5.5
Moderate	3	8.1	15.8	373	4.6	10.5	17.4
Middle	22	59.5	37.8	4,601	57.2	35.2	41.1
Upper	10	27.0	41.4	2,663	33.1	51.6	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	8,044	100.0	100.0	100.0
Refinance Loans							
Low	1	1.7	1.9	394	3.3	1.1	5.5
Moderate	3	5.0	11.1	236	2.0	6.9	17.4
Middle	36	60.0	37.7	6,826	56.5	33.8	41.1
Upper	20	33.3	49.4	4,632	38.3	58.2	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	12,088	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	3.0	0	0.0	2.2	5.5
Moderate	0	0.0	12.3	0	0.0	10.0	17.4
Middle	0	0.0	37.3	0	0.0	34.2	41.1
Upper	0	0.0	47.3	0	0.0	53.7	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	24.9	0	0.0	18.5	12.3
Moderate	0	0.0	31.0	0	0.0	16.0	21.9
Middle	0	0.0	32.8	0	0.0	42.4	48.9
Upper	0	0.0	11.4	0	0.0	23.0	17.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	3	3.1	3.3	801	3.9	2.8	5.5
Moderate	6	6.1	13.3	609	3.0	9.0	17.4
Middle	59	60.2	37.7	11,919	57.8	34.9	41.1
Upper	30	30.6	45.7	7,295	35.4	53.3	36.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	98	100.0	100.0	20,624	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank had no originations in the AA's low-income tracts and originated two loans in area moderate-income tracts. The performance in area LMI tracts was below the percentage of businesses located in these tracts. While the bank's lending in LMI tracts was below each respective figure, performance is considered reasonable when considering the distance of the three bank offices to the AA's majority of LMI census tracts, as well as the high level of competition among financial institutions in Omaha.

A review of loan dispersion for small business lending revealed conspicuous gaps and lapses, although the overall conclusion was not impacted.

Table 9

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Omaha Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	3.1
Moderate	2	4.4	820	11.2	19.4
Middle	30	66.7	4,889	66.6	40.0
Upper	13	28.9	1,634	22.2	37.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	45	100.0	7,344	100.0	100.0

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

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

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage and small business lending was reasonable for both products.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

Home Purchase Loans

The borrower distribution of home purchase lending is reasonable. The bank's lending to low-income borrowers was comparable to aggregate lending data by number, below by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. The bank's lending to low-income borrowers was above aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

Table 10

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Omaha Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	2	5.4	7.5	133	1.7	4.3	20.4
Moderate	7	18.9	20.1	789	9.8	15.6	17.5
Middle	6	16.2	20.4	1,355	16.8	19.8	20.9
Upper	16	43.2	28.6	4,527	56.3	37.9	41.2
Unknown	6	16.2	23.5	1,240	15.4	22.4	0.0
Total	37	100.0	100.0	8,044	100.0	100.0	100.0
Refinance Loans							
Low	6	10.0	6.3	394	3.3	3.4	20.4
Moderate	12	20.0	17.0	1,385	11.5	11.9	17.5
Middle	11	18.3	20.3	2,156	17.8	17.7	20.9
Upper	24	40.0	35.0	6,634	54.9	43.9	41.2
Unknown	7	11.7	21.4	1,519	12.6	23.2	0.0
Total	60	100.0	100.0	12,088	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	6.5	0	0.0	3.9	20.4
Moderate	0	0.0	16.9	0	0.0	11.9	17.5
Middle	0	0.0	24.0	0	0.0	21.8	20.9
Upper	0	0.0	47.0	0	0.0	53.9	41.2
Unknown	0	0.0	5.6	0	0.0	8.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	8	8.2	6.8	527	2.6	3.8	20.4
Moderate	19	19.4	18.1	2,174	10.5	13.6	17.5
Middle	17	17.3	20.4	3,511	17.0	18.6	20.9
Upper	41	41.8	32.7	11,653	56.5	41.2	41.2
Unknown	13	13.3	22.0	2,759	13.4	22.8	0.0
Total	98	100.0	100.0	20,624	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1 million (MM) or less was comparable to the demographic figure. However, the three-year average distribution by aggregate lenders in the AA was 49.3 percent for lending to businesses with revenues of \$1MM or less. Furthermore, 15.6 percent of the bank’s small business lending did not have gross annual revenue figures. When factoring out bank loans with unknown revenues, the bank’s distribution is significantly improved and reasonable.

Table 11

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Omaha Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	28	62.2	4,417	60.1	90.1
Over \$1 Million	10	22.2	2,566	34.9	9.1
Revenue Unknown	7	15.6	360	4.9	0.8
Total	45	100.0	7,344	100.0	100.0
By Loan Size					
\$100,000 or Less	21	46.7	694	9.4	
\$100,001 - \$250,000	15	33.3	2,744	37.4	
\$250,001 - \$1 Million	9	20.0	3,906	53.2	
Total	45	100.0	7,344	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	13	46.4	438	9.9	
\$100,001 - \$250,000	10	35.7	1,906	43.2	
\$250,001 - \$1 Million	5	17.9	2,073	46.9	
Total	28	100.0	4,417	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

**LINCOLN METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LINCOLN METROPOLITAN
AA**

The bank's delineated AA is comprised of Lancaster County in its entirety, which is one of two counties that combine to form the Lincoln, Nebraska MSA. Refer to Appendix A for a map of the AA and Appendix C for demographic and lending data.

- The AA delineation remains unchanged since the prior CRA evaluation. Based on 2020 Census data, the 2022 AA is comprised of 81 census tracts, including six low-, 17 moderate-, 26 middle-, 27 upper-, and five unknown-income tracts.
- The AA composition by tract income level since the prior evaluation through year-end 2021 was comprised of 74 census tracts, including 5 low-, 21 moderate-, 21 middle-, 22 upper-, and 5 unknown-income census tracts.
- The AA's composition of families by income level includes 19.3 percent low-, 18.7 percent moderate-, 22.2 percent middle-, and 39.8 upper-income families.
- The bank operates one full-service branch with an onsite ATM in the town of Bennet, Nebraska, which is located approximately 17 miles southeast of Lincoln.
- According to the June 30, 2022 FDIC Market Share Report, the bank ranked 24th out of 29 FDIC-insured depository institutions operating from 121 offices in the AA with a deposit market share of 0.2 percent.
- According to the 2020 Census data, the AA population is 322,608.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN LINCOLN
METROPOLITAN AA**

The lending performance in the AA is below overall lending performance for the institution; however, it does not change the rating for the institution.

**SIOUX CITY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN SIOUX CITY
METROPOLITAN AA**

The bank's delineated AA is comprised of Dakota and Dixon Counties in their entirety, which are two of the five counties that combine to form the Sioux City Iowa-Nebraska-South Dakota multistate MSA. Refer to Appendix A for a map of the AA and Appendix C for demographic and lending data.

- The AA delineation remains unchanged since the prior performance evaluation, and the 2022 AA is comprised of seven middle-income tracts based on 2020 Census data.
- The AA composition by tract income level since the prior evaluation through year-end 2021 was comprised of six census tracts, including one moderate-, four middle-, and one upper-income census tracts.
- The AA's composition of families by income level includes 19.6 percent low-, 18.0 percent moderate-, 24.5 percent middle-, and 38.0 upper-income families.
- The bank operates one full-service branch with an onsite ATM in the town of Emerson, Nebraska, with portions of the town crossing the boundaries of Dakota, Dixon, and Thurston Counties, although the branch is located entirely in Dixon County.
- According to the June 30, 2022 FDIC Market Share Report, the bank ranked 7th out of 8 FDIC-insured depository institutions operating from 15 offices in the AA with a deposit market share of 4.8 percent.
- According to the 2020 ACS, the AA population is 27,188.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN SIOUX CITY
METROPOLITAN AA**

The geographic distribution of lending for the Sioux City Metropolitan AA was not evaluated in 2022, as the area was comprised exclusively of middle-income tracts during that year and would not render meaningful analyses.

The lending performance in the AA is consistent with overall lending performance for the institution.

**CENTRAL NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN CENTRAL NEBRASKA AA

The bank's Central Nebraska AA consists of Butler, Madison, Platte, and Stanton Counties in their entirety. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- The Central Nebraska delineated AA remains unchanged since the prior evaluation. Based on 2020 Census data, the 2022 AA is comprised of 22 census tracts, including 2 moderate-, 16 middle-, and 4 upper-income census tracts.
- The AA composition by tract income level since the prior evaluation through year-end 2021 was comprised of 21 census tracts, including 2 moderate-, 15 middle-, and 4 upper-income census tracts.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank ranked 10th of 22 FDIC-insured depository institutions operating from 65 locations in the AA, with a total deposit market share of 3.6 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member served as the executive director of a local housing organization.

Table 12

Population Change			
Assessment Area: Central Nebraska			
Area	2015 Population	2020 Population	Percent Change
Central Nebraska	82,090	84,092	2.4
Butler County, NE	8,256	8,369	1.4
Madison County, NE	35,111	35,585	1.4
Platte County, NE	32,642	34,296	5.1
Stanton County, NE	6,081	5,842	(3.9)
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The largest population center in the AA is Norfolk, Nebraska, located in the northeast corner of Madison County where the bank operates an LPO. Census data estimates for 2021 noted a population of 24,967 residents in Norfolk.

