



## **PUBLIC DISCLOSURE**

March 13, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Five Points Bank  
RSSD# 554857

2015 North Broadwell Avenue  
Grand Island, Nebraska 68803

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**

This institution is rated: **Outstanding**  
The Lending Test is rated: **Satisfactory**  
The Community Development Test is rated: **Outstanding**

Five Points Bank (the bank) is rated Outstanding. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- 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 substantial 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 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.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs and bolstered the bank's overall rating.

## **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate 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 Home Mortgage Disclosure Act (HMDA) aggregate data for the most recent two years (2020 and 2021) and Community Reinvestment Act aggregate data for a three-year average between 2019 and 2021 were referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's four AAs. The Grand Island Metropolitan Statistical Area (MSA) and Central Nebraska Nonmetropolitan AAs were assessed using full-scope reviews, while the Lincoln Metropolitan and Omaha Metropolitan AAs were assessed using limited-scope reviews. Examiners reviewed the following data:

- The bank's 14-quarter average NLTD ratio;
- A statistical sample of 129 small business loans from a universe of 356 loans originated from January 1, 2021 through December 31, 2021;

- The universe of 1,606 home mortgage loans reported on the bank's 2020 and 2021 HMDA Loan/Application Registers; and
- CD loans, qualified investments, and CD services from July 1, 2019 through June 30, 2022.

For this evaluation, more weight was placed on the bank's performance within the Grand Island MSA AA when determining the overall institution rating given the bank's loan and deposit volumes and deposit market share. In terms of products, more weight was placed on small business loans in the analysis due to the bank's strategic focus on commercial lending.

## **DESCRIPTION OF INSTITUTION**

Five Points Bank is a community bank headquartered in Grand Island, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Hometown Banc Corp, a two-bank holding company located in Grand Island, Nebraska.
- The bank has total assets of \$1.9 billion as of September 30, 2022.
- In addition to its main office and three additional locations in Grand Island, the bank operates two offices in Kearney, and individual offices in the cities of Lincoln, Sumner, Omaha, La Vista, and Elkhorn, Nebraska. The bank also operates four limited-services mobile locations: one each in Grand Island, Omaha, Kearney, and Lincoln.
- The bank also operates 27 automated teller machines (ATMs) within its four AAs, including 17 standalone ATMs and 10 ATMs at branch locations. All bank ATMs are cash-dispensing only.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending, of which the latter is not fully captured, as most home mortgage loans are sold on the secondary market.

**Table 1**

<b>Composition of Loan Portfolio as of September 30, 2022</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Construction and Land Development	73,810	6.7
Farmland	103,482	9.5
1- to 4-Family Residential Real Estate	137,966	12.6
Multifamily Residential Real Estate	42,283	3.9
Nonfarm Nonresidential Real Estate	362,447	33.1
Agricultural	50,576	4.6
Commercial and Industrial	299,495	27.4
Consumer	13,996	1.3
Other	9,590	0.9
<b>Gross Loans</b>	<b>1,093,645</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Outstanding under the CRA at its October 21, 2019 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 CRITERIA<sup>1</sup>**

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Grand Island MSA and Central Nebraska Nonmetropolitan AAs (full-scope reviews) and lastly, a brief discussion of performance in the Lincoln Metropolitan and Omaha Metropolitan AAs (limited-scope reviews).

**LENDING TEST**

The bank’s overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a substantial majority of loans originated within the bank’s AAs, and a reasonable geographic and borrower distribution of lending. More consideration was given to the volume of loan originations than the dollar amount, as this represents the numbers of individuals or entities served.

Additionally, home improvement, multifamily, and other purpose closed/exempt loans were not evaluated at the product level in the Grand Island MSA and Central Nebraska AAs due to lending volumes too low to conduct meaningful analyses.

<sup>1</sup> 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.

**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 the area where they are located.

A review of financial data during the evaluation period revealed loan growth of 34.9 percent compared to deposit growth of 65.5 percent, as well as a percentage of pledged securities that ranked higher than three of the comparable banks. The increase in deposit growth primarily resulted from the influx of funds from government benefits dispersed during the onset of the COVID-19 pandemic, combined with household containment measures that constrained consumer spending. Although the bank’s NLTD ratio is below the four similarly situated financial institutions, it is reasonable.

**Table 2**

<b>Comparative NLTD Ratios June 30, 2019 – September 30, 2022</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size \$(000)</b>	<b>NLTD Ratio (%)</b>
			<b>14 Quarter Average</b>
<b>Five Points Bank</b>	<b>Grand Island, Nebraska</b>	<b>1,894,820</b>	<b>66.6</b>
<b>Similarly Situated Institutions</b>			
Cornerstone Bank	York, Nebraska	2,230,045	81.7
Exchange Bank	Kearney, Nebraska	1,270,055	93.5
Security First Bank	Lincoln, Nebraska	1,636,944	82.7
Security National Bank of Omaha	Omaha, Nebraska	1,590,209	76.6

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a substantial majority of loans, by number and dollar, inside the AAs.

**Table 3**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Purchase - Conventional	503	89.7	95,995	85.0	58	10.3	16,966	15.0
Home Improvement	37	100.0	2,948	100.0	0	0.0	0	0.0
Multi-Family Housing	37	97.4	43,361	99.7	1	2.6	119	0.3
Other Purpose Closed-End	38	97.4	5,699	98.3	1	2.6	96	1.7
Refinancing	867	93.1	180,51	91.7	64	6.9	16,275	8.3
<b>Total HMDA related</b>	<b>1,482</b>	<b>92.3</b>	<b>328,51</b>	<b>90.8</b>	<b>124</b>	<b>7.7</b>	<b>33,456</b>	<b>9.2</b>
<b>Total Small Business</b>	<b>112</b>	<b>86.8</b>	<b>20,829</b>	<b>86.1</b>	<b>17</b>	<b>13.2</b>	<b>3,352</b>	<b>13.9</b>
<b>Total Loans</b>	<b>1,594</b>	<b>91.9</b>	<b>349,34</b>	<b>90.5</b>	<b>141</b>	<b>8.1</b>	<b>36,808</b>	<b>9.5</b>

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

**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 Grand Island MSA was excellent, while the Central Nebraska rating was reasonable.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has an overall reasonable distribution among individuals of different income levels and businesses of different sizes. Performance in the Grand Island MSA and Central Nebraska AAs was consistent with the overall rating.

**COMMUNITY DEVELOPMENT TEST**

The CD test evaluates the bank’s responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AAs.

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness. The bank’s CD activity reflected excellent responsiveness in the Grand Island MSA AA and the limited-scope Omaha Metropolitan AA. Performance was adequate in the Central Nebraska AA and the limited-scope Lincoln Metropolitan AA, although this did not impact the overall rating.

The bank's CD loan activity predominantly consisted of loans originated as part of the Paycheck Protection Program (PPP) established by the Coronavirus Aid, Relief, and Economic Security Act and implemented by the Small Business Administration in response to the COVID-19 pandemic. These loans served to revitalize and/or stabilize LMI or underserved middle-income geographies in the bank's four AAs. Other CD loans included a number of small-dollar affordable housing construction loans specific to blighted areas in Grand Island, loans with a community service purpose, and loans focused on economic development. The bank's CD activities also included investments in area school districts which serve a majority of children from LMI families. Furthermore, the bank's staff provided CD services to a variety of organizations that were responsive to the AAs communities.

**Table 4**

<b>Community Development Activity</b>									
<b>Community Development Purpose</b>	<b>Community Development Loans</b>		<b>Qualified Investments</b>						<b>Community Development Services</b>
			<b>Investments</b>		<b>Donations</b>		<b>Total Investments</b>		
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>
<b>Affordable Housing</b>	27	4,593	0	0	0	0	0	0	3
<b>Community Services</b>	6	1,120	10	6,201	43	138	53	6,339	24
<b>Economic Development</b>	13	34,918	0	0	0	0	0	0	9
<b>Revitalization and Stabilization</b>	196	20,630	3	521	0	0	3	521	0
<b>Totals</b>	<b>242</b>	<b>61,261</b>	<b>13</b>	<b>6,722</b>	<b>43</b>	<b>138</b>	<b>56</b>	<b>6,860</b>	<b>36</b>

Consideration was also given to the bank's CD activities that met the requirements for qualified CD credit and occurred outside of its delineated AAs, but within the state of Nebraska. These qualified activities consisted of 35 PPP loans totaling \$564 thousand (M) and 24 investments totaling \$5.9 million (MM) that primarily served to revitalize and stabilize LMI and distressed and/or underserved areas throughout Nebraska.

**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.



**GRAND ISLAND MSA ASSESSMENT AREA  
METROPOLITAN AREA  
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN GRAND ISLAND MSA AA**

The bank's Grand Island MSA AA consists of the entire counties of Hall, Hamilton, Howard, and Merrick (see Appendix A for an AA map and Appendix B for additional demographic data).

- The bank's AA delineation remains unchanged since the prior evaluation, although Hamilton County was part of the Grand Island, Nebraska MSA at that time. In 2019, due to changes in the Office of Management and Budget's (OMB's) MSA definitions, Hamilton County was removed from the Grand Island, Nebraska MSA when it was designated as a nonmetropolitan county. However, Hamilton County was included in the Grand Island MSA AA for this evaluation.
- The AA is comprised of 4 moderate-, 10 middle-, and 8 upper-income census tracts; there are no low-income tracts in the AA. There have been no changes to the income level designations of census tracts since the prior CRA evaluation.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank ranked 1st of 23 FDIC-insured depository institutions operating from 56 locations in the AA, with a total deposit market share of 28.0 percent.
- Two community contacts recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA 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 with an office in the AA. The other community member was employed as a planning and zoning administrator in a local AA community.

**Table 5**

<b>Population Change</b>			
<b>Assessment Area: Grand Island MSA</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Grand Island MSA AA	81,850	84,015	2.6
Hall County, NE	58,607	60,792	3.7
Hamilton County, NE	9,124	9,100	(0.3)
Howard County, NE	6,274	6,347	1.2
Merrick County, NE	7,845	7,776	(0.9)
Grand Island, NE MSA	72,726	74,915	3.0
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4

*Source: 2010 U.S. Census Bureau: Decennial Census  
2011 – 2015 U.S. Census Bureau: American Community Survey*

- The change in population growth in Hall County from 2010 to 2015 outpaced other AA counties, as well as growth in the state of Nebraska.
- Grand Island serves as an economic and regional hub to the area, offering a regional medical center, traditional big box retailers, local independent retailers, several large manufacturing facilities, and various dining and entertainment venues that all contribute to population growth in Hall County.
- A community contact from one of the AA's sparsely populated counties stated that a majority of residents commute to other counties for employment, including the city of Grand Island in Hall County.

