

PUBLIC COMMENT SECTION:

Written comments received from the public for the current year and each of the two prior calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank. Comments or responses that reflect adversely on the good name or reputation of any persons other than the bank or those that would violate specific provisions of the law (such as privacy laws) are not included.

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this Web site.



PUBLIC DISCLOSURE

May 15, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Nebraska Bank
RSSD# 576952

330 North Spruce
Valley, Nebraska 68064

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

SCOPE OF EXAMINATION

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

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

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

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

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

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

DESCRIPTION OF INSTITUTION

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

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

Table 1

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

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

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

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

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

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

Net Loan-to-Deposit Ratio

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

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

Table 2

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

Assessment Area Concentration

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

Table 3

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

Geographic Distribution of Loans

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

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

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OMAHA METROPOLITAN AA

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

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

Table 4

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

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

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

Table 5

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

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

Table 6

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

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

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

Table 7

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

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN OMAHA METROPOLITAN AA

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

Geographic Distribution of Loans

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

Home Mortgage Lending

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

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

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

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

Home Purchase Loans

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

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

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

Home Refinance Loans

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

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

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

Table 8

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

Small Business Lending

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

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

Table 9

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

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

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

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

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

Home Mortgage Lending

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

Home Purchase Loans

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

Home Refinance Loans

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

Table 10

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

Small Business Lending

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

Table 11

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN CENTRAL NEBRASKA AA

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

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

Table 12

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

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

Table 13

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

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

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

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

Table 14

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

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

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

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

Table 15

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

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN CENTRAL NEBRASKA AA

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

Geographic Distribution of Loans

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

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

Home Mortgage Lending

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

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

Home Purchase Loans

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

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

Home Refinance Loans

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

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

Table 16

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

Small Business Lending

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

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

Table 17

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

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

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

Small Farm Lending

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

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

Table 18

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

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

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

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

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

Home Mortgage Lending

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

Home Purchase Loans

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

Home Refinance Loans

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

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

Table 19

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

Small Business Lending

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

Table 20

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	28	59.6	2,102	40.6	89.2
Over \$1 Million	12	25.5	2,274	43.9	9.1
Revenue Unknown	7	14.9	804	15.5	1.7
Total	47	100.0	5,180	100.0	100.0
By Loan Size					
\$100,000 or Less	30	63.8	1,194	23.1	
\$100,001 - \$250,000	11	23.4	1,733	33.5	
\$250,001 - \$1 Million	6	12.8	2,253	43.5	
Total	47	100.0	5,180	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	21	75.0	778	37.0	
\$100,001 - \$250,000	6	21.4	974	46.3	
\$250,001 - \$1 Million	1	3.6	350	16.7	
Total	28	100.0	2,102	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