Table 13

Median Family Income Change			
Assessment Area: Central Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Nebraska	\$69,797	\$75,251	7.8
Butler County, NE	\$69,479	\$79,865	14.9
Madison County, NE	\$67,293	\$70,228	4.4
Platte County, NE	\$73,662	\$76,959	4.5
Stanton County, NE	\$66,300	\$78,916	19.0
NonMSA Nebraska	\$67,146	\$71,424	6.4
Nebraska	\$73,448	\$80,125	9.1

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

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

- The median family income (MFI) growth in the AA slightly outpaced the figure for NonMSA Nebraska (rural areas statewide) but was lower than the figure for the state of Nebraska.
- The distribution of LMI families in the AA, at 35.2 percent, was comparable to figures for rural areas statewide and the state of Nebraska, at 37.5 percent and 37.2 percent, respectively.
- The percentage of AA families living below the poverty level in 2020 was 6.8 percent, which is comparable to respective statistics for rural areas statewide and the state of Nebraska, at 7.1 percent and 6.6 percent.

Table 14

Housing Cost Burden						
Assessment Area: Central Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Nebraska	59.0	15.9	28.3	52.2	18.7	13.4
Butler County, NE	53.3	8.0	23.9	49.4	15.2	11.8
Madison County, NE	63.5	16.7	32.0	50.8	20.7	13.8
Platte County, NE	53.6	15.9	24.7	55.3	17.5	13.5
Stanton County, NE	55.6	15.5	22.8	46.6	20.5	13.0
NonMSA Nebraska	61.2	15.0	30.6	53.1	18.7	14.8
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

Cost Burden is housing cost that equals 30 percent or more of household income.

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

- According to 2020 Census data, the median housing value in the AA was \$153,066, which was higher than the figure for rural areas statewide, at \$126,095, and below the state of Nebraska figure of \$164,000.
- The median age of AA housing stock in 2020 was 57 years, which is higher than rural areas statewide and the state of Nebraska, at 51 years and 47 years, respectively.
- Median gross rent in the AA was \$726, which falls between figures for rural areas statewide and the state of Nebraska, at \$713 and \$857, respectively.
- A community contact discussed the high demand for LMI housing in the area and a shortage of homes available for sale.

Table 15

Unemployment Rates					
Assessment Area: Central Nebraska					
Area	2017	2018	2019	2020	2021
Central Nebraska	2.8	2.6	2.8	3.6	2.3
Butler County, NE	2.8	2.4	2.6	3.3	2.2
Madison County, NE	2.7	2.6	2.8	3.7	2.4
Platte County, NE	2.9	2.7	2.9	3.6	2.1
Stanton County, NE	2.8	2.5	2.6	3.2	2.1
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment figures in 2021 have all trended below the rates from 2017 through 2019, while 2020 noted a spike in unemployment at the onset of the pandemic.
- Several of the major employers in the area include Tyson Fresh Meats, Inc. (1,470 employees), Faith Regional Medical Services (1,390), Northeast Community College (772), and Norfolk Public Schools (756).

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN CENTRAL NEBRASKA AA

The bank’s performance in the Central Nebraska AA is reasonable. Home improvement and multifamily loans were not reviewed in this AA based on lending levels too low to conduct meaningful analyses.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage and small farm lending is reasonable, and the distribution of small business lending is poor, although more weight was placed on cumulative performance

of home mortgage and small farm lending, which supported the overall rating. The review in this AA consisted of an evaluation of 73 home mortgage loans, 47 small business loans, and 30 small farm loans.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's lending in moderate-income census tracts was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure. The rating for home mortgage lending was bolstered by two "other purpose closed/exempt loans", which are not included in this evaluation based on low lending volume.

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending, although the overall conclusion was not impacted. The gaps and lapses were primarily noted in Madison County, where the bank recently opened an LPO on September 15, 2020 in the town of Norfolk. This was several months prior the collection of the bank's 2021 HMDA data subject to this evaluation. Accordingly, the bank did not have sufficient time to firmly establish a foothold in the Madison County and Norfolk areas, specifically during 2021.

Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. The bank had no home purchase loan originations in the AA's moderate-income census tracts. However, the bank has had very limited time to firmly establish a presence in Norfolk, where the two moderate-income tracts in the AA are located. Furthermore, the bank does not currently operate a full-service branch in Norfolk, and its nearest full-service branch is in nearby Stanton, which is approximately 13 miles away. In addition to this context, the LPO competes with 11 other financial institutions that operate 20 branches in Norfolk based on the FDIC Summary of Deposits data from June 30, 2022.

A review of the dispersion for home purchase lending revealed significant gaps and lapses in lending, although this did not impact the overall conclusion.

Home Refinance Loans

The geographic distribution of home refinance loans is reasonable. Lending in the two moderate-income tracts was below both aggregate lending figures and the demographic figure.

As noted previously, performance is considered reasonable based on the bank's limited time in this market when an LPO was established during the latter part of 2020. A review of loan dispersion for home refinance lending revealed conspicuous gaps and lapses in lending, although the overall conclusion was not impacted.

Table 16

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.5	0	0.0	4.0	5.2
Middle	14	70.0	65.5	2,732	69.2	61.5	70.4
Upper	6	30.0	29.1	1,216	30.8	34.5	24.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	3,948	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.1	3.9	116	1.4	2.8	5.2
Middle	35	72.9	65.0	5,436	66.0	61.2	70.4
Upper	12	25.0	31.1	2,689	32.6	36.0	24.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	8,241	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.9	0	0.0	5.0	5.2
Middle	1	100.0	69.0	40	100.0	71.4	70.4
Upper	0	0.0	24.1	0	0.0	23.6	24.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	40	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.1	0	0.0	11.9	22.4
Middle	0	0.0	85.7	0	0.0	65.8	36.9
Upper	0	0.0	7.1	0	0.0	22.3	40.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	4.1	4.8	196	1.6	3.6	5.2
Middle	52	71.2	65.2	8,448	67.3	61.5	70.4
Upper	18	24.7	30.0	3,905	31.1	34.9	24.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	12,549	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Note Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.							

Small Business Lending

The geographic distribution of small business lending is poor. The bank had no loan originations in the AA’s moderate-income tracts, although Dun & Bradstreet (D&B) data noted the presence of 429 businesses in the two moderate-income census tracts during 2022. As previously noted, the bank opened an LPO in one of the two contiguous moderate-income tracts in 2020, which would allow sufficient time to develop a market presence in this area.

A review of loan dispersion noted conspicuous gaps and lapses in lending that include moderate-income tracts, which supports the overall rating for this product.

Table 17

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Central Nebraska					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	11.2
Middle	30	63.8	3,042	58.7	73.0
Upper	17	36.2	2,138	41.3	15.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0.0
Total	47	100.0	5,180	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. There were no originated farm loans in the AA’s moderate-income tracts, although 2022 D&B data indicates there are only 10 farms located in the two moderate-income census tracts. Moreover, a review of the three-year average aggregate data for small farm loans noted a very small percentage of loans originated in moderate-income census tracts of .2 percent of all loan originations. When taking these factors into consideration, the bank’s performance is reasonable.

A review of loan dispersion revealed conspicuous gaps and lapses in lending, although the this did not impact the overall rating.

Table 18

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Central Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	1.6
Middle	17	56.7	1,657	44.4	65.6
Upper	13	43.3	2,078	55.6	32.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	30	100.0	3,736	100.0	100.0

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

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

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The distribution was reasonable for the three loan products subject to this review.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s lending to low-income borrowers was comparable to aggregate lending data by number and dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

Home Purchase Loans

The borrower distribution of home purchase lending is reasonable. The bank had no loan originations to low-income borrowers in 2021. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and above the demographic figure.

Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. The bank’s lending to low-income borrowers was comparable to aggregate lending data by number and dollar

volume, and below the demographic figure. Lending to moderate-income borrowers was below aggregate lending data by number and dollar volume and below the demographic figure.

Table 19

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Central Nebraska							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		\$%
Home Purchase Loans							
Low	0	0.0	3.7	0	0.0	2.1	17.3
Moderate	6	30.0	24.5	896	22.7	18.6	16.9
Middle	4	20.0	21.1	617	15.6	20.3	24.8
Upper	10	50.0	26.6	2,435	61.7	35.7	41.0
Unknown	0	0.0	24.1	0	0.0	23.3	0.0
Total	20	100.0	100.0	3,948	100.0	100.0	100.0
Refinance Loans							
Low	4	8.3	5.7	307	3.7	3.0	17.3
Moderate	5	10.4	20.2	737	8.9	14.5	16.9
Middle	14	29.2	23.9	1,927	23.4	21.1	24.8
Upper	24	50.0	38.2	5,134	62.3	48.3	41.0
Unknown	1	2.1	11.9	136	1.7	13.1	0.0
Total	48	100.0	100.0	8,241	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.6	0	0.0	4.5	17.3
Moderate	0	0.0	24.1	0	0.0	19.1	16.9
Middle	0	0.0	13.8	0	0.0	11.8	24.8
Upper	1	100.0	44.8	40	100.0	55.1	41.0
Unknown	0	0.0	8.6	0	0.0	9.4	0.0
Total	1	100.0	100.0	40	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	4	5.5	4.8	307	2.4	2.5	17.3
Moderate	12	16.4	22.0	1,713	13.7	16.6	16.9
Middle	21	28.8	22.3	2,784	22.2	20.5	24.8
Upper	35	47.9	32.5	7,609	60.6	41.4	41.0
Unknown	1	1.4	18.5	136	1.1	19.0	0.0
Total	73	100.0	100.0	12,549	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p> <p>Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>							

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s distribution of lending by number is below the demographic figure. However, a review of the three-year average aggregate CRA data notes that 54.8 percent of the loans originated by CRA reporters were to small businesses with revenues of \$1MM or less. A review of the data in Table 20 indicates 14.9 percent of the bank’s loan originations had unknown revenues. Factoring out the loans with unknown revenues results in a distribution that is improved and reasonable.