**Table 6**

<b>Median Family Income Change</b>			
<b>Assessment Area: Grand Island MSA</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Grand Island MSA AA	59,676	58,807	(1.5)
Hall County, NE	59,290	56,654	(4.4)
Hamilton County, NE	62,503	67,813	8.5
Howard County, NE	61,423	65,795	7.1
Merrick County, NE	57,155	60,110	5.2
Grand Island, NE MSA	59,392	57,552	(3.1)
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)

*Source: 2006 – 2010 U.S. Census Bureau: American Community Survey  
2011 – 2015 U.S. Census Bureau: American Community Survey*

*Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.*

- Overall, statewide rural areas in Nebraska have experienced growth in median family income, when compared to the state’s metropolitan areas.
- The portion of AA families living below the poverty level, at 10.1 percent, is higher than the figure for the state of Nebraska, at 8.8 percent. Poverty level statistics in the AA ranged from 4.2 percent in Merrick County to 11.9 percent in Hall County.

**Table 7**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Grand Island MSA</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Grand Island MSA AA	71.6	22.1	35.2	54.5	25.2	13.9
Hall County, NE	75.1	24.2	37.4	58.3	25.7	13.4
Hamilton County, NE	55.0	18.3	24.9	39.7	32.7	12.1
Howard County, NE	54.2	15.3	30.2	50.0	26.2	16.3
Merrick County, NE	63.1	12.2	27.1	53.3	11.3	16.7
Grand Island, NE MSA	72.7	22.6	36.1	56.2	23.9	14.2
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
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy</i>						

- The housing affordability ratio<sup>2</sup> in the AA was higher than the ratio for the state of Nebraska, at 43.5 percent and 39.8 percent, respectively. Housing affordability ratios also varied among the four AA counties, ranging from a high of 59.6 percent in Merrick County to a low of 40.2 percent in Hall County.
- The age of housing stock in the AA’s moderate-income 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 55 years in middle- and 43 years in upper-income census tracts.
- A community contact discussed the need for single-family housing in the area, and the abundance of rental properties and multifamily housing.

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

**Table 8**

<b>Unemployment Rates</b>					
<b>Assessment Area: Grand Island MSA</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Grand Island MSA AA	3.3	3.1	3.4	5.1	2.7
Hall County, NE	3.5	3.2	3.5	5.6	2.9
Hamilton County, NE	2.5	2.5	3.0	3.6	2.1
Howard County, NE	3.1	3.1	3.5	4.3	2.2
Merrick County, NE	2.8	2.9	3.2	3.8	2.3
Grand Island, NE MSA	3.4	3.2	3.5	5.3	2.8
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*

- The sparsely populated AA counties of Howard, Hamilton, and Merrick support an economy that is dominated by a number of farming operations, including tillable acreage devoted to grain, sorghum, and feed production, as well as grassland and feedlots that primarily engage in cattle ranching and beef production, respectively.
- Major employers in the area include Swift & Company (3,500 employees), Chief Industries (1,641), St. Francis Medical Center (1,300), Case IH (750), and McCain Foods (546).
- As noted in Table 8, unemployment rates have recovered from the upsurge in 2020 that resulted from the pandemic.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN GRAND ISLAND MSA AA**

**LENDING TEST**

The bank’s performance under the lending test in the Grand Island MSA AA is reasonable. The bank’s geographic distribution was excellent, while the borrower distribution was reasonable. The review in this AA consisted of an evaluation of 543 home mortgage loans and 57 small business loans.

**Geographic Distribution of Loans**

The bank’s geographic distribution of loans reflects excellent distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending is reasonable, while the distribution of small business lending is excellent, and supported the overall rating based on greater weight applied to this product.

### Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank's 2021 lending in moderate-income census tracts was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

Total home mortgage lending in 2020 was consistent with 2021 performance. In addition, an evaluation of the dispersion of home mortgage loans revealed no conspicuous lending gaps or lapses throughout the AA.

### Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. The bank's 2021 home purchase lending in the AA's moderate-income census tracts was comparable to aggregate lending data by number and dollar volume, and above the demographic figure.

Bank performance in 2020 was consistent with the 2021 distribution. When loan dispersion within the AA was evaluated, no conspicuous gaps in lending were noted.

### Home Refinance Loans

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

Bank performance in 2020 was consistent with the 2021 distribution. When loan dispersion within the AA was evaluated, no conspicuous gaps were noted.

**Table 12**

<b>Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography</b>													
<b>Assessment Area: Grand Island MSA</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Owner Occupied Units %</b>
	<b>2020</b>						<b>2021</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>%</b>	<b>%</b>	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	26.1	23.3	1,760	17.2	17.9	35	33.0	25.3	4,341	22.1	20.2	19.1
Middle	26	37.7	49.8	3,011	29.4	47.5	33	31.1	45.4	4,524	23.0	40.8	47.3
Upper	25	36.2	26.9	5,465	53.4	34.5	38	35.8	29.3	10,762	54.8	39.0	33.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>69</b>	<b>100.0</b>	<b>100.0</b>	<b>10,236</b>	<b>100.0</b>	<b>100.0</b>	<b>106</b>	<b>100.0</b>	<b>100.0</b>	<b>19,627</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	12.0	11.6	2,297	6.0	8.0	22	16.3	13.5	2,669	10.5	10.3	19.1
Middle	45	23.6	40.4	9,463	24.7	38.9	43	31.9	47.7	6,789	26.6	45.8	47.3
Upper	123	64.4	47.9	26,488	69.3	53.1	70	51.9	38.9	16,041	62.9	43.9	33.6
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>191</b>	<b>100.0</b>	<b>100.0</b>	<b>38,248</b>	<b>100.0</b>	<b>100.0</b>	<b>135</b>	<b>100.0</b>	<b>100.0</b>	<b>25,499</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	37.5	19.7	102	43.2	24.0	6	42.9	20.3	246	37.6	22.3	19.1
Middle	4	50.0	43.9	108	45.8	33.2	5	35.7	49.3	200	30.5	49.5	47.3
Upper	1	12.5	36.4	26	11.0	42.9	3	21.4	30.4	209	31.9	28.2	33.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>655</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	71.4	37.5	822	69.0	17.4	1	100.0	44.6	250	100.0	38.2	27.6
Middle	2	28.6	51.6	369	31.0	42.4	0	0.0	41.9	0	0.0	56.3	43.5
Upper	0	0.0	10.9	0	0.0	40.3	0	0.0	13.5	0	0.0	5.5	29.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>7</b>	<b>100.0</b>	<b>100.0</b>	<b>1,191</b>	<b>100.0</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>	<b>100.0</b>	<b>250</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	50	17.7	17.8	5,037	10.0	13.0	64	24.5	20.2	7,506	16.1	17.3	19.1
Middle	81	28.7	45.0	13,228	26.2	42.6	84	32.2	46.3	11,626	24.9	44.2	47.3
Upper	151	53.5	37.2	32,237	63.8	44.3	113	43.3	33.6	27,512	59.0	38.6	33.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>282</b>	<b>100.0</b>	<b>100.0</b>	<b>50,502</b>	<b>100.0</b>	<b>100.0</b>	<b>261</b>	<b>100.0</b>	<b>100.0</b>	<b>46,644</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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 excellent. The distribution of loans among moderate-income census tracts was comparable to the level noted in the demographic lending data. However, a review of the three-year average of aggregate lending data noted a 16.6 percent distribution in the AA's moderate-income census tracts, indicating lower demand from other area lenders, and excellent bank performance.

The dispersion of loans among the various geographic income levels revealed conspicuous gaps in the AA, although this did not include LMI tracts and did not impact the overall conclusion.

**Table 13**

<b>Distribution of 2021 Small Business Lending By Income Level of Geography</b>					
<b>Assessment Area: Grand Island MSA</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	0.0
<b>Moderate</b>	16	28.1	1,892	24.9	19.5
<b>Middle</b>	19	33.3	1,837	24.2	50.0
<b>Upper</b>	22	38.6	3,862	50.9	30.5
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	57	100.0	7,591	100.0	100.0

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.

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

The bank's lending has a reasonable distribution among individuals of different income levels and businesses 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 2021 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, below by dollar volume, and comparable to the demographic figure.

Total home mortgage lending in 2020 was consistent with 2021 performance.

### Home Purchase Loans

The borrower distribution of home purchase lending is poor. The bank's 2021 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.

Home purchase lending performance in 2020 exceeded the 2021 distribution, although lending volume in 2021 was significantly higher.

### Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. The bank's 2021 lending to low-income borrowers was above 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 refinance lending in 2020 was consistent with 2021 performance.