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

Table 21

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

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ARCADIA AA

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN ARCADIA AA

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

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

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NORTHEAST NEBRASKA AA

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NORTHEAST NEBRASKA AA

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

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NEBRASKA CITY AA

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

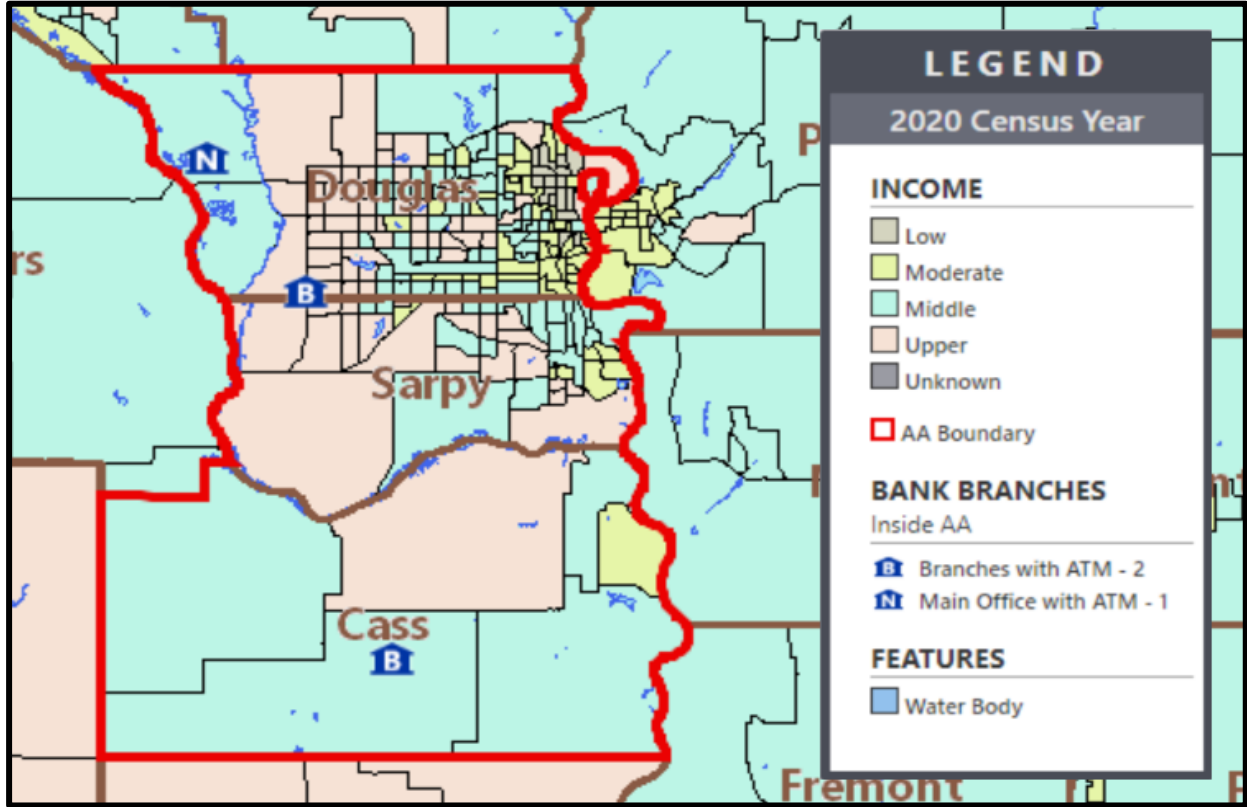
- The AA delineation remains unchanged since the prior performance evaluation, and the 2022 AA is comprised of six census tracts, including three middle- and three upper-income tracts based on 2020 Census data.
- The AA composition by tract income level since the prior evaluation through year-end 2021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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NEBRASKA CITY AA

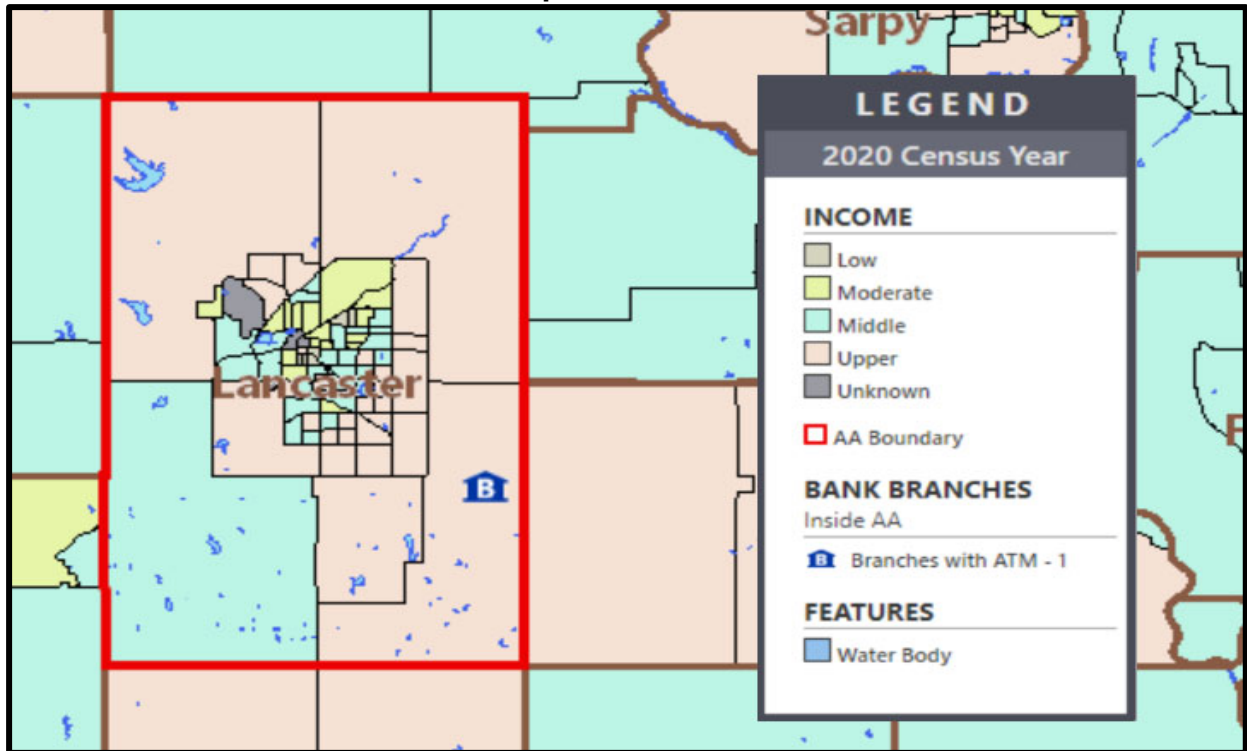
The institution's lending performance in the AA is consistent with the institution's lending performance overall.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