Table 20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	28	59.6	2,102	40.6	89.2
Over \$1 Million	12	25.5	2,274	43.9	9.1
Revenue Unknown	7	14.9	804	15.5	1.7
Total	47	100.0	5,180	100.0	100.0
By Loan Size					
\$100,000 or Less	30	63.8	1,194	23.1	
\$100,001 - \$250,000	11	23.4	1,733	33.5	
\$250,001 - \$1 Million	6	12.8	2,253	43.5	
Total	47	100.0	5,180	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	21	75.0	778	37.0	
\$100,001 - \$250,000	6	21.4	974	46.3	
\$250,001 - \$1 Million	1	3.6	350	16.7	
Total	28	100.0	2,102	100.0	

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

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

Small Farm Lending

The borrower distribution of small farm lending is reasonable. Bank performance is comparable to the demographic figure by number of originations. Moreover, the three-year average distribution by aggregate lenders in the AA noted a distribution of 72.9 percent of lending to farms with revenues of \$1MM or less. As noted in Table 21, 10.0 percent of the bank’s small farm lending had unknown revenue figures. When factoring out bank loans with unknown revenues, the bank’s distribution is improved.

Table 21

Distribution of 2022 Small Farm Lending By Revenue Size of Farms Assessment Area: Central Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	24	80.0	2,796	74.8	99.1
Over \$1 Million	3	10.0	850	22.8	0.9
Revenue Unknown	3	10.0	90	2.4	0.0
Total	30	100.0	3,736	100.0	100.0
By Loan Size					
\$100,000 or Less	16	53.3	530	14.2	
\$100,001 - \$250,000	10	33.3	1,756	47.0	
\$250,001 - \$500,000	4	13.3	1,450	38.8	
Total	30	100.0	3,736	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	13	54.2	440	15.7	
\$100,001 - \$250,000	9	37.5	1,556	55.7	
\$250,001 - \$500,000	2	8.3	800	28.6	
Total	24	100.0	2,796	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

**ARCADIA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ARCADIA AA

The bank's delineated AA is comprised of Sherman and Valley Counties in their entirety and three of four census tracts located in the eastern portion of contiguous Custer County. Refer to Appendix A for a map of the AA and Appendix C for demographic and lending data.

- The AA is comprised of six middle-income census tracts and has not changed since the previous performance evaluation.
- The AA's composition of families by income level includes 21.1 percent low-, 21.4 percent moderate-, 21.5 percent middle-, and 36.1 percent upper-income families.
- The bank operates one full-service branch with an onsite ATM in the town of Arcadia, Nebraska, which is located in the southwestern portion of Valley County.
- According to the June 30, 2022 FDIC Market Share Report, the bank ranked 14th out of 15 FDIC-insured depository institutions operating from 22 offices in the AA with a deposit market share of 1.7 percent.
- According to the 2020 ACS, the AA population is 14,796.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN ARCADIA AA

The geographic distribution of lending was not evaluated for the Arcadia AA in 2021 and 2022, as the AA was exclusively comprised of middle-income tracts during both years and would not render meaningful analyses.

The institution's lending performance in the AA is consistent with the institution's lending performance overall.

**NORTHEAST NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NORTHEAST NEBRASKA AA

The bank's delineated AA is comprised of Burt and Thurston Counties in their entirety. Refer to Appendix A for a map of the AA and Appendix C for demographic and lending data.

- The AA delineation has not changed since the previous CRA performance evaluation. Based on 2020 Census data, the AA is comprised of one moderate- and four middle-income census tracts.
- The income designation of census tracts since the prior evaluation to year-end 2021 included two moderate- and three middle-income census tracts.
- The AA's composition of families by income level includes 22.7 percent low-, 19.8 percent moderate-, 22.6 percent middle-, and 35.0 percent upper-income families.
- The bank operates one full-service branch with an onsite ATM in the town of Decatur, Nebraska, which is in the northeastern area of Burt County.
- According to the June 30, 2022 FDIC Market Share Report, the bank ranked 5th out of 5 FDIC-insured depository institutions operating from 9 offices in the AA with a deposit market share of 2.7 percent.
- According to the 2020 ACS, the AA population is 13,495.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NORTHEAST NEBRASKA AA

The institution's lending performance in the AA is consistent with the institution's lending performance overall.

**NEBRASKA CITY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NEBRASKA CITY AA

The bank's delineated AA is comprised of Otoe County in its entirety and one census tract on the west side of Fremont County in the neighboring state of Iowa. Refer to Appendix A for a map of the AA and Appendix C for demographic and lending data.

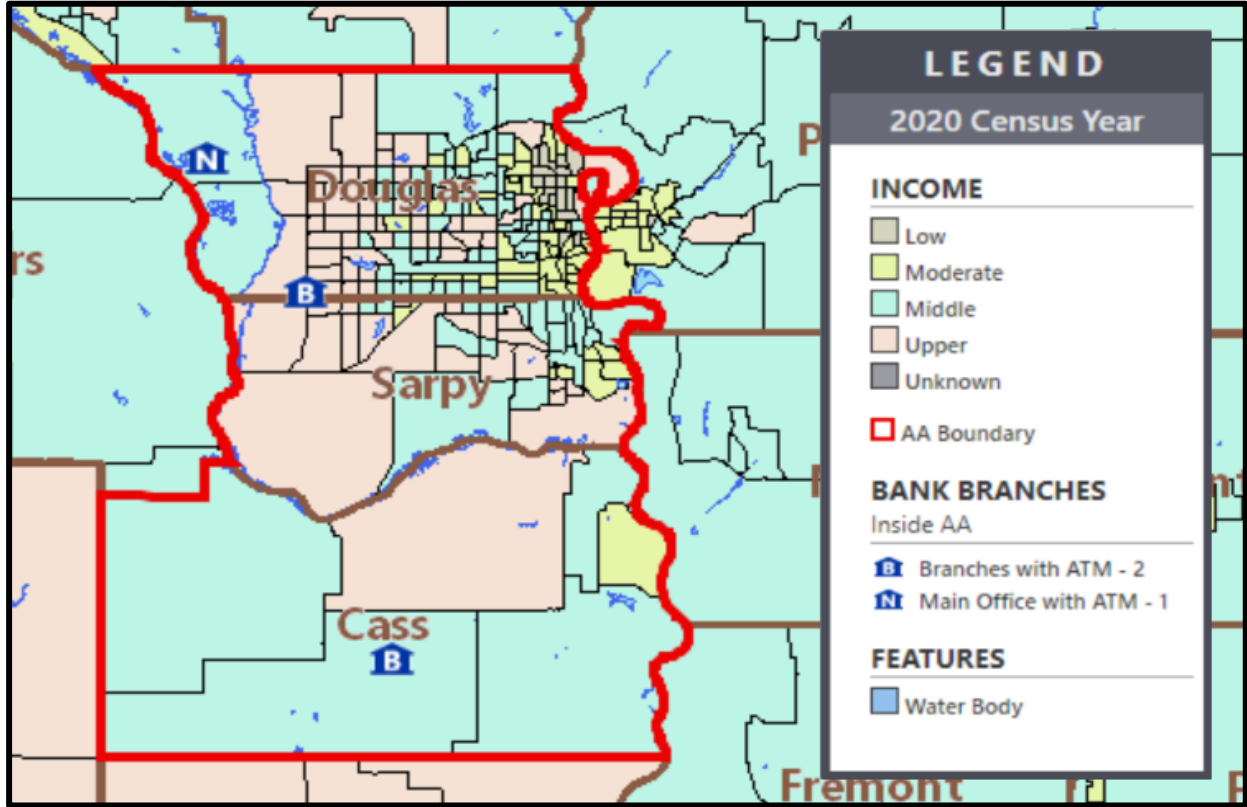
- The AA delineation remains unchanged since the prior performance evaluation, and the 2022 AA is comprised of six census tracts, including three middle- and three upper-income tracts based on 2020 Census data.
- The AA composition by tract income level since the prior evaluation through year-end 2021 was comprised of four middle- and two upper-income census tracts.
- The AA's composition of families by income level includes 17.0 percent low-, 15.7 percent moderate-, 22.5 percent middle-, and 44.8 percent upper-income families.
- The bank operates one full-service branch with two onsite ATMs in the town of Nebraska City, Nebraska, which is located in the eastern part of Otoe County.
- According to the June 30, 2022 FDIC Market Share Report, the bank ranked 12th out of 14 FDIC-insured depository institutions operating from 19 offices in the AA with a deposit market share of 1.7 percent.
- According to the 2020 ACS, the AA population is 17,807.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NEBRASKA CITY AA