**Table 14**

<b>Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level</b>													
<b>Assessment Area: Grand Island MSA</b>													
<b>Borrower Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Families by Family Income %</b>
	<b>2020</b>						<b>2021</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>\$%</b>	<b>#</b>	<b>%</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	<b>\$%</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	5	7.2	5.3	384	3.8	3.0	8	7.5	5.3	874	4.5	3.2	18.2
<b>Moderate</b>	13	18.8	25.6	1,370	13.4	20.4	6	5.7	21.5	772	3.9	18.2	17.7
<b>Middle</b>	11	15.9	20.3	1,591	15.5	20.9	10	9.4	20.0	1,612	8.2	19.9	23.7
<b>Upper</b>	25	36.2	25.8	5,706	55.7	35.8	33	31.1	24.3	10,823	55.1	33.1	40.4
<b>Unknown</b>	15	21.7	23.0	1,185	11.6	19.8	49	46.2	28.9	5,546	28.3	25.6	0.0
<b>Total</b>	69	100.0	100.0	10,236	100.0	100.0	106	100.0	100.0	19,627	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	6	3.1	4.3	296	0.8	1.9	12	8.9	4.9	1,032	4.0	2.6	18.2
<b>Moderate</b>	19	9.9	11.8	1,833	4.8	7.4	22	16.3	15.6	2,381	9.3	10.6	17.7
<b>Middle</b>	26	13.6	19.1	3,374	8.8	15.6	17	12.6	21.8	2,503	9.8	19.4	23.7
<b>Upper</b>	119	62.3	47.5	29,702	77.7	57.0	68	50.4	41.5	17,465	68.5	50.3	40.4
<b>Unknown</b>	21	11.0	17.2	3,043	8.0	18.1	16	11.9	16.2	2,118	8.3	17.0	0.0
<b>Total</b>	191	100.0	100.0	38,248	100.0	100.0	135	100.0	100.0	25,499	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	2	25.0	10.6	106	44.9	9.5	2	14.3	5.8	37	5.6	3.9	18.2
<b>Moderate</b>	1	12.5	7.6	20	8.5	3.4	4	28.6	15.9	270	41.2	17.3	17.7
<b>Middle</b>	1	12.5	25.8	26	11.0	30.0	1	7.1	23.2	9	1.4	19.2	23.7
<b>Upper</b>	2	25.0	43.9	58	24.6	44.9	4	28.6	33.3	184	28.1	37.1	40.4
<b>Unknown</b>	2	25.0	12.1	26	11.0	12.1	3	21.4	21.7	155	23.7	22.5	0.0
<b>Total</b>	8	100.0	100.0	236	100.0	100.0	14	100.0	100.0	655	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	13	4.7	4.7	786	1.6	2.3	24	9.2	5.1	1,991	4.3	2.9	18.2
<b>Moderate</b>	34	12.4	17.2	3,279	6.6	12.7	32	12.3	18.1	3,423	7.4	14.3	17.7
<b>Middle</b>	41	14.9	19.2	5,224	10.6	17.7	29	11.2	20.8	4,189	9.0	19.5	23.7
<b>Upper</b>	148	53.8	36.9	35,570	72.1	47.0	107	41.2	33.0	28,972	62.4	41.6	40.4
<b>Unknown</b>	39	14.2	22.0	4,452	9.0	20.3	68	26.2	22.9	7,819	16.9	21.6	0.0
<b>Total</b>	275	100.0	100.0	49,311	100.0	100.0	260	100.0	100.0	46,394	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. 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. Bank performance in 2021 was below the demographic figure. However, the three-year average distribution by aggregate lenders in the AA was 52.0 percent for lending to businesses with revenues of \$1MM or less. As noted in Table 15, 33.3 percent of the bank’s small business lending had unknown revenue figures. When factoring out bank loans with unknown revenues, the bank’s distribution is significantly improved and reasonable.

**Table 15**

<b>Distribution of 2021 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Grand Island MSA</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	25	43.9	1,448	19.1	89.7
<b>Over \$1 Million</b>	13	22.8	2,457	32.4	8.9
<b>Revenue Unknown</b>	19	33.3	3,686	48.6	1.5
<b>Total</b>	57	100.0	7,591	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	38	66.7	1,342	17.7	
<b>\$100,001 - \$250,000</b>	11	19.3	1,581	20.8	
<b>\$250,001 - \$1 Million</b>	8	14.0	4,667	61.5	
<b>Total</b>	57	100.0	7,591	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	20	80.0	628	43.4	
<b>\$100,001 - \$250,000</b>	5	20.0	820	56.6	
<b>\$250,001 - \$1 Million</b>	0	0.0	0	0.0	
<b>Total</b>	25	100.0	1,448	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; 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>					

**COMMUNITY DEVELOPMENT TEST**

The CD test evaluates the bank’s responsiveness to the CD needs of its AA through originations of CD loans, the purchase of qualified investments, and participation in providing CD services, considering the bank’s capacity and the need and availability of opportunities in the AA. The bank’s CD performance demonstrates excellent responsiveness.

**Table 16**

Community Development Activity Assessment Area: Grand Island MSA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	27	4,593	0	0	0	0	0	0	1
Community Services	6	1,120	4	2,102	25	101	29	2,203	14
Economic Development	9	21,021	0	0	0	0	0	0	6
Revitalization and Stabilization	124	10,185	2	420	0	0	2	420	0
<b>Totals</b>	<b>166</b>	<b>36,919</b>	<b>6</b>	<b>2,522</b>	<b>25</b>	<b>101</b>	<b>31</b>	<b>2,623</b>	<b>21</b>

Examples of CD activities in this AA include:

- The bank originated 122 PPP loans totaling \$9.0MM that supported revitalization and stabilization of LMI tracts in the AA.
- Four bonds totaling \$2.1MM supported community services by funding various site improvement projects for a local school in which a majority of the students qualified for the free and reduced lunch program.
- Bank officers and staff served on the boards of directors of several organizations, including an economic development organization that is also focused on increasing the inventory of affordable housing and workforce development initiatives in the area.

**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 Buffalo, Custer, Dawson, Greeley, Kearney, Nance, Sherman, and Valley Counties in their entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- There have been no changes to the AA delineation or to the income designations of the AA census tracts since the prior CRA evaluation.
- The AA is comprised of 3 moderate-, 22 middle-, and 4 upper-income census tracts.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank ranks 4th of 40 FDIC-insured depository institutions operating from 77 offices in the AA, with a total deposit market share of 5.9 percent.
- Two interviews recently conducted with members of the communities in which the bank operates were used to augment the analysis. One community member represented an organization engaged in affordable housing initiatives. The other community member was affiliated with the local office of a state university, with knowledge of the local economy.

**Table 17**

<b>Population Change</b>			
<b>Assessment Area: Central Nebraska</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Central Nebraska	101,541	102,854	1.3
Buffalo County, NE	46,102	47,958	4.0
Custer County, NE	10,939	10,802	(1.3)
Dawson County, NE	24,326	24,069	(1.1)
Greeley County, NE	2,538	2,476	(2.4)
Kearney County, NE	6,489	6,549	0.9
Nance County, NE	3,735	3,639	(2.6)
Sherman County, NE	3,152	3,107	(1.4)
Valley County, NE	4,260	4,254	(0.1)
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4
<i>Source: 2010 U.S. Census Bureau: Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- According to 2015 American Community Survey (ACS) data, approximately 46.6 percent of the AA’s population resides in Buffalo County. This county includes the city of Kearney, which is the largest AA community and serves as the county seat, with a population of 33,959 according to 2021 Census data.

**Table 18**

<b>Median Family Income Change</b>			
<b>Assessment Area: Central Nebraska</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Central Nebraska	60,291	62,710	4.0
Buffalo County, NE	66,041	71,377	8.1
Custer County, NE	54,567	56,090	2.8
Dawson County, NE	56,270	55,779	(0.9)
Greeley County, NE	58,259	52,283	(10.3)
Kearney County, NE	68,297	61,880	(9.4)
Nance County, NE	56,716	57,012	0.5
Sherman County, NE	52,340	59,222	13.1
Valley County, NE	53,813	59,583	10.7
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)
<i>Source: 2006 – 2010 U.S. Census Bureau: American Community Survey 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- The portion of LMI families in the AA, at 36.2 percent, is comparable to figures for nonmetropolitan Nebraska and the state of Nebraska, at 37.2 percent and 37.5 percent, respectively.
- The 2015 ACS data indicates the percentage of families below the poverty level in the AA, at 8.4 percent, is comparable to the figure for nonmetropolitan Nebraska, at 8.3 percent. However, the distribution varies widely among AA counties, ranging from 3.2 percent in Kearney County to 11.8 percent in Dawson County.

**Table 19**

<b>Housing Cost Burden</b>						
<b>Assessment Area: Central Nebraska</b>						
<b>Area</b>	<b>Cost Burden - Renters</b>			<b>Cost Burden - Owners</b>		
	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Renters</b>	<b>Low Income</b>	<b>Moderate Income</b>	<b>All Owners</b>
Central Nebraska	65.9	14.8	34.3	56.2	19.1	15.8
Buffalo County, NE	65.9	21.5	39.0	55.2	24.8	15.3
Custer County, NE	71.7	18.3	33.8	64.7	16.4	19.5
Dawson County, NE	70.5	11.2	32.0	57.9	19.0	14.8
Greeley County, NE	57.3	0.0	27.2	45.4	22.0	16.6
Kearney County, NE	60.0	0.0	21.1	41.8	11.1	12.8
Nance County, NE	60.8	4.0	27.2	60.3	14.9	18.7
Sherman County, NE	43.0	0.0	13.7	50.9	10.7	16.8
Valley County, NE	47.1	2.8	26.7	60.0	9.8	16.1
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

- The housing affordability ratio of 43.7 percent in the AA is lower than the nonmetropolitan Nebraska ratio of 48.0 percent, although the Buffalo County ratio of 35.4 percent is the lowest among the eight AA counties, indicating less affordable housing in the city of Kearney.
- A community contact indicated the primary impediments for home buyers in Buffalo County include the inability to afford a down payment and the lack of affordable housing.

**Table 20**

<b>Unemployment Rates</b>					
<b>Assessment Area: Central Nebraska</b>					
<b>Area</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Central Nebraska	2.5	2.5	2.7	3.5	2.0
Buffalo County, NE	2.5	2.4	2.6	3.9	2.0
Custer County, NE	2.2	2.2	2.4	2.7	1.6
Dawson County, NE	2.9	2.9	3.0	3.3	2.1
Greeley County, NE	3.1	2.7	3.0	2.9	1.9
Kearney County, NE	2.2	2.1	2.2	3.1	1.8
Nance County, NE	2.5	2.5	3.0	3.1	1.9
Sherman County, NE	2.9	2.7	3.2	3.1	2.1
Valley County, NE	2.7	2.9	3.2	2.8	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*

- Primary employment sectors in the AA include local and state government, manufacturing, retail, health care, accommodation and food services.
- Major employers in Buffalo County, the most populous of the eight AA counties, include CHI Health, University of Nebraska-Kearney, Baldwin Filters, Kearney Public Schools, and The Buckle.
- A community contact stated there are generally positions available for all job seekers in the southwest portion of the AA, noting that agricultural-related businesses including meat-packing plants, feedlots, and food manufacturing provide ample employment opportunities to the area.
- Another community contact stated that unemployment levels are low, although employers face challenges in finding skilled workers to meet job demands, particularly within Buffalo County.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CENTRAL NEBRASKA AA**

**LENDING TEST**

The bank’s performance under the lending test in the Central Nebraska AA is reasonable. Lending test ratings for HMDA and small business lending were reasonable for the evaluation of geographic and borrower distribution tests. The review in this AA consisted of an evaluation of 357 home mortgage loans and 19 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 for home mortgage and small business lending.

### Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. In 2021, the distribution of lending in moderate-income census tracts was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The bank's lending performance for 2020 was consistent with 2021 performance, with a similar lending distribution in the AA's moderate-income census tracts. Loan dispersion was also evaluated, and gaps and lapses were identified, although they were attributed to the AA's large geographic footprint and the distance of several AA counties from bank branches, with an overwhelming majority of loans originated in Buffalo County. However, the gaps did not impact the overall conclusion.

### Home Purchase Loans

The geographic distribution of home purchase lending is reasonable. In 2021, the bank's lending performance in moderate-income census tracts was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

Performance in 2020 was above 2021 performance, although this did not impact the overall conclusion based on higher lending volume in 2021. Loan dispersion was also evaluated, and gaps and lapses were identified. However, these were attributed to the AA's large geographic footprint and the distance of several AA counties from bank branches. Accordingly, this did not impact the overall conclusion.

### Home Refinance Loans

The geographic distribution of home refinance lending is reasonable. The bank's 2021 lending performance in moderate-income census tracts was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The distribution of home refinance lending in 2020 was consistent with 2021 performance. Loan dispersion was also evaluated, and gaps and lapses were identified in the northern AA counties. These gaps were primarily attributed to the large geographic footprint of the AA and distance of several AA counties from bank branches, although the sparse dispersion in those areas did not impact the overall conclusion.



**Table 21**

<b>Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography</b>													
<b>Assessment Area: Central Nebraska</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Owner Occupied Units %</b>
	<b>2020</b>						<b>2021</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>\$%</b>	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$(000)</b>	<b>\$%</b>	<b>\$%</b>	
<b>Home Purchase Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	15.0	8.4	988	12.7	7.3	5	10.2	8.7	960	9.3	8.4	7.8
Middle	17	42.5	69.7	2,681	34.5	61.2	19	38.8	71.0	2,749	26.8	61.5	73.1
Upper	17	42.5	22.0	4,092	52.7	31.6	25	51.0	20.3	6,561	63.9	30.1	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>7,761</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>10,270</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	4.7	6.4	1,522	4.4	5.2	5	6.5	6.7	515	3.7	5.6	7.8
Middle	55	32.0	58.7	9,624	28.0	52.6	30	39.0	61.2	5,145	37.4	54.3	73.1
Upper	109	63.4	34.9	23,247	67.6	42.2	42	54.5	32.1	8,083	58.8	40.1	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>172</b>	<b>100.0</b>	<b>100.0</b>	<b>34,393</b>	<b>100.0</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>100.0</b>	<b>13,743</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	7.1	7.8
Middle	1	50.0	81.0	148	60.9	71.5	0	0.0	67.3	0	0.0	66.1	73.1
Upper	1	50.0	19.0	95	39.1	28.5	0	0.0	25.0	0	0.0	26.7	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>243</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	100.0	47.6	1,000	100.0	43.5	0	0.0	30.8	0	0.0	58.2	20.4
Middle	0	0.0	28.6	0	0.0	3.3	2	100.0	53.8	535	100.0	11.6	49.4
Upper	0	0.0	23.8	0	0.0	53.2	0	0.0	7.7	0	0.0	21.2	30.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	7.7	0	0.0	9.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>1,000</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>535</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	7.1	7.5	3,510	7.9	9.0	10	7.5	7.7	1,475	5.9	8.7	7.8
Middle	75	33.5	63.6	12,635	28.4	52.0	52	39.1	66.0	8,509	34.0	56.6	73.1
Upper	133	59.4	28.9	28,279	63.7	38.9	71	53.4	26.4	15,064	60.1	34.5	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	<b>224</b>	<b>100.0</b>	<b>100.0</b>	<b>44,424</b>	<b>100.0</b>	<b>100.0</b>	<b>133</b>	<b>100.0</b>	<b>100.0</b>	<b>25,048</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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. Bank lending in moderate-income tracts is above the demographic figure, although it is more closely aligned with the three-year aggregate data, which noted a moderate-income distribution of 7.7 percent.

Loan dispersion was also evaluated and gaps and lapses in lending were identified. The gaps were primarily attributed to the small number of loans in the sample when compared to the number of census tracts in the AA, as well as the vast geographic area of the AA counties and considerable distance to the bank’s branch locations. Based on these factors, there was no impact to the overall conclusion.

**Table 22**

Distribution of 2021 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	2	10.5	860	21.8	6.2
Middle	7	36.8	1,626	41.1	76.4
Upper	10	52.6	1,466	37.1	17.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
<b>Total</b>	19	100.0	3,952	100.0	100.0

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.

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses 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 in 2021 was below aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Bank lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The distribution of home mortgage loans in 2020 was consistent with 2021 performance.

#### Home Purchase Loans

The borrower distribution of home purchase lending is reasonable. Bank lending to low-income borrowers in 2021 was comparable to aggregate lending data by number and dollar volume, and below the demographic figure. Bank lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The distribution in 2020 was consistent with 2021 performance.

#### Home Refinance Loans

The borrower distribution of home refinance lending is reasonable. Bank lending to low-income borrowers in 2021 was below aggregate lending data by number, comparable by dollar volume, and below the demographic figure. Bank lending to moderate-income borrowers was below aggregate lending data by both number and dollar volume, and below the demographic figure.

The bank's 2020 lending performance was above the 2021 performance, specifically regarding moderate-income borrowers, and supported the overall rating based on higher lending volume in 2020.

**Table 23**

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Central Nebraska													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$(000)	%	#	%	#	\$(000)	%	#	\$(000)	
<b>Home Purchase Loans</b>													
Low	1	2.5	6.0	40	0.5	3.3	2	4.1	5.0	241	2.3	2.6	17.5
Moderate	9	22.5	23.2	1,081	13.9	17.6	12	24.5	21.3	1,833	17.8	15.9	18.6
Middle	9	22.5	24.7	1,664	21.4	26.0	11	22.4	21.8	1,920	18.7	21.2	23.4
Upper	19	47.5	27.3	4,752	61.2	38.0	21	42.9	28.9	6,027	58.7	39.9	40.5
Unknown	2	5.0	18.7	224	2.9	15.1	3	6.1	23.0	249	2.4	20.3	0.0
<b>Total</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>7,761</b>	<b>100.0</b>	<b>100.0</b>	<b>49</b>	<b>100.0</b>	<b>100.0</b>	<b>10,270</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	4	2.3	2.8	285	0.8	1.3	1	1.3	4.3	106	0.8	2.3	17.5
Moderate	18	10.5	14.0	2,242	6.5	8.9	7	9.1	14.3	673	4.9	10.3	18.6
Middle	32	18.6	20.5	5,510	16.0	18.1	21	27.3	23.2	3,218	23.4	20.4	23.4
Upper	112	65.1	49.9	25,637	74.5	58.0	42	54.5	40.0	8,919	64.9	49.3	40.5
Unknown	6	3.5	12.8	719	2.1	13.8	6	7.8	18.2	827	6.0	17.8	0.0
<b>Total</b>	<b>172</b>	<b>100.0</b>	<b>100.0</b>	<b>34,393</b>	<b>100.0</b>	<b>100.0</b>	<b>77</b>	<b>100.0</b>	<b>100.0</b>	<b>13,743</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	4.8	0	0.0	3.4	0	0.0	5.8	0	0.0	4.9	17.5
Moderate	0	0.0	15.9	0	0.0	7.8	0	0.0	23.1	0	0.0	14.0	18.6
Middle	1	50.0	34.9	95	39.1	31.8	0	0.0	19.2	0	0.0	18.3	23.4
Upper	1	50.0	39.7	148	60.9	51.5	0	0.0	46.2	0	0.0	55.3	40.5
Unknown	0	0.0	4.8	0	0.0	5.4	0	0.0	5.8	0	0.0	7.6	0.0
<b>Total</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>243</b>	<b>100.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	5	2.3	4.1	325	0.7	2.1	3	2.3	4.6	347	1.4	2.4	17.5
Moderate	27	12.2	17.5	3,323	7.7	12.3	19	14.5	17.4	2,506	10.2	12.9	18.6
Middle	43	19.4	22.0	7,441	17.1	21.2	34	26.0	22.4	5,368	21.9	20.8	23.4
Upper	139	62.6	39.2	31,392	72.3	49.2	66	50.4	34.7	15,216	62.1	44.6	40.5
Unknown	8	3.6	17.3	943	2.2	15.2	9	6.9	20.8	1,076	4.4	19.3	0.0
<b>Total</b>	<b>222</b>	<b>100.0</b>	<b>100.0</b>	<b>43,424</b>	<b>100.0</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>100.0</b>	<b>24,513</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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 gross annual revenues of \$1 million or less was below the percentage of small businesses in the AA. However, a review of the three-year average distribution by

aggregate lenders in the AA noted a loan distribution of 53.0 percent by number to businesses with revenues of \$1MM or less, demonstrating a lower loan demand by small businesses within the AA.

**Table 24**

<b>Distribution of 2021 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Central Nebraska</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	9	47.4	1,450	36.7	89.4
<b>Over \$1 Million</b>	6	31.6	2,379	60.2	8.3
<b>Revenue Unknown</b>	4	21.1	123	3.1	2.3
<b>Total</b>	19	100.0	3,952	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	10	52.6	369	9.3	
<b>\$100,001 - \$250,000</b>	2	10.5	351	8.9	
<b>\$250,001 - \$1 Million</b>	7	36.8	3,232	81.8	
<b>Total</b>	19	100.0	3,952	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	5	55.6	146	10.1	
<b>\$100,001 - \$250,000</b>	1	11.1	200	13.8	
<b>\$250,001 - \$1 Million</b>	3	33.3	1,104	76.1	
<b>Total</b>	9	100.0	1,450	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; 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>					

**COMMUNITY DEVELOPMENT TEST**

The bank’s CD performance demonstrates adequate responsiveness. As noted in Table 25, the majority of CD activities by number was loans to revitalize and stabilize LMI and underserved tracts in the AA.