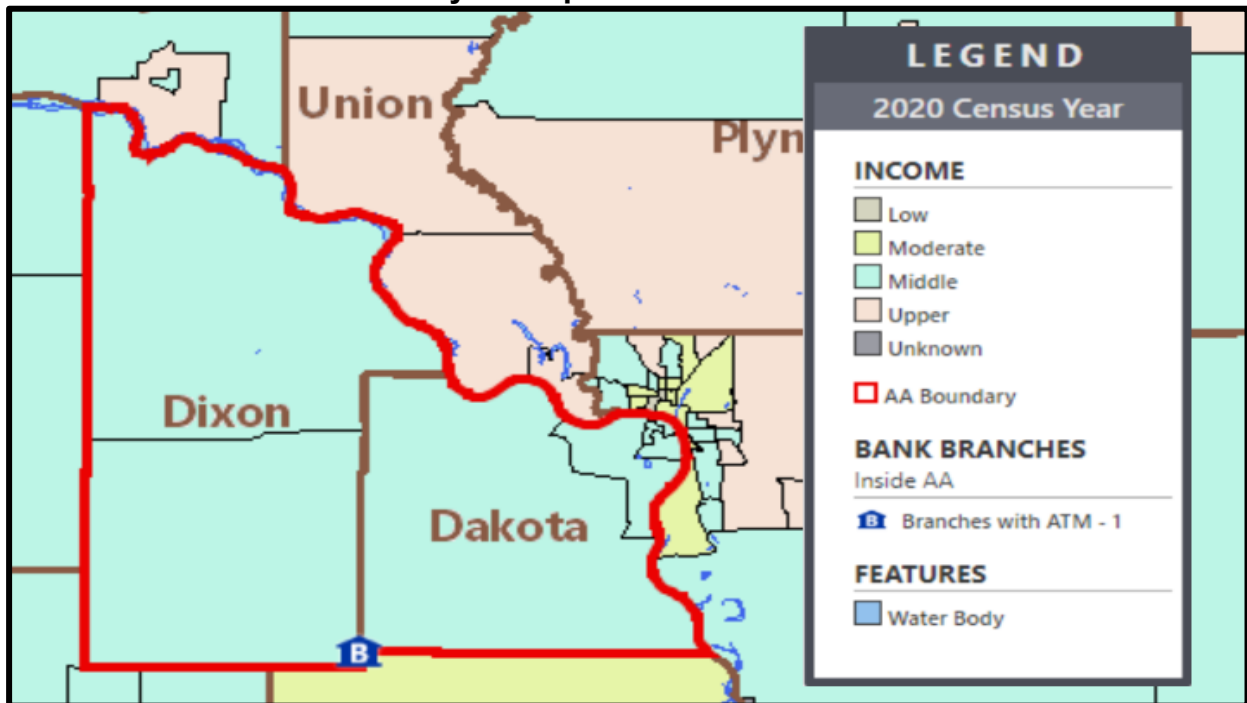
Omaha Metropolitan Assessment Area