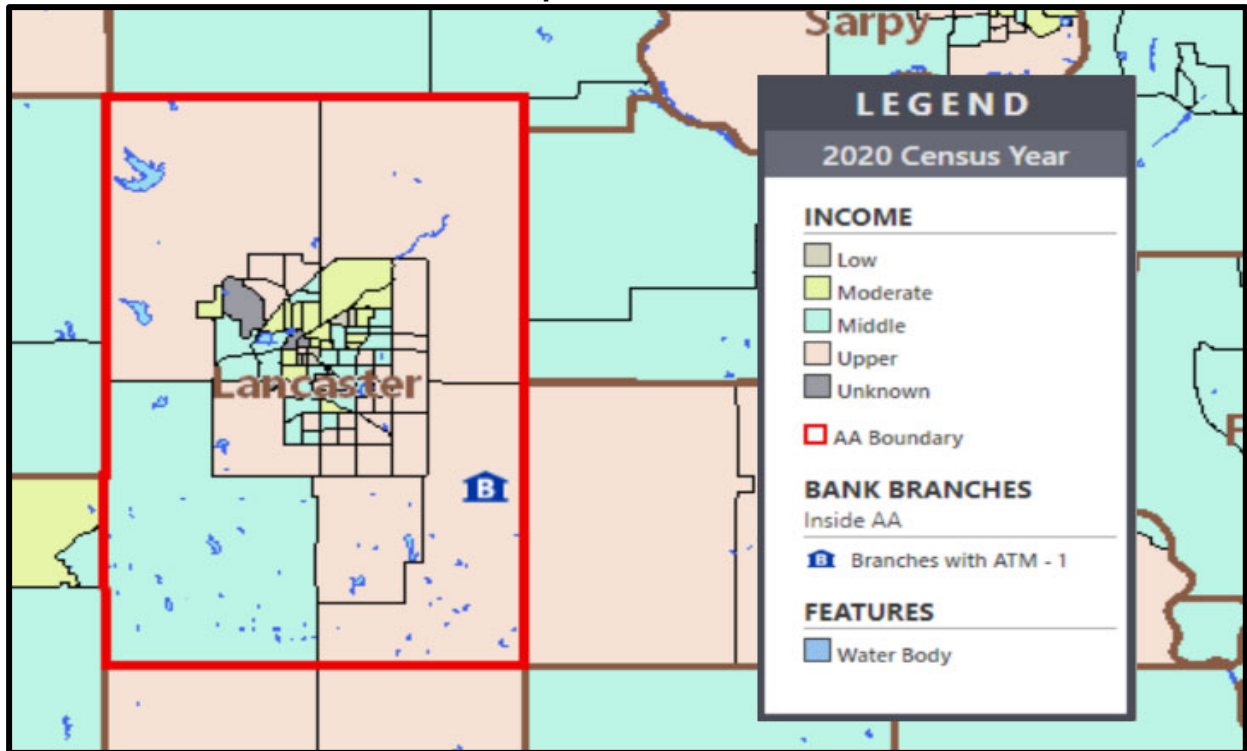
The institution's lending performance in the AA is consistent with the institution's lending performance overall.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