**Table 25**

<b>Community Development Activity Assessment Area: Central Nebraska</b>										
<b>Community Development Purpose</b>	<b>Community Development Loans</b>		<b>Qualified Investments</b>						<b>Community Development Services</b>	
			<b>Investments</b>		<b>Donations</b>		<b>Total Investments</b>			
	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	<b>\$(000)</b>	<b>#</b>	
<b>Affordable Housing</b>	0	0	0	0	0	0	0	0	0	2
<b>Community Services</b>	0	0	2	924	9	18	11	942		2
<b>Economic Development</b>	1	650	0	0	0	0	0	0		3
<b>Revitalization and Stabilization</b>	51	1,178	0	0	0	0	0	0		0
<b>Totals</b>	<b>52</b>	<b>1,828</b>	<b>2</b>	<b>924</b>	<b>9</b>	<b>18</b>	<b>11</b>	<b>942</b>		<b>7</b>

Examples of CD activities in this AA include:

- The bank originated 51 PPP loans totaling \$1.2MM that supported revitalization and stabilization efforts in the AA's moderate-income census tracts and underserved counties.
- The bank originated an economic development loan for \$650M that supported a small business as part of a CRA redevelopment plan approved by an AA city in 2019.
- A bond totaling \$753M supported community services by funding building upgrades at a school in which a majority of the students qualified for the free and reduced lunch program.

**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 an AA map.

- There have been no changes to the AA delineation or to the census tract income designations since the prior CRA evaluation.
- The AA is comprised of 74 census tracts, including 5 low-, 21 moderate-, 21 middle-, 22 upper-, and 5 unknown-income census tracts.
- The distribution of AA families by income level includes 21.3 percent classified as low-, 17.1 percent moderate-, 21.2 percent middle-, and 40.5 percent upper-income.
- The bank operates two branches in the AA, including one full-service branch with an ATM and one limited-service mobile branch. The bank also operates one standalone cash-only ATM.
- Based on 2021 Census data, the AA has a population of 324,514.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank ranks 20th of 29 FDIC-insured depository institutions operating from 121 offices in the AA, with a total deposit market share of 0.6 percent.

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

The bank's lending performance in the Lincoln Metropolitan AA is consistent with the bank's lending performance overall.

The bank's CD performance in the Lincoln Metropolitan AA is below the CD performance for the bank; however, it does not change the overall rating and is reflective of the limited time the bank has operated branches in this AA, having opened its full-service branch office in 2018.

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

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

The bank's delineated AA is comprised of Douglas and Sarpy Counties in their entirety, which are two of eight counties that comprise the Omaha-Council Bluffs, Nebraska-Iowa MSA. Both counties are in the state of Nebraska. Refer to Appendix A for an AA map.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of 199 census tracts, including 28 low-, 43 moderate-, 72 middle-, and 56 upper-income census tracts. There have been no changes to the census tract income designations since the prior CRA evaluation.
- The AA distribution of families by income level includes 20.6 percent classified as low-, 17.5 percent moderate-, 20.7 percent middle-, and 41.2 percent upper-income.
- The bank operates three full-service branches in the AA that offer cash-dispensing only ATMs. One of the branches in Elkhorn, Nebraska was opened during the current evaluation period on March 1, 2022. The bank also operates one limited-service mobile branch and three standalone cash-only ATMs.
- The AA has a population of 778,426 based on 2021 Census data.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank ranks 13th of 44 FDIC-insured depository institutions operating from 213 offices in the AA, with a total deposit market share of 1.1 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OMAHA  
METROPOLITAN AA**

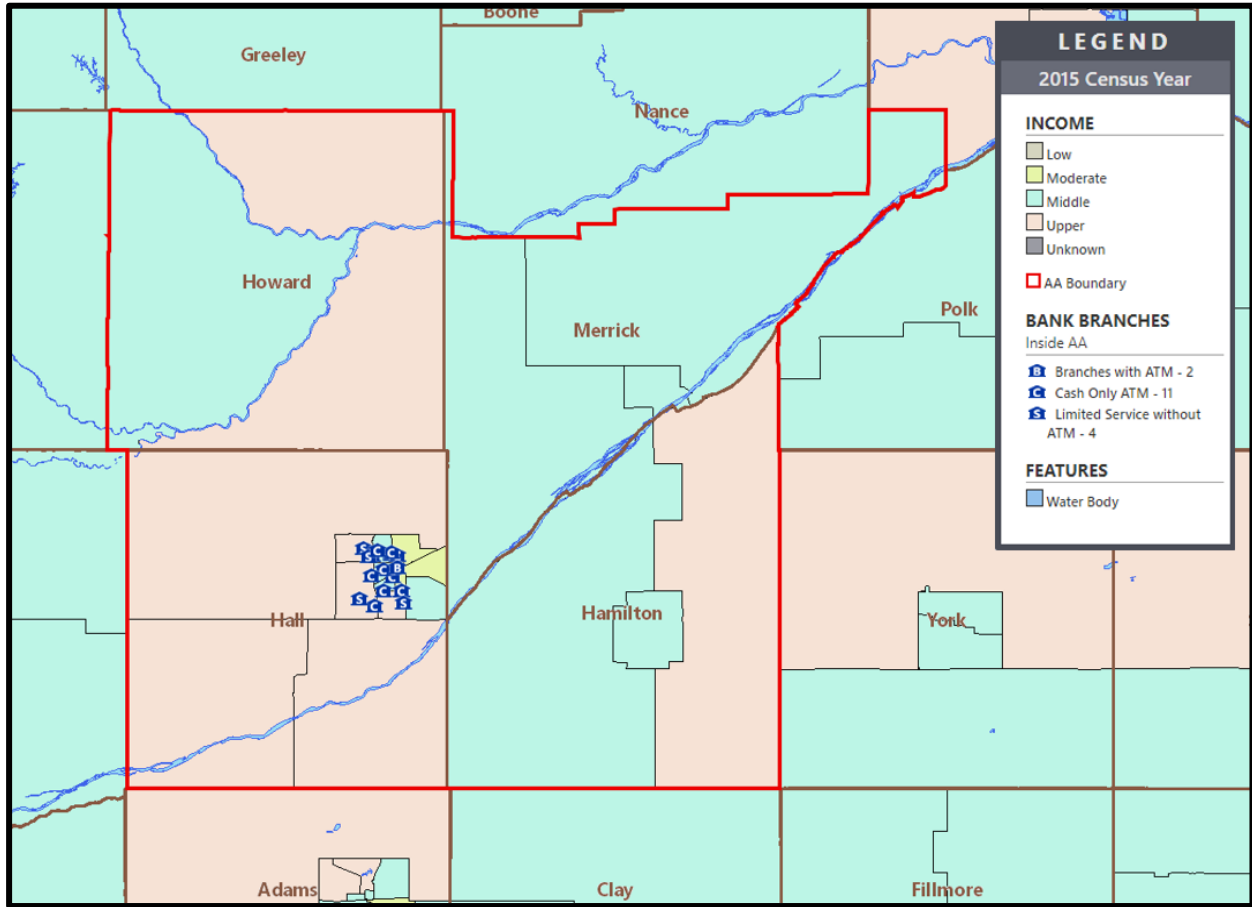
The bank's lending performance in the Omaha Metropolitan AA is below the bank's lending performance overall; however, it does not change the rating for the bank.

The bank's CD performance in the Omaha Metropolitan AA is consistent with bank's overall CD performance.

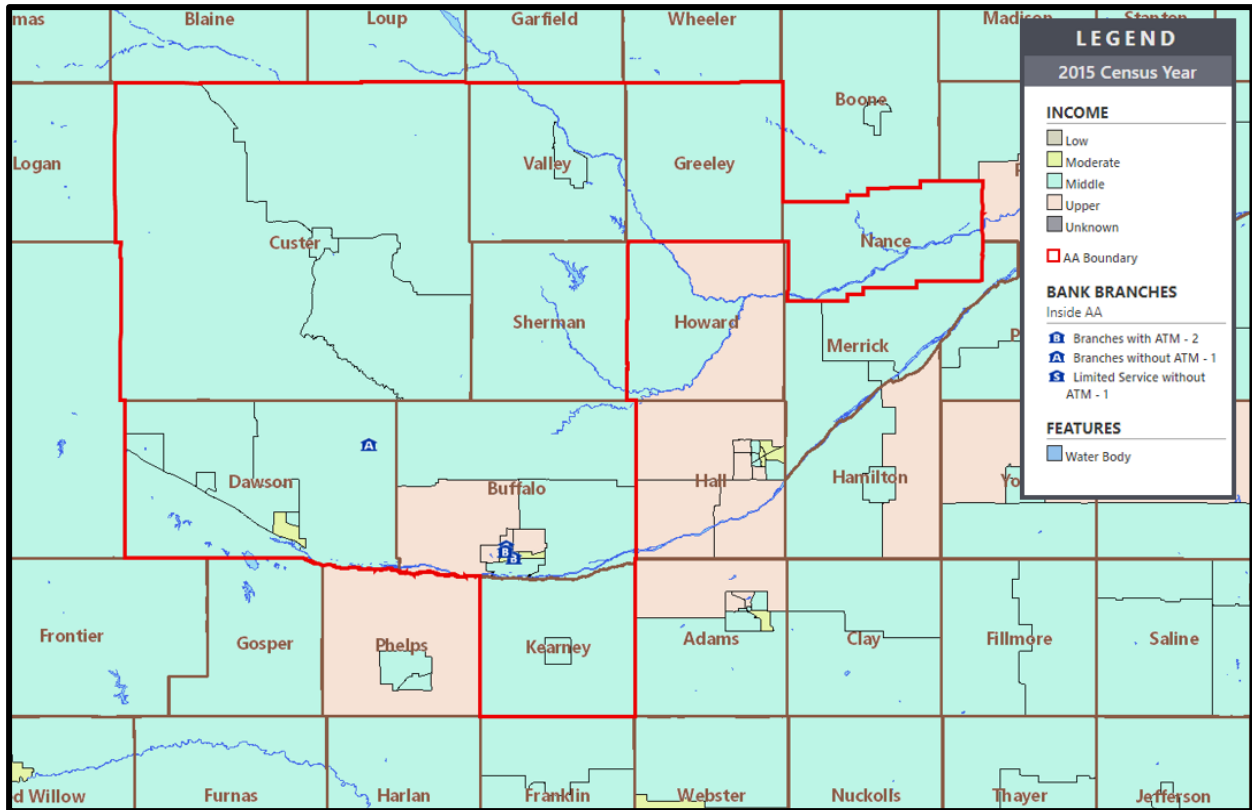


APPENDIX A – MAP OF THE ASSESSMENT AREAS

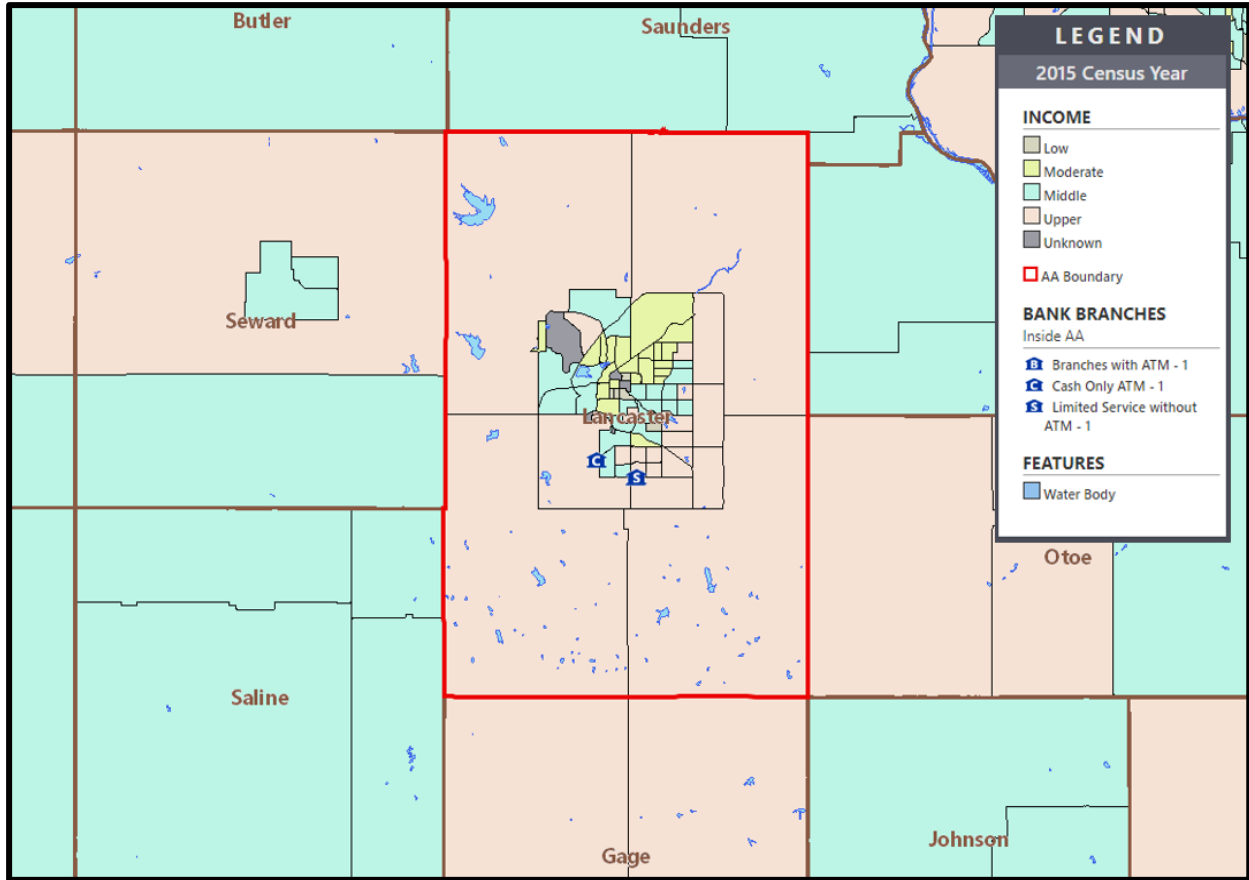
Grand Island MSA AA



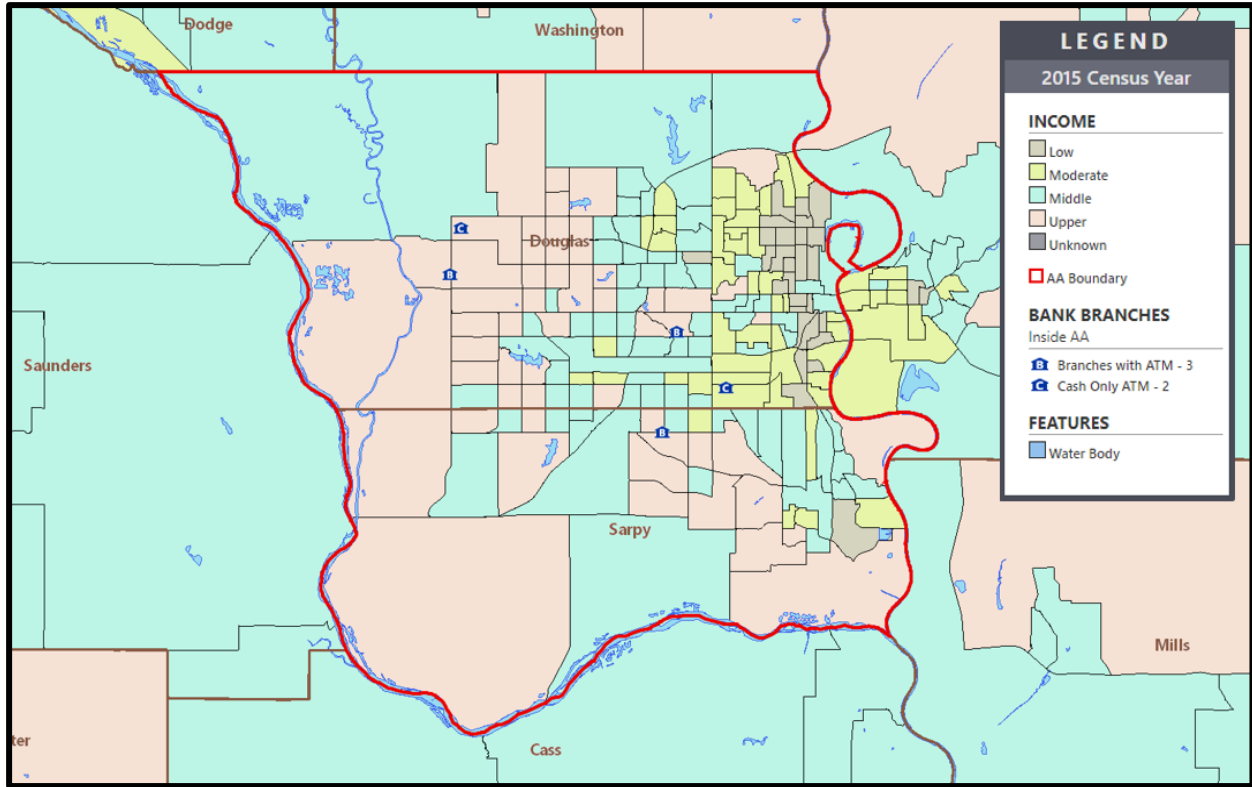
Central Nebraska AA



Lincoln Metropolitan AA



Omaha Metropolitan AA



**APPENDIX B – DEMOGRAPHIC INFORMATION**

**Table B-1**

2021 Grand Island MSA 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	3,904	18.2
Moderate	4	18.2	5,148	24.0	996	19.3	3,798	17.7
Middle	10	45.5	9,594	44.7	922	9.6	5,091	23.7
Upper	8	36.4	6,711	31.3	248	3.7	8,660	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>22</b>	<b>100.0</b>	<b>21,453</b>	<b>100.0</b>	<b>2,166</b>	<b>10.1</b>	<b>21,453</b>	<b>100.0</b>
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	
Moderate	7,980	4,074	19.1	51.1	3,410	42.7	496	6.2
Middle	16,309	10,059	47.3	61.7	4,749	29.1	1,501	9.2
Upper	10,439	7,146	33.6	68.5	2,529	24.2	764	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>34,728</b>	<b>21,279</b>	<b>100.0</b>	<b>61.3</b>	<b>10,688</b>	<b>30.8</b>	<b>2,761</b>	<b>8.0</b>
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	772	19.5	704	19.8	64	18.2	4	6.9
Middle	1,981	50.0	1,785	50.2	156	44.4	40	69.0
Upper	1,211	30.5	1,066	30.0	131	37.3	14	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3,964</b>	<b>100.0</b>	<b>3,555</b>	<b>100.0</b>	<b>351</b>	<b>100.0</b>	<b>58</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.7</b>	<b>8.9</b>	<b>1.5</b>		
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	1.4	9	1.3	1	6.3	0	0.0
Middle	385	54.5	380	55.1	5	31.3	0	0.0
Upper	311	44.1	301	43.6	10	62.5	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>706</b>	<b>100.0</b>	<b>690</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.7</b>	<b>2.3</b>	<b>0.0</b>		
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-2**

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	4,648	17.5
Moderate	3	10.3	2,513	9.5	543	21.6	4,945	18.6
Middle	22	75.9	18,882	71.2	1,514	8.0	6,197	23.4
Upper	4	13.8	5,141	19.4	167	3.2	10,746	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>29</b>	<b>100.0</b>	<b>26,536</b>	<b>100.0</b>	<b>2,224</b>	<b>8.4</b>	<b>26,536</b>	<b>100.0</b>
	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	4,634	2,131	7.8	46.0	2,111	45.6	392	8.5
Middle	33,091	19,936	73.1	60.2	8,739	26.4	4,416	13.3
Upper	7,762	5,221	19.1	67.3	2,298	29.6	243	3.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>45,487</b>	<b>27,288</b>	<b>100.0</b>	<b>60.0</b>	<b>13,148</b>	<b>28.9</b>	<b>5,051</b>	<b>11.1</b>
	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	334	6.2	284	5.9	47	10.5	3	2.4
Middle	4,121	76.4	3,668	76.1	339	75.8	114	91.2
Upper	940	17.4	871	18.1	61	13.6	8	6.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>5,395</b>	<b>100.0</b>	<b>4,823</b>	<b>100.0</b>	<b>447</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.4</b>	<b>8.3</b>	<b>2.3</b>		
	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	15	1.2	14	1.1	1	3.1	0	0.0
Middle	1,159	91.8	1,130	91.8	29	90.6	0	0.0
Upper	89	7.0	87	7.1	2	6.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>1,263</b>	<b>100.0</b>	<b>1,231</b>	<b>100.0</b>	<b>32</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>97.5</b>	<b>2.5</b>	<b>0.0</b>		