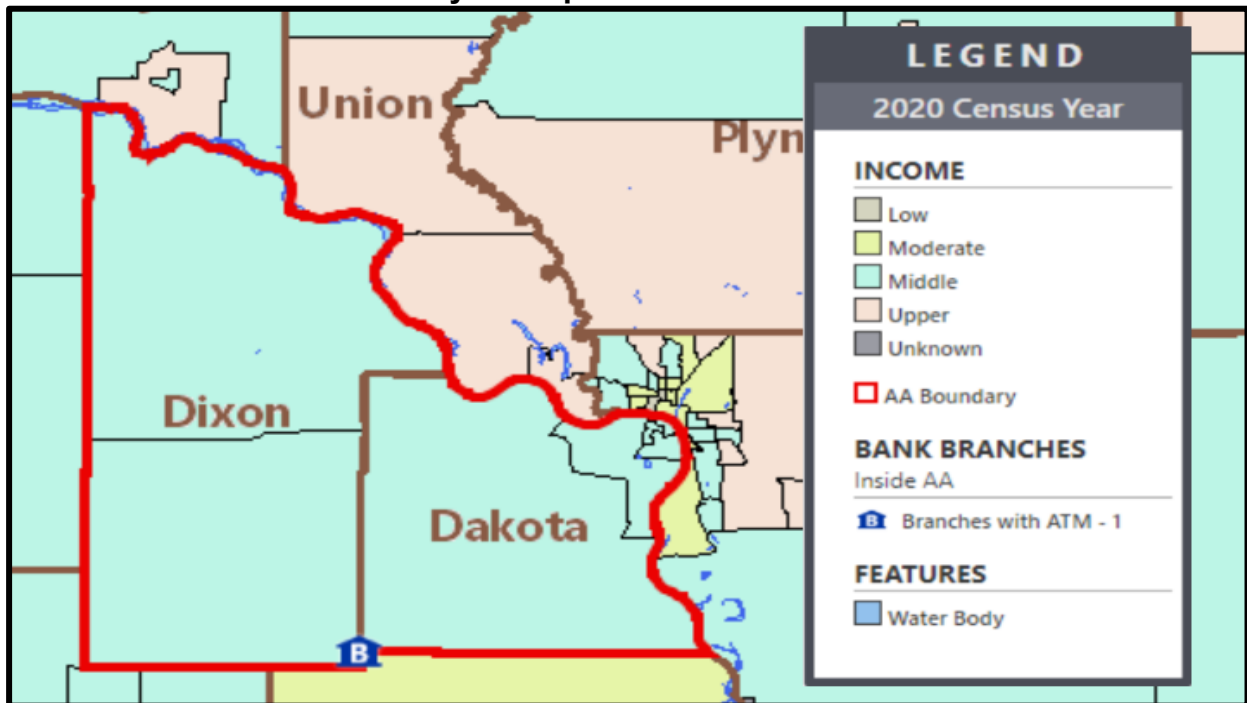
Omaha Metropolitan Assessment Area



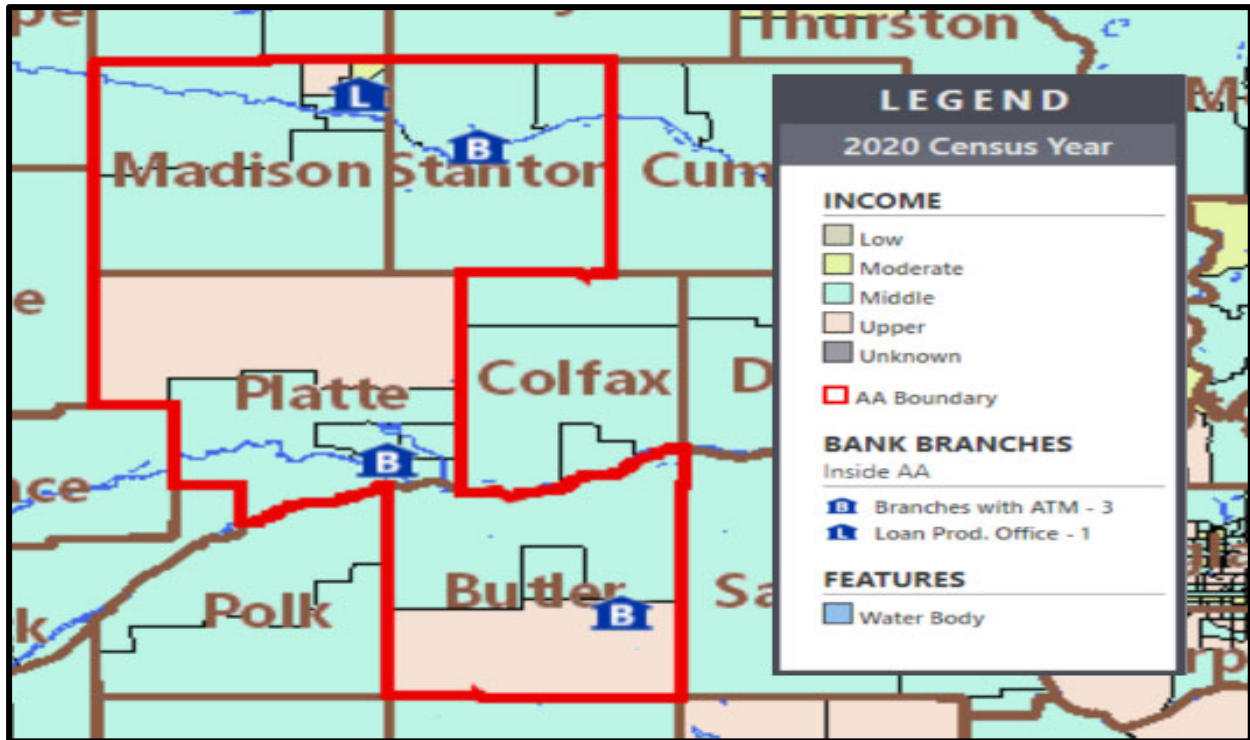
Lincoln Metropolitan Assessment Area



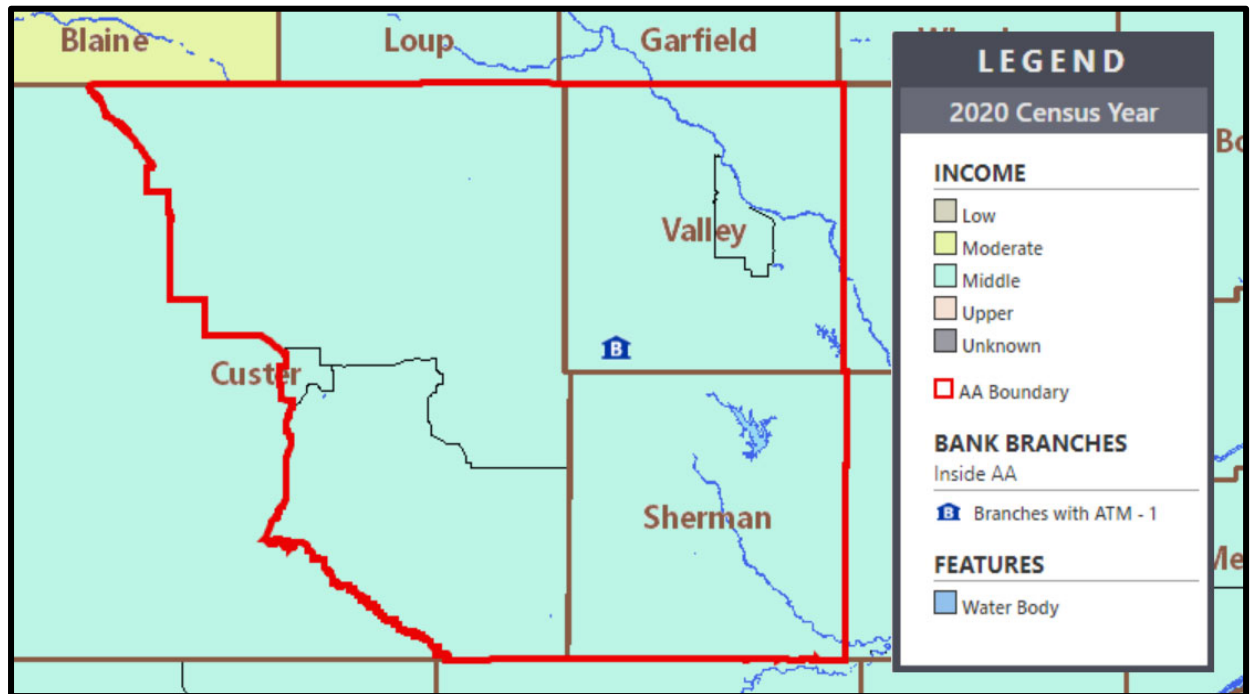
Sioux City Metropolitan Assessment Area



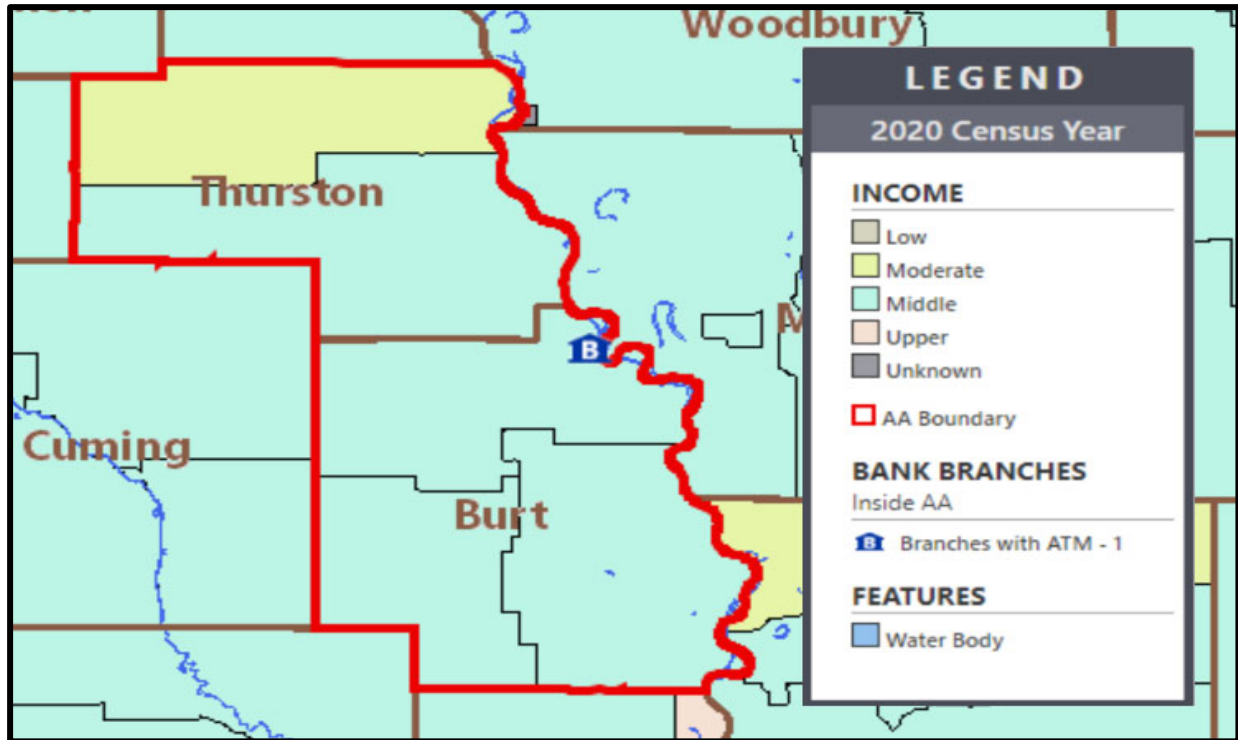
Central Nebraska Assessment Area



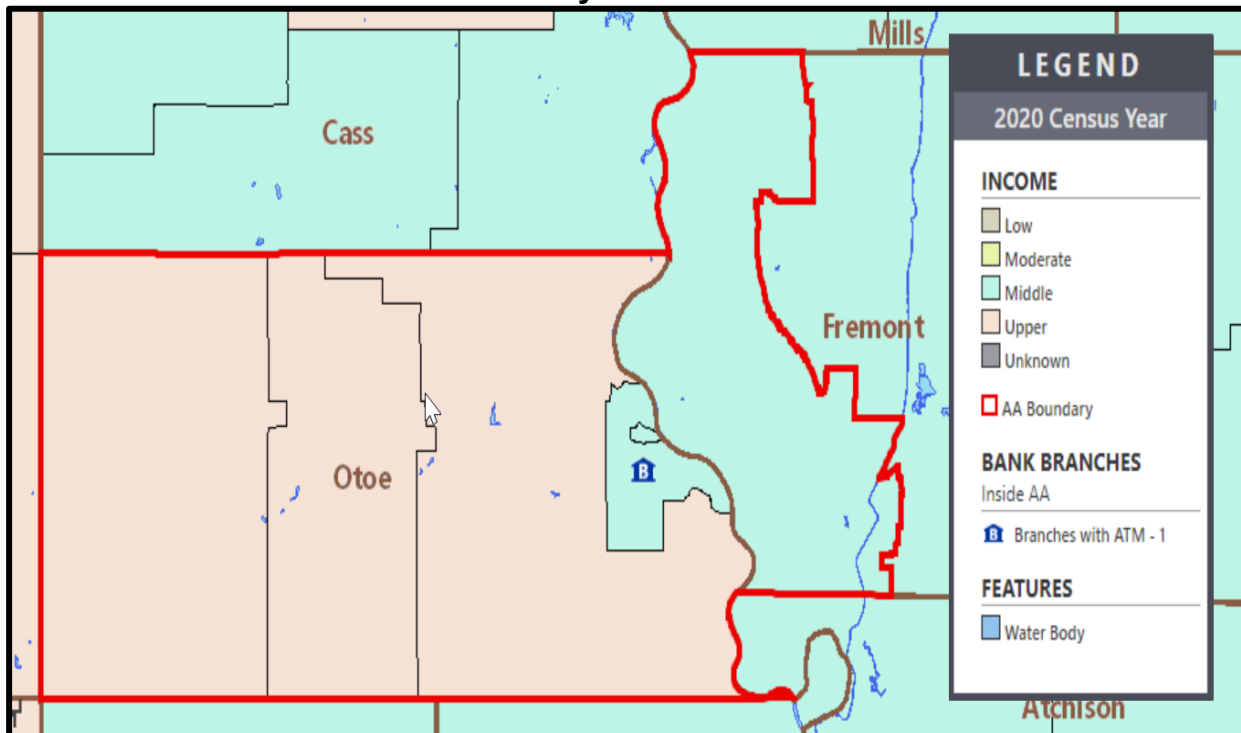
Arcadia Assessment Area



Northeast Nebraska Assessment Area



Nebraska City Assessment Area



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	7.4	8,047	4.2	2,243	27.9	35,920	18.7
Moderate	53	24.5	37,156	19.3	4,575	12.3	34,500	18.0
Middle	79	36.6	74,558	38.8	3,384	4.5	43,176	22.5
Upper	68	31.5	72,326	37.7	1,518	2.1	78,491	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	216	100.0	192,087	100.0	11,720	6.1	192,087	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,050	5,657	2.9	35.2	8,432	52.5	1,961	12.2
Moderate	72,603	31,816	16.6	43.8	34,952	48.1	5,835	8.0
Middle	128,958	78,465	40.9	60.8	42,565	33.0	7,928	6.1
Upper	101,037	76,105	39.6	75.3	20,831	20.6	4,101	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	318,648	192,043	100.0	60.3	106,780	33.5	19,825	6.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,022	3.1	903	3.0	113	3.7	6	2.2
Moderate	6,457	19.4	5,717	19.0	699	23.1	41	15.4
Middle	13,313	40.0	11,963	39.8	1,229	40.7	121	45.3
Upper	12,527	37.6	11,448	38.1	980	32.4	99	37.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33,319	100.0	30,031	100.0	3,021	100.0	267	100.0
Percentage of Total Businesses:				90.1		9.1		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	1.1	6	1.2	0	0.0	0	0.0
Moderate	24	4.6	24	4.7	0	0.0	0	0.0
Middle	233	44.4	231	44.8	1	14.3	1	50.0
Upper	262	49.9	255	49.4	6	85.7	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	525	100.0	516	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.3		1.3		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2

2021 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	13.7	15,286	8.4	5,155	33.7	37,035	20.4
Moderate	43	21.0	34,055	18.7	4,954	14.5	31,916	17.5
Middle	78	38.0	72,046	39.6	4,549	6.3	38,002	20.9
Upper	56	27.3	60,599	33.3	1,362	2.2	75,033	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	205	100.0	181,986	100.0	16,020	8.8	181,986	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,584	9,848	5.5	31.2	16,889	53.5	4,847	15.3
Moderate	63,063	31,232	17.4	49.5	27,056	42.9	4,775	7.6
Middle	124,114	73,951	41.1	59.6	42,254	34.0	7,909	6.4
Upper	82,396	64,871	36.1	78.7	14,179	17.2	3,346	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	301,157	179,902	100.0	59.7	100,378	33.3	20,877	6.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,158	6.5	1,910	6.4	234	7.5	14	5.3
Moderate	5,136	15.5	4,642	15.6	473	15.3	21	7.9
Middle	15,037	45.4	13,227	44.4	1,673	54.0	137	51.7
Upper	10,813	32.6	10,000	33.6	720	23.2	93	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	33,144	100.0	29,779	100.0	3,100	100.0	265	100.0
Percentage of Total Businesses:				89.8		9.4		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	10	1.9	10	1.9	0	0.0	0	0.0
Moderate	21	4.0	21	4.1	0	0.0	0	0.0
Middle	300	57.1	295	57.3	3	42.9	2	66.7
Upper	194	37.0	189	36.7	4	57.1	1	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	525	100.0	515	100.0	7	100.0	3	100.0
Percentage of Total Farms:				98.1		1.3		0.6
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-3

2022 Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,481	16.7
Moderate	2	9.1	1,394	6.7	201	14.4	3,869	18.5
Middle	16	72.7	15,605	74.8	1,008	6.5	4,769	22.8
Upper	4	18.2	3,874	18.6	209	5.4	8,754	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	20,873	100.0	1,418	6.8	20,873	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,081	1,206	5.1	39.1	1,468	47.6	407	13.2
Middle	26,987	18,011	76.3	66.7	6,818	25.3	2,158	8.0
Upper	5,998	4,392	18.6	73.2	1,282	21.4	324	5.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,066	23,609	100.0	65.5	9,568	26.5	2,889	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	429	11.2	377	11.1	50	14.3	2	3.1
Middle	2,790	73.0	2,486	72.9	257	73.6	47	72.3
Upper	605	15.8	547	16.0	42	12.0	16	24.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,824	100.0	3,410	100.0	349	100.0	65	100.0
Percentage of Total Businesses:				89.2		9.1		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	1.6	10	1.6	0	0.0	0	0.0
Middle	418	65.6	414	65.6	4	66.7	0	0.0
Upper	209	32.8	207	32.8	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	637	100.0	631	100.0	6	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-4

2021 Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,774	17.3
Moderate	2	9.5	1,551	7.1	275	17.7	3,673	16.9
Middle	15	71.4	15,203	69.8	1,244	8.2	5,407	24.8
Upper	4	19.0	5,042	23.1	248	4.9	8,942	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	21,796	100.0	1,767	8.1	21,796	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,049	1,197	5.2	39.3	1,592	52.2	260	8.5
Middle	23,911	16,264	70.4	68.0	5,581	23.3	2,066	8.6
Upper	8,331	5,638	24.4	67.7	2,342	28.1	351	4.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	35,291	23,099	100.0	65.5	9,515	27.0	2,677	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	424	11.0	370	10.8	53	14.8	1	1.6
Middle	2,553	66.1	2,271	66.0	232	64.8	50	78.1
Upper	886	22.9	800	23.2	73	20.4	13	20.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,863	100.0	3,441	100.0	358	100.0	64	100.0
Percentage of Total Businesses:				89.1		9.3		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	0.9	6	1.0	0	0.0	0	0.0
Middle	527	82.7	523	82.9	4	66.7	0	0.0
Upper	104	16.3	102	16.2	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	637	100.0	631	100.0	6	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Lincoln Metropolitan Assessment Area
Table C-1

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Lincoln Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	
Home Purchase Loans							
Low	1	11.1	1.9	112	6.0	1.3	1.6
Moderate	1	11.1	20.2	203	10.9	14.3	19.5
Middle	5	55.6	36.7	748	40.0	32.4	38.5
Upper	2	22.2	41.0	806	43.1	51.9	40.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1,869	100.0	100.0	100.0
Refinance Loans							
Low	1	4.5	1.2	116	2.6	0.9	1.6
Moderate	2	9.1	14.1	255	5.7	9.1	19.5
Middle	4	18.2	35.2	847	18.8	29.2	38.5
Upper	15	68.2	49.4	3,293	73.0	60.7	40.2
Unknown	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	4,511	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.6	0	0.0	1.0	1.6
Moderate	0	0.0	16.6	0	0.0	10.2	19.5
Middle	0	0.0	35.2	0	0.0	33.0	38.5
Upper	0	0.0	46.6	0	0.0	55.8	40.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	0	0.0	37.8	0	0.0	17.5	20.0
Moderate	0	0.0	35.2	0	0.0	31.6	36.3
Middle	0	0.0	16.1	0	0.0	11.4	25.2
Upper	0	0.0	7.8	0	0.0	38.6	16.7
Unknown	0	0.0	3.1	0	0.0	0.9	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	2	6.5	1.9	228	3.6	2.0	1.6
Moderate	3	9.7	16.9	458	7.2	12.7	19.5
Middle	9	29.0	35.7	1,595	25.0	29.6	38.5
Upper	17	54.8	45.4	4,099	64.2	55.5	40.2
Unknown	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	6,380	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-2

Distribution of 2022 Small Business Lending By Income Level of Geography						
Assessment Area: Lincoln Metropolitan						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	#%	\$(000)	\$%		
Low	1	4.3	150	3.2	4.8	
Moderate	0	0.0	0	0.0	18.7	
Middle	8	34.8	1,483	31.8	34.2	
Upper	14	60.9	3,036	65.0	39.7	
Unknown	0	0.0	0	0.0	2.6	
Tract-Unk	0	0.0	0	0.0		
Total	23	100.0	4,669	100.0	100.0	

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

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

Table C-3

Distribution of 2022 Small Farm Lending By Income Level of Geography						
Assessment Area: Lincoln Metropolitan						
Geographic Income Level	Bank Loans				Total Farms %	
	#	#%	\$(000)	\$%		
Low	0	0.0	0	0.0	2.3	
Moderate	0	0.0	0	0.0	6.4	
Middle	0	0.0	0	0.0	28.7	
Upper	4	100.0	413	100.0	62.6	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	4	100.0	413	100.0	100.0	

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

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

Table C-4

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Lincoln Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	8.2	0	0.0	5.2	21.3
Moderate	1	11.1	21.9	112	6.0	17.7	17.1
Middle	3	33.3	21.7	713	38.1	21.7	21.2
Upper	5	55.6	27.0	1,044	55.9	35.8	40.5
Unknown	0	0.0	21.1	0	0.0	19.7	0.0
Total	9	100.0	100.0	1,869	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	7.8	0	0.0	4.5	21.3
Moderate	3	13.6	19.1	577	12.8	13.8	17.1
Middle	6	27.3	23.4	1,175	26.0	21.4	21.2
Upper	11	50.0	32.7	2,498	55.4	41.9	40.5
Unknown	2	9.1	17.1	261	5.8	18.4	0.0
Total	22	100.0	100.0	4,511	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	7.5	0	0.0	5.7	21.3
Moderate	0	0.0	15.4	0	0.0	11.0	17.1
Middle	0	0.0	28.5	0	0.0	20.1	21.2
Upper	0	0.0	42.3	0	0.0	49.7	40.5
Unknown	0	0.0	6.3	0	0.0	13.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	0	0.0	7.9	0	0.0	4.8	21.3
Moderate	4	12.9	20.1	689	10.8	15.6	17.1
Middle	9	29.0	22.6	1,888	29.6	21.4	21.2
Upper	16	51.6	30.5	3,542	55.5	39.1	40.5
Unknown	2	6.5	18.9	261	4.1	19.2	0.0
Total	31	100.0	100.0	6,380	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C-5

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lincoln Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	13	56.5	1,799	38.5	90.6
Over \$1 Million	10	43.5	2,871	61.5	8.1
Revenue Unknown	0	0.0	0	0.0	1.2
Total	23	100.0	4,669	100.0	100.0
By Loan Size					
\$100,000 or Less	10	43.5	319	6.8	
\$100,001 - \$250,000	7	30.4	1,126	24.1	
\$250,001 - \$1 Million	6	26.1	3,223	69.0	
Total	23	100.0	4,669	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	7	53.8	205	11.4	
\$100,001 - \$250,000	4	30.8	666	37.0	
\$250,001 - \$1 Million	2	15.4	928	51.6	
Total	13	100.0	1,799	100.0	
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>					

Table C-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lincoln Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	4	100.0	413	100.0	98.3
Over \$1 Million	0	0.0	0	0.0	1.7
Revenue Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	413	100.0	100.0
By Loan Size					
\$100,000 or Less	3	75.0	213	51.6	
\$100,001 - \$250,000	1	25.0	200	48.4	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	413	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	75.0	213	51.6	
\$100,001 - \$250,000	1	25.0	200	48.4	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	413	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-7

2022 Lincoln Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	7.4	3,107	4.1	750	24.1	14,646	19.3
Moderate	17	21.0	15,096	19.9	2,020	13.4	14,247	18.7
Middle	26	32.1	29,008	38.2	1,674	5.8	16,910	22.2
Upper	27	33.3	28,611	37.6	704	2.5	30,233	39.8
Unknown	5	6.2	214	0.3	14	6.5	0	0.0
Total AA	81	100.0	76,036	100.0	5,162	6.8	76,036	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,231	1,706	2.3	15.2	8,506	75.7	1,019	9.1
Moderate	30,828	11,726	15.6	38.0	17,408	56.5	1,694	5.5
Middle	48,297	30,889	41.2	64.0	15,027	31.1	2,381	4.9
Upper	41,458	30,511	40.7	73.6	9,811	23.7	1,136	2.7
Unknown	1,267	105	0.1	8.3	977	77.1	185	14.6
Total AA	133,081	74,937	100.0	56.3	51,729	38.9	6,415	4.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	647	4.8	563	4.6	69	6.2	15	8.9
Moderate	2,542	18.7	2,255	18.3	270	24.4	17	10.1
Middle	4,653	34.2	4,252	34.5	359	32.5	42	25.0
Upper	5,387	39.7	4,947	40.2	355	32.1	85	50.6
Unknown	357	2.6	296	2.4	52	4.7	9	5.4
Total AA	13,586	100.0	12,313	100.0	1,105	100.0	168	100.0
Percentage of Total Businesses:				90.6		8.1		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8	2.3	8	2.4	0	0.0	0	0.0
Moderate	22	6.4	21	6.2	1	16.7	0	0.0
Middle	99	28.7	96	28.3	3	50.0	0	0.0
Upper	216	62.6	214	63.1	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	345	100.0	339	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-8