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 C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES**

**Table C-1**

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lincoln Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
<b>Home Purchase Loans</b>													
Lo w	3	7.7	19	414	6.8	14	9	15.8	19	1,206	15.5	13	1.6
Mo de rate	17	43.6	18.0	1,619	26.6	12.4	32	56.1	20.2	3,799	48.9	14.3	19.5
Middle	9	23.1	36.6	1,338	22.0	32.2	10	17.5	36.7	1,416	18.2	32.4	38.5
Upper	9	23.1	43.3	2,621	43.0	53.9	6	10.5	41.0	1,346	17.3	51.9	40.2
Unkno wn	1	2.6	0.2	100	1.6	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>To tal</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>6,092</b>	<b>100.0</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	<b>100.0</b>	<b>7,767</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Lo w	2	5.4	1.1	257	4.3	0.9	1	6.3	1.2	80	2.7	0.9	1.6
Mo de rate	11	29.7	9.9	1,146	19.0	6.4	3	18.8	14.1	501	16.7	9.1	19.5
Middle	10	27.0	31.8	1,321	22.0	25.6	6	37.5	35.2	1,029	34.3	29.2	38.5
Upper	14	37.8	57.1	3,292	54.7	67.1	6	37.5	49.4	1,394	46.4	60.7	40.2
Unkno wn	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>To tal</b>	<b>37</b>	<b>100.0</b>	<b>100.0</b>	<b>6,016</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>100.0</b>	<b>3,004</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Lo w	0	0.0	1.0	0	0.0	0.4	0	0.0	1.6	0	0.0	1.0	1.6
Mo de rate	1	33.3	14.4	85	37.0	11.3	0	0.0	16.6	0	0.0	10.2	19.5
Middle	1	33.3	33.7	15	6.5	28.4	0	0.0	35.2	0	0.0	33.0	38.5
Upper	1	33.3	51.0	130	56.5	59.8	2	100.0	46.6	340	100.0	55.8	40.2
Unkno wn	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>To tal</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>340</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>													<b>Multi-family Units %</b>
Lo w	4	44.4	32.6	1,214	30.1	14.9	5	55.6	37.8	4,614	70.5	17.5	20.0
Mo de rate	5	55.6	40.5	2,815	69.9	37.1	2	22.2	35.2	1,007	15.4	31.6	36.3
Middle	0	0.0	17.4	0	0.0	18.1	1	11.1	16.1	240	3.7	11.4	25.2
Upper	0	0.0	5.8	0	0.0	24.5	1	11.1	7.8	682	10.4	38.6	16.7
Unkno wn	0	0.0	3.7	0	0.0	5.3	0	0.0	3.1	0	0.0	0.9	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>To tal</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>4,029</b>	<b>100.0</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>6,543</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													<b>Owner Occupied Units %</b>
Lo w	9	10.1	1.7	1,885	11.3	1.9	15	17.9	1.9	5,900	33.4	2.0	1.6
Mo de rate	34	38.2	13.3	5,665	33.9	10.3	37	44.0	16.9	5,307	30.1	12.7	19.5
Middle	20	22.5	33.5	2,674	16.0	27.5	17	20.2	35.7	2,685	15.2	29.6	38.5
Upper	25	28.1	51.4	6,367	38.1	60.0	15	17.9	45.4	3,762	21.3	55.5	40.2
Unkno wn	1	1.1	0.2	100	0.6	0.4	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>To tal</b>	<b>89</b>	<b>100.0</b>	<b>100.0</b>	<b>16,691</b>	<b>100.0</b>	<b>100.0</b>	<b>84</b>	<b>100.0</b>	<b>100.0</b>	<b>17,654</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

**Table C-2**

<b>Distribution of 2021 Small Business Lending By Income Level of Geography</b>					
<b>Assessment Area: Lincoln Metropolitan</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>Low</b>	0	0.0	0	0.0	3.6
<b>Moderate</b>	2	18.2	697	23.7	27.5
<b>Middle</b>	3	27.3	652	22.1	30.7
<b>Upper</b>	6	54.5	1,598	54.2	36.6
<b>Unknown</b>	0	0.0	0	0.0	1.6
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	11	100.0	2,947	100.0	100.0

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.



**Table C-3**

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	# %	\$(000)	\$ %	\$ %	#	%	# %	\$(000)	\$ %	\$ %	
<b>Home Purchase Loans</b>													
Low	0	0.0	9.5	0	0.0	6.0	0	0.0	8.2	0	0.0	5.2	21.3
Moderate	2	5.1	23.9	194	3.2	19.4	2	3.5	21.9	309	4.0	17.7	17.1
Middle	3	7.7	22.2	889	14.6	22.5	2	3.5	21.7	394	5.1	21.7	21.2
Upper	6	15.4	26.3	2,137	35.1	34.9	3	5.3	27.0	929	12.0	35.8	40.5
Unknown	28	71.8	18.1	2,872	47.1	17.2	50	87.7	21.1	6,135	79.0	19.7	0.0
<b>Total</b>	<b>39</b>	<b>100.0</b>	<b>100.0</b>	<b>6,092</b>	<b>100.0</b>	<b>100.0</b>	<b>57</b>	<b>100.0</b>	<b>100.0</b>	<b>7,767</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	1	2.7	5.2	118	2.0	2.8	0	0.0	7.8	0	0.0	4.5	21.3
Moderate	4	10.8	16.3	548	9.1	11.4	2	12.5	19.1	438	14.6	13.8	17.1
Middle	8	21.6	21.2	1,252	20.8	18.5	4	25.0	23.4	787	26.2	21.4	21.2
Upper	6	16.2	38.3	2,002	33.3	46.9	5	31.3	32.7	1,076	35.8	41.9	40.5
Unknown	18	48.6	19.0	2,096	34.8	20.4	5	31.3	17.1	703	23.4	18.4	0.0
<b>Total</b>	<b>37</b>	<b>100.0</b>	<b>100.0</b>	<b>6,016</b>	<b>100.0</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>100.0</b>	<b>3,004</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	5.6	0	0.0	2.7	0	0.0	7.5	0	0.0	5.7	21.3
Moderate	0	0.0	15.4	0	0.0	12.3	0	0.0	15.4	0	0.0	11.0	17.1
Middle	0	0.0	22.5	0	0.0	15.0	0	0.0	28.5	0	0.0	20.1	21.2
Upper	1	33.3	40.8	15	6.5	34.0	1	50.0	42.3	140	41.2	49.7	40.5
Unknown	2	66.7	15.7	215	93.5	36.0	1	50.0	6.3	200	58.8	13.5	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>100.0</b>	<b>340</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	1	1.3	6.7	118	0.9	3.9	0	0.0	7.9	0	0.0	4.8	21.3
Moderate	6	7.5	18.7	742	5.9	14.2	4	5.3	20.2	747	6.7	15.6	17.1
Middle	11	13.8	21.3	2,141	16.9	19.8	6	8.0	22.6	1,181	10.6	21.4	21.2
Upper	14	17.5	33.8	4,478	35.4	42.2	9	12.0	30.5	2,145	19.3	39.1	40.5
Unknown	48	60.0	19.5	5,183	40.9	19.9	56	74.7	18.9	7,038	63.3	19.1	0.0
<b>Total</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>12,662</b>	<b>100.0</b>	<b>100.0</b>	<b>75</b>	<b>100.0</b>	<b>100.0</b>	<b>11,111</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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													

**Table C-4**

<b>Distribution of 2021 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Lincoln Metropolitan</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	3	27.3	1,407	47.7	90.5
<b>Over \$1 Million</b>	2	18.2	299	10.1	8.3
<b>Revenue Unknown</b>	6	54.5	1,241	42.1	1.2
<b>Total</b>	11	100.0	2,947	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	5	45.5	294	10.0	
<b>\$100,001 - \$250,000</b>	2	18.2	449	15.2	
<b>\$250,001 - \$1 Million</b>	4	36.4	2,204	74.8	
<b>Total</b>	11	100.0	2,947	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	1	33.3	52	3.7	
<b>\$100,001 - \$250,000</b>	0	0.0	0	0.0	
<b>\$250,001 - \$1 Million</b>	2	66.7	1,355	96.3	
<b>Total</b>	3	100.0	1,407	100.0	
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; 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>					

**Table C-5**

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
<b>Total AA</b>	<b>74</b>	<b>100.0</b>	<b>70,549</b>	<b>100.0</b>	<b>6,591</b>	<b>9.3</b>	<b>70,549</b>	<b>100.0</b>
	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
<b>Total AA</b>	<b>123,773</b>	<b>69,852</b>	<b>100.0</b>	<b>56.4</b>	<b>47,815</b>	<b>38.6</b>	<b>6,106</b>	<b>4.9</b>
	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
<b>Total AA</b>	<b>13,533</b>	<b>100.0</b>	<b>12,250</b>	<b>100.0</b>	<b>1,124</b>	<b>100.0</b>	<b>159</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>90.5</b>	<b>8.3</b>		<b>1.2</b>	
	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
<b>Total AA</b>	<b>343</b>	<b>100.0</b>	<b>336</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>1</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>98.0</b>	<b>1.7</b>		<b>0.3</b>	
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 C-6**