2021 Lincoln Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.8	2,930	4.2	900	30.7	15,027	21.3
Moderate	21	28.4	17,011	24.1	3,283	19.3	12,043	17.1
Middle	21	28.4	24,396	34.6	1,714	7.0	14,937	21.2
Upper	22	29.7	25,882	36.7	533	2.1	28,542	40.5
Unknown	5	6.8	330	0.5	161	48.8	0	0.0
Total AA	74	100.0	70,549	100.0	6,591	9.3	70,549	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,081	1,128	1.6	12.4	7,161	78.9	792	8.7
Moderate	34,905	13,619	19.5	39.0	18,937	54.3	2,349	6.7
Middle	42,098	26,890	38.5	63.9	13,751	32.7	1,457	3.5
Upper	36,734	28,104	40.2	76.5	7,188	19.6	1,442	3.9
Unknown	955	111	0.2	11.6	778	81.5	66	6.9
Total AA	123,773	69,852	100.0	56.4	47,815	38.6	6,106	4.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	488	3.6	422	3.4	51	4.5	15	9.4
Moderate	3,726	27.5	3,249	26.5	418	37.2	59	37.1
Middle	4,148	30.7	3,798	31.0	321	28.6	29	18.2
Upper	4,948	36.6	4,606	37.6	291	25.9	51	32.1
Unknown	223	1.6	175	1.4	43	3.8	5	3.1
Total AA	13,533	100.0	12,250	100.0	1,124	100.0	159	100.0
Percentage of Total Businesses:				90.5		8.3		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.5	5	1.5	0	0.0	0	0.0
Moderate	31	9.0	29	8.6	1	16.7	1	100.0
Middle	58	16.9	56	16.7	2	33.3	0	0.0
Upper	248	72.3	245	72.9	3	50.0	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	343	100.0	336	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.0		1.7		0.3
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Sioux City Metropolitan Assessment Area
Table C-9**

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Sioux City Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	16.6	0	0.0	13.2	14.3
Middle	1	100.0	71.4	113	100.0	73.6	69.3
Upper	0	0.0	12.0	0	0.0	13.2	16.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	113	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-10

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Sioux City Metropolitan						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	#%	\$(000)	%		
Low	0	0.0	0	0.0	0.0	
Moderate	0	0.0	0	0.0	0.0	
Middle	3	100.0	317	100.0	100.0	
Upper	0	0.0	0	0.0	0.0	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	3	100.0	317	100.0	100.0	

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

Table C-11

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Sioux City Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	100.0	18	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	18	100.0	100.0

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

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

Table C-12

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Sioux City Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	7.3	0	0.0	4.6	24.1
Moderate	1	100.0	25.3	113	100.0	20.4	14.9
Middle	0	0.0	24.2	0	0.0	24.1	26.0
Upper	0	0.0	31.8	0	0.0	38.9	34.9
Unknown	0	0.0	11.5	0	0.0	11.9	0.0
Total	1	100.0	100.0	113	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-13

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Sioux City Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	100.0	317	100.0	88.5
Over \$1 Million	0	0.0	0	0.0	8.7
Revenue Unknown	0	0.0	0	0.0	2.8
Total	3	100.0	317	100.0	100.0
By Loan Size					
\$100,000 or Less	2	66.7	117	36.9	
\$100,001 - \$250,000	1	33.3	200	63.1	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	317	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	66.7	117	36.9	
\$100,001 - \$250,000	1	33.3	200	63.1	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	317	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-14

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Sioux City Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	2	100.0	18	100.0	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	18	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	18	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	18	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	18	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	2	100.0	18	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-15

2022 Sioux City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,318	19.6
Moderate	0	0.0	0	0.0	0	0.0	1,211	18.0
Middle	7	100.0	6,727	100.0	655	9.7	1,645	24.5
Upper	0	0.0	0	0.0	0	0.0	2,553	38.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7	100.0	6,727	100.0	655	9.7	6,727	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	10,578	6,650	100.0	62.9	3,076	29.1	852	8.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,578	6,650	100.0	62.9	3,076	29.1	852	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	966	100.0	855	100.0	84	100.0	27	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	966	100.0	855	100.0	84	100.0	27	100.0
Percentage of Total Businesses:				88.5		8.7		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	156	100.0	156	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	156	100.0	156	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-16

2021 Sioux City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,701	24.1
Moderate	1	16.7	1,614	22.9	556	34.4	1,053	14.9
Middle	4	66.7	4,383	62.1	472	10.8	1,834	26.0
Upper	1	16.7	1,056	15.0	50	4.7	2,465	34.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,053	100.0	1,078	15.3	7,053	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,393	928	14.3	38.8	1,411	59.0	54	2.3
Middle	6,541	4,509	69.3	68.9	1,417	21.7	615	9.4
Upper	1,474	1,074	16.5	72.9	256	17.4	144	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,408	6,511	100.0	62.6	3,084	29.6	813	7.8
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	183	19.1	165	19.5	15	17.9	3	11.1
Middle	626	65.3	550	64.9	55	65.5	21	77.8
Upper	150	15.6	133	15.7	14	16.7	3	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	959	100.0	848	100.0	84	100.0	27	100.0
Percentage of Total Businesses:				88.4	8.8	2.8		
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	0.6	1	0.6	0	0.0	0	0.0
Middle	111	72.1	111	72.1	0	0.0	0	0.0
Upper	42	27.3	42	27.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	154	100.0	154	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0	0.0	0.0		

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

**Arcadia Assessment Area
Table C-17**

Distribution of 2021 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Arcadia							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
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	6	100.0	100.0	916	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	916	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-18

Distribution of 2022 Small Business Lending By Income Level of Geography						
Assessment Area: Arcadia						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	#%	\$(000)	\$%		
Low	0	0.0	0	0.0	0.0	
Moderate	0	0.0	0	0.0	0.0	
Middle	16	100.0	725	100.0	100.0	
Upper	0	0.0	0	0.0	0.0	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	16	100.0	725	100.0	100.0	

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

Table C-19

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Arcadia					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	13	100.0	2,428	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	13	100.0	2,428	100.0	100.0

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

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

Table C-20

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Arcadia							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Low	0	0.0	6.2	0	0.0	3.3	21.0
Moderate	1	16.7	24.4	104	11.4	19.2	19.5
Middle	0	0.0	25.1	0	0.0	22.8	23.7
Upper	3	50.0	30.2	553	60.4	42.8	35.8
Unknown	2	33.3	14.2	259	28.3	11.8	0.0
Total	6	100.0	100.0	916	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-21

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Arcadia					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	14	87.5	594	81.9	89.5
Over \$1 Million	1	6.3	125	17.2	6.5
Revenue Unknown	1	6.3	5	0.7	4.1
Total	16	100.0	725	100.0	100.0
By Loan Size					
\$100,000 or Less	13	81.3	276	38.1	
\$100,001 - \$250,000	3	18.8	448	61.8	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	16	100.0	725	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	12	85.7	271	45.6	
\$100,001 - \$250,000	2	14.3	323	54.4	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	14	100.0	594	100.0	
<p><i>Source: 2022 FFIEC Census Data</i> <i>2022 Dun & Bradstreet Data</i> <i>2016-2020 U.S. Census Bureau: American Community Survey</i></p> <p><i>Note: Percentages may not total 100.0 percent due to rounding.</i></p>					

Table C-22

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Arcadia					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	12	92.3	2,028	83.5	98.0
Over \$1 Million	1	7.7	400	16.5	2.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	13	100.0	2,428	100.0	100.0
By Loan Size					
\$100,000 or Less	6	46.2	248	10.2	
\$100,001 - \$250,000	2	15.4	275	11.3	
\$250,001 - \$500,000	5	38.5	1,905	78.5	
Total	13	100.0	2,428	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	50.0	248	12.2	
\$100,001 - \$250,000	2	16.7	275	13.6	
\$250,001 - \$500,000	4	33.3	1,505	74.2	
Total	12	100.0	2,028	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-23

2022 Arcadia AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	928	21.1
Moderate	0	0.0	0	0.0	0	0.0	940	21.4
Middle	6	100.0	4,402	100.0	384	8.7	945	21.5
Upper	0	0.0	0	0.0	0	0.0	1,589	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	4,402	100.0	384	8.7	4,402	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	8,479	4,911	100.0	57.9	1,921	22.7	1,647	19.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,479	4,911	100.0	57.9	1,921	22.7	1,647	19.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	1,007	100.0	901	100.0	65	100.0	41	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,007	100.0	901	100.0	65	100.0	41	100.0
Percentage of Total Businesses:				89.5		6.5		4.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	346	100.0	339	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	346	100.0	339	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-24

2021 Arcadia AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	944	21.0
Moderate	0	0.0	0	0.0	0	0.0	880	19.5
Middle	6	100.0	4,502	100.0	385	8.6	1,068	23.7
Upper	0	0.0	0	0.0	0	0.0	1,610	35.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	4,502	100.0	385	8.6	4,502	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	8,300	4,962	100.0	59.8	1,836	22.1	1,502	18.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,300	4,962	100.0	59.8	1,836	22.1	1,502	18.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	1,007	100.0	897	100.0	68	100.0	42	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,007	100.0	897	100.0	68	100.0	42	100.0
Percentage of Total Businesses:				89.1		6.8		4.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	346	100.0	339	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	346	100.0	339	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Northeast Nebraska Assessment Area
Table C-25**

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Northeast Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	75.0	26.4	523	95.4	25.7	36.7
Middle	1	25.0	73.6	25	4.6	74.3	63.3
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	548	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table C-26

Distribution of 2022 Small Business Lending By Income Level of Geography Assessment Area: Northeast Nebraska						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	#%	\$(000)	\$%		
Low	0	0.0	0	0.0	0.0	
Moderate	2	33.3	19	15.7	15.2	
Middle	4	66.7	103	85.1	84.8	
Upper	0	0.0	0	0.0	0.0	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	6	100.0	121	100.0	100.0	

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

Table C-27

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Northeast Nebraska					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	11.1	50	5.9	14.2
Middle	8	88.9	798	94.1	85.8
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	9	100.0	848	100.0	100.0

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

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

Table C-28

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Northeast Nebraska							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	
Low	1	33.3	6.2	25	4.7	3.5	22.3
Moderate	1	33.3	19.3	128	24.0	13.4	20.0
Middle	0	0.0	25.2	0	0.0	23.9	23.1
Upper	1	33.3	32.4	380	71.3	42.5	34.6
Unknown	0	0.0	16.8	0	0.0	16.7	0.0
Total	3	100.0	100.0	533	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-29

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	100.0	121	100.0	85.0
Over \$1 Million	0	0.0	0	0.0	9.8
Revenue Unknown	0	0.0	0	0.0	5.2
Total	6	100.0	121	100.0	100.0
By Loan Size					
\$100,000 or Less	6	100.0	121	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	121	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	100.0	121	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	121	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-30

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	8	88.9	836	98.6	97.0
Over \$1 Million	0	0.0	0	0.0	3.0
Revenue Unknown	1	11.1	11	1.3	0.0
Total	9	100.0	848	100.0	100.0
By Loan Size					
\$100,000 or Less	6	66.7	156	18.4	
\$100,001 - \$250,000	2	22.2	350	41.3	
\$250,001 - \$500,000	1	11.1	341	40.2	
Total	9	100.0	848	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	62.5	145	17.3	
\$100,001 - \$250,000	2	25.0	350	41.9	
\$250,001 - \$500,000	1	12.5	341	40.8	
Total	8	100.0	836	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-31

2022 Northeast Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	791	22.7
Moderate	1	20.0	637	18.3	123	19.3	691	19.8
Middle	4	80.0	2,853	81.7	313	11.0	788	22.6
Upper	0	0.0	0	0.0	0	0.0	1,220	35.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,490	100.0	436	12.5	3,490	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	913	440	12.5	48.2	365	40.0	108	11.8
Middle	5,002	3,075	87.5	61.5	1,166	23.3	761	15.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,915	3,515	100.0	59.4	1,531	25.9	869	14.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	93	15.2	74	14.2	14	23.3	5	15.6
Middle	519	84.8	446	85.8	46	76.7	27	84.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	612	100.0	520	100.0	60	100.0	32	100.0
Percentage of Total Businesses:				85.0		9.8		5.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	14.2	27	14.1	1	16.7	0	0.0
Middle	169	85.8	164	85.9	5	83.3	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	197	100.0	191	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-32

2021 Northeast Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	749	22.3
Moderate	2	40.0	1,479	44.1	344	23.3	670	20.0
Middle	3	60.0	1,877	55.9	107	5.7	776	23.1
Upper	0	0.0	0	0.0	0	0.0	1,161	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	3,356	100.0	451	13.4	3,356	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,396	1,288	36.7	53.8	796	33.2	312	13.0
Middle	3,461	2,226	63.3	64.3	575	16.6	660	19.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	5,857	3,514	100.0	60.0	1,371	23.4	972	16.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	242	39.4	193	37.0	35	58.3	14	43.8
Middle	372	60.6	329	63.0	25	41.7	18	56.3
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	614	100.0	522	100.0	60	100.0	32	100.0
Percentage of Total Businesses:				85.0		9.8		5.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	74	37.0	71	36.6	3	50.0	0	0.0
Middle	126	63.0	123	63.4	3	50.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	200	100.0	194	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.0		3.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Nebraska City Assessment Area
Table C-33**

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Nebraska City							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
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	8	80.0	61.8	791	59.2	53.3	64.6
Upper	2	20.0	38.2	545	40.8	46.7	35.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,336	100.0	100.0	100.0
Refinance Loans							
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	18	81.8	56.9	2,763	81.4	52.5	64.6
Upper	4	18.2	43.1	631	18.6	47.5	35.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	3,394	100.0	100.0	100.0
Home Improvement Loans							
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	0	0.0	35.7	0	0.0	18.6	64.6
Upper	0	0.0	64.3	0	0.0	81.4	35.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans							Multi-family Units %
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	2	100.0	87.5	233	100.0	88.5	87.4
Upper	0	0.0	12.5	0	0.0	11.5	12.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	233	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
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	28	82.4	58.8	3,787	76.3	52.8	64.6
Upper	6	17.6	41.2	1,176	23.7	47.2	35.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	4,963	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

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

Table C-34

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Nebraska City					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	22	91.7	1,163	76.9	52.4
Upper	2	8.3	349	23.1	47.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	24	100.0	1,512	100.0	100.0

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

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

Table C-35

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: Nebraska City					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	31.2
Upper	12	100.0	1,719	100.0	68.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,719	100.0	100.0

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

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

Table C-36

Distribution of 2021 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Nebraska City							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	6.9	0	0.0	3.6	16.4
Moderate	1	10.0	19.0	86	6.4	13.0	17.3
Middle	4	40.0	19.0	399	29.9	15.3	25.0
Upper	5	50.0	32.0	851	63.7	45.4	41.3
Unknown	0	0.0	23.2	0	0.0	22.8	0.0
Total	10	100.0	100.0	1,336	100.0	100.0	100.0
Refinance Loans							
Low	1	4.5	3.9	106	3.1	1.9	16.4
Moderate	1	4.5	12.5	130	3.8	8.5	17.3
Middle	3	13.6	19.7	359	10.6	16.4	25.0
Upper	16	72.7	43.8	2,639	77.8	52.2	41.3
Unknown	1	4.5	20.1	160	4.7	21.0	0.0
Total	22	100.0	100.0	3,394	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	16.4
Moderate	0	0.0	0.0	0	0.0	0.0	17.3
Middle	0	0.0	28.6	0	0.0	11.8	25.0
Upper	0	0.0	64.3	0	0.0	57.0	41.3
Unknown	0	0.0	7.1	0	0.0	31.2	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							
Low	1	3.1	5.1	106	2.2	2.6	16.4
Moderate	2	6.3	14.4	216	4.6	10.1	17.3
Middle	7	21.9	19.2	758	16.0	15.8	25.0
Upper	21	65.6	39.6	3,490	73.8	49.3	41.3
Unknown	1	3.1	21.7	160	3.4	22.2	0.0
Total	32	100.0	100.0	4,730	100.0	100.0	100.0
Source: 2021 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Table C-37

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Nebraska City					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	20	83.3	1,087	71.9	92.0
Over \$1 Million	1	4.2	100	6.6	5.9
Revenue Unknown	3	12.5	324	21.4	2.1
Total	24	100.0	1,512	100.0	100.0
By Loan Size					
\$100,000 or Less	21	87.5	789	52.2	
\$100,001 - \$250,000	2	8.3	423	28.0	
\$250,001 - \$1 Million	1	4.2	300	19.8	
Total	24	100.0	1,512	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	18	90.0	664	61.1	
\$100,001 - \$250,000	2	10.0	423	38.9	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	20	100.0	1,087	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-38

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Nebraska City					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	11	91.7	1,269	73.8	98.6
Over \$1 Million	1	8.3	450	26.2	1.4
Revenue Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,719	100.0	100.0
By Loan Size					
\$100,000 or Less	4	33.3	111	6.5	
\$100,001 - \$250,000	6	50.0	883	51.4	
\$250,001 - \$500,000	2	16.7	725	42.2	
Total	12	100.0	1,719	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	36.4	111	8.7	
\$100,001 - \$250,000	6	54.5	883	69.6	
\$250,001 - \$500,000	1	9.1	275	21.7	
Total	11	100.0	1,269	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-39

2022 Nebraska City AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	866	17.0
Moderate	0	0.0	0	0.0	0	0.0	801	15.7
Middle	3	50.0	2,656	52.1	274	10.3	1,146	22.5
Upper	3	50.0	2,444	47.9	114	4.7	2,287	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	5,100	100.0	388	7.6	5,100	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	4,586	2,673	48.9	58.3	1,427	31.1	486	10.6
Upper	3,779	2,795	51.1	74.0	613	16.2	371	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,365	5,468	100.0	65.4	2,040	24.4	857	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	463	52.4	424	52.2	33	63.5	6	31.6
Upper	421	47.6	389	47.8	19	36.5	13	68.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	884	100.0	813	100.0	52	100.0	19	100.0
Percentage of Total Businesses:				92.0		5.9		2.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	67	31.2	66	31.1	1	33.3	0	0.0
Upper	148	68.8	146	68.9	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	215	100.0	212	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-40

2021 Nebraska City AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	808	16.4
Moderate	0	0.0	0	0.0	0	0.0	850	17.3
Middle	4	66.7	3,209	65.2	289	9.0	1,229	25.0
Upper	2	33.3	1,712	34.8	85	5.0	2,034	41.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	4,921	100.0	374	7.6	4,921	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	5,533	3,529	64.6	63.8	1,414	25.6	590	10.7
Upper	2,689	1,932	35.4	71.8	526	19.6	231	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	8,222	5,461	100.0	66.4	1,940	23.6	821	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	575	64.2	524	63.6	40	72.7	11	64.7
Upper	321	35.8	300	36.4	15	27.3	6	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	896	100.0	824	100.0	55	100.0	17	100.0
Percentage of Total Businesses:				92.0		6.1		1.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
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	124	58.5	121	57.9	3	100.0	0	0.0
Upper	88	41.5	88	42.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	212	100.0	209	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX D – GLOSSARY

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

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

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

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

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

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

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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