<b>Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography</b>													
<b>Assessment Area: Omaha Metropolitan</b>													
<b>Geographic Income Level</b>	<b>Bank And Aggregate Loans By Year</b>												<b>Owner Occupied Units %</b>
	<b>2020</b>						<b>2021</b>						
	<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		<b>Bank</b>		<b>Agg</b>		
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$ (000)</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>													
<b>Low</b>	6	7.5	4.4	634	3.4	2.4	4	6.3	5.1	336	2.1	2.8	5.7
<b>Moderate</b>	13	16.3	15.4	1,447	7.8	9.9	16	25.4	16.4	2,984	19.0	10.8	18.2
<b>Middle</b>	20	25.0	35.6	2,724	14.7	32.7	24	38.1	35.5	6,156	39.3	32.9	38.4
<b>Upper</b>	41	51.3	44.7	13,767	74.1	55.0	19	30.2	43.0	6,194	39.5	53.4	37.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	80	100.0	100.0	18,572	100.0	100.0	63	100.0	100.0	15,670	100.0	100.0	100.0
<b>Refinance Loans</b>													
<b>Low</b>	1	0.8	1.4	87	0.3	0.8	5	4.7	2.0	1,274	5.1	1.1	5.7
<b>Moderate</b>	9	6.8	8.4	1,347	3.9	5.2	7	6.6	11.6	921	3.7	7.2	18.2
<b>Middle</b>	32	24.1	32.2	8,690	25.0	28.4	39	36.8	34.8	7,849	31.5	30.7	38.4
<b>Upper</b>	91	68.4	57.9	24,585	70.8	65.6	55	51.9	51.6	14,859	59.7	60.9	37.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	133	100.0	100.0	34,709	100.0	100.0	106	100.0	100.0	24,903	100.0	100.0	100.0
<b>Home Improvement Loans</b>													
<b>Low</b>	0	0.0	2.2	0	0.0	1.8	0	0.0	3.1	0	0.0	2.3	5.7
<b>Moderate</b>	0	0.0	10.6	0	0.0	9.8	0	0.0	12.8	0	0.0	10.4	18.2
<b>Middle</b>	0	0.0	35.7	0	0.0	29.1	0	0.0	34.9	0	0.0	31.4	38.4
<b>Upper</b>	3	100.0	51.5	630	100.0	59.3	5	100.0	49.1	614	100.0	55.9	37.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3	100.0	100.0	630	100.0	100.0	5	100.0	100.0	614	100.0	100.0	100.0
<b>Multifamily Loans</b>													
<b>Low</b>	2	66.7	29.5	940	72.7	11.6	0	0.0	25.3	0	0.0	18.7	12.4
<b>Moderate</b>	1	33.3	37.5	353	27.3	26.2	0	0.0	31.6	0	0.0	16.2	22.1
<b>Middle</b>	0	0.0	24.6	0	0.0	31.9	2	50.0	31.6	24,114	84.6	41.7	48.5
<b>Upper</b>	0	0.0	8.5	0	0.0	30.3	2	50.0	11.6	4,406	15.4	23.3	17.1
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	3	100.0	100.0	1,293	100.0	100.0	4	100.0	100.0	28,520	100.0	100.0	100.0
<b>Total Home Mortgage Loans</b>													
<b>Low</b>	9	4.1	2.7	1,661	3.0	2.0	9	4.8	3.5	1,610	2.3	2.9	5.7
<b>Moderate</b>	23	10.4	11.5	3,147	5.6	8.2	24	12.8	13.8	3,940	5.5	9.4	18.2
<b>Middle</b>	53	23.9	33.6	11,542	20.5	30.2	68	36.4	35.1	38,430	53.8	32.3	38.4
<b>Upper</b>	137	61.7	52.1	39,816	70.9	59.6	86	46.0	47.6	27,409	38.4	55.4	37.7
<b>Unknown</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
<b>Total</b>	222	100.0	100.0	56,166	100.0	100.0	187	100.0	100.0	71,389	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

**Table C-7**

<b>Distribution of 2021 Small Business Lending By Income Level of Geography</b>					
<b>Assessment Area: Omaha Metropolitan</b>					
<b>Geographic Income Level</b>	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>\$%</b>	
<b>Low</b>	0	0.0	0	0.0	6.8
<b>Moderate</b>	3	12.0	202	3.2	16.1
<b>Middle</b>	15	60.0	4,774	75.3	43.3
<b>Upper</b>	7	28.0	1,363	21.5	33.8
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Tract-Unk</b>	0	0.0	0	0.0	
<b>Total</b>	25	100.0	6,339	100.0	100.0
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; 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>					

**Table C-8**

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Omaha Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
<b>Home Purchase Loans</b>													
Low	3	3.8	9.0	361	1.9	5.4	1	1.6	7.4	603	3.8	4.3	20.6
Moderate	7	8.8	22.2	943	5.1	17.7	9	14.3	20.1	1,639	10.5	15.6	17.5
Middle	11	13.8	21.4	1,513	8.1	21.2	3	4.8	20.3	868	5.5	19.8	20.7
Upper	38	47.5	28.9	13,537	72.9	38.7	23	36.5	28.7	7,339	46.8	37.9	41.2
Unknown	21	26.3	18.5	2,218	11.9	17.0	27	42.9	23.5	5,221	33.3	22.5	0.0
<b>Total</b>	<b>80</b>	<b>100.0</b>	<b>100.0</b>	<b>18,572</b>	<b>100.0</b>	<b>100.0</b>	<b>63</b>	<b>100.0</b>	<b>100.0</b>	<b>15,670</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Refinance Loans</b>													
Low	4	3.0	4.3	475	1.4	2.2	3	2.8	6.3	344	1.4	3.4	20.6
Moderate	12	9.0	13.5	1,864	5.4	9.0	13	12.3	17.1	1,604	6.4	12.0	17.5
Middle	19	14.3	20.1	3,236	9.3	17.0	15	14.2	20.2	2,678	10.8	17.5	20.7
Upper	93	69.9	39.9	28,279	81.5	48.3	63	59.4	35.1	18,791	75.5	44.1	41.2
Unknown	5	3.8	22.4	855	2.5	23.4	12	11.3	21.3	1,486	6.0	23.0	0.0
<b>Total</b>	<b>133</b>	<b>100.0</b>	<b>100.0</b>	<b>34,709</b>	<b>100.0</b>	<b>100.0</b>	<b>106</b>	<b>100.0</b>	<b>100.0</b>	<b>24,903</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Home Improvement Loans</b>													
Low	0	0.0	6.5	0	0.0	3.6	0	0.0	6.5	0	0.0	3.9	20.6
Moderate	0	0.0	16.8	0	0.0	13.5	0	0.0	16.9	0	0.0	11.8	17.5
Middle	0	0.0	23.2	0	0.0	18.2	0	0.0	23.8	0	0.0	21.5	20.7
Upper	3	100.0	47.5	630	100.0	54.6	5	100.0	47.0	614	100.0	54.0	41.2
Unknown	0	0.0	5.9	0	0.0	10.2	0	0.0	5.8	0	0.0	8.9	0.0
<b>Total</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>630</b>	<b>100.0</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>100.0</b>	<b>614</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total Home Mortgage Loans</b>													
Low	7	3.2	6.0	836	1.5	3.4	4	2.2	6.8	947	2.2	3.8	20.6
Moderate	19	8.7	16.4	2,807	5.1	12.3	24	13.1	18.2	3,299	7.7	13.6	17.5
Middle	30	13.7	20.3	4,749	8.7	18.5	19	10.4	20.3	3,706	8.6	18.6	20.7
Upper	137	62.6	35.5	43,408	79.1	44.3	97	53.0	32.8	28,210	65.8	41.3	41.2
Unknown	26	11.9	21.7	3,073	5.6	21.5	39	21.3	22.0	6,707	15.6	22.7	0.0
<b>Total</b>	<b>219</b>	<b>100.0</b>	<b>100.0</b>	<b>54,873</b>	<b>100.0</b>	<b>100.0</b>	<b>183</b>	<b>100.0</b>	<b>100.0</b>	<b>42,869</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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													

**Table C-9**

<b>Distribution of 2021 Small Business Lending By Revenue Size of Businesses</b>					
<b>Assessment Area: Omaha Metropolitan</b>					
	<b>Bank Loans</b>				<b>Total Businesses %</b>
	<b>#</b>	<b>#%</b>	<b>\$(000)</b>	<b>%</b>	
<b>By Revenue</b>					
<b>\$1 Million or Less</b>	8	32.0	2,087	32.9	89.7
<b>Over \$1 Million</b>	9	36.0	3,350	52.8	9.5
<b>Revenue Unknown</b>	8	32.0	902	14.2	0.7
<b>Total</b>	25	100.0	6,339	100.0	100.0
<b>By Loan Size</b>					
<b>\$100,000 or Less</b>	8	32.0	229	3.6	
<b>\$100,001 - \$250,000</b>	7	28.0	1,068	16.8	
<b>\$250,001 - \$1 Million</b>	10	40.0	5,043	79.6	
<b>Total</b>	25	100.0	6,339	100.0	
<b>By Loan Size and Revenues \$1 Million or Less</b>					
<b>\$100,000 or Less</b>	1	12.5	8	0.4	
<b>\$100,001 - \$250,000</b>	3	37.5	488	23.4	
<b>\$250,001 - \$1 Million</b>	4	50.0	1,591	76.2	
<b>Total</b>	8	100.0	2,087	100.0	
<p><i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011-2015 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-10**

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	14.1	15,286	8.7	5,155	33.7	36,038	20.6
Moderate	43	21.6	34,055	19.5	4,954	14.5	30,687	17.5
Middle	72	36.2	65,046	37.2	4,210	6.5	36,199	20.7
Upper	56	28.1	60,599	34.6	1,362	2.2	72,062	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>199</b>	<b>100.0</b>	<b>174,986</b>	<b>100.0</b>	<b>15,681</b>	<b>9.0</b>	<b>174,986</b>	<b>100.0</b>
	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	5.7	31.2	16,889	53.5	4,847	15.3
Moderate	63,063	31,232	18.2	49.5	27,056	42.9	4,775	7.6
Middle	112,889	66,071	38.4	58.5	40,378	35.8	6,440	5.7
Upper	82,396	64,871	37.7	78.7	14,179	17.2	3,346	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>289,932</b>	<b>172,022</b>	<b>100.0</b>	<b>59.3</b>	<b>98,502</b>	<b>34.0</b>	<b>19,408</b>	<b>6.7</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,158	6.8	1,910	6.7	234	7.7	14	5.9
Moderate	5,136	16.1	4,642	16.2	473	15.5	21	8.9
Middle	13,848	43.3	12,125	42.3	1,615	53.1	108	45.8
Upper	10,813	33.8	10,000	34.9	720	23.7	93	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>31,955</b>	<b>100.0</b>	<b>28,677</b>	<b>100.0</b>	<b>3,042</b>	<b>100.0</b>	<b>236</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.7</b>		<b>9.5</b>		<b>0.7</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	10	2.8	10	2.8	0	0.0	0	0.0
Moderate	21	5.8	21	5.9	0	0.0	0	0.0
Middle	138	38.0	134	37.9	3	42.9	1	50.0
Upper	194	53.4	189	53.4	4	57.1	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>363</b>	<b>100.0</b>	<b>354</b>	<b>100.0</b>	<b>7</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.5</b>		<b>1.9</b>		<b>0.6</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; 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 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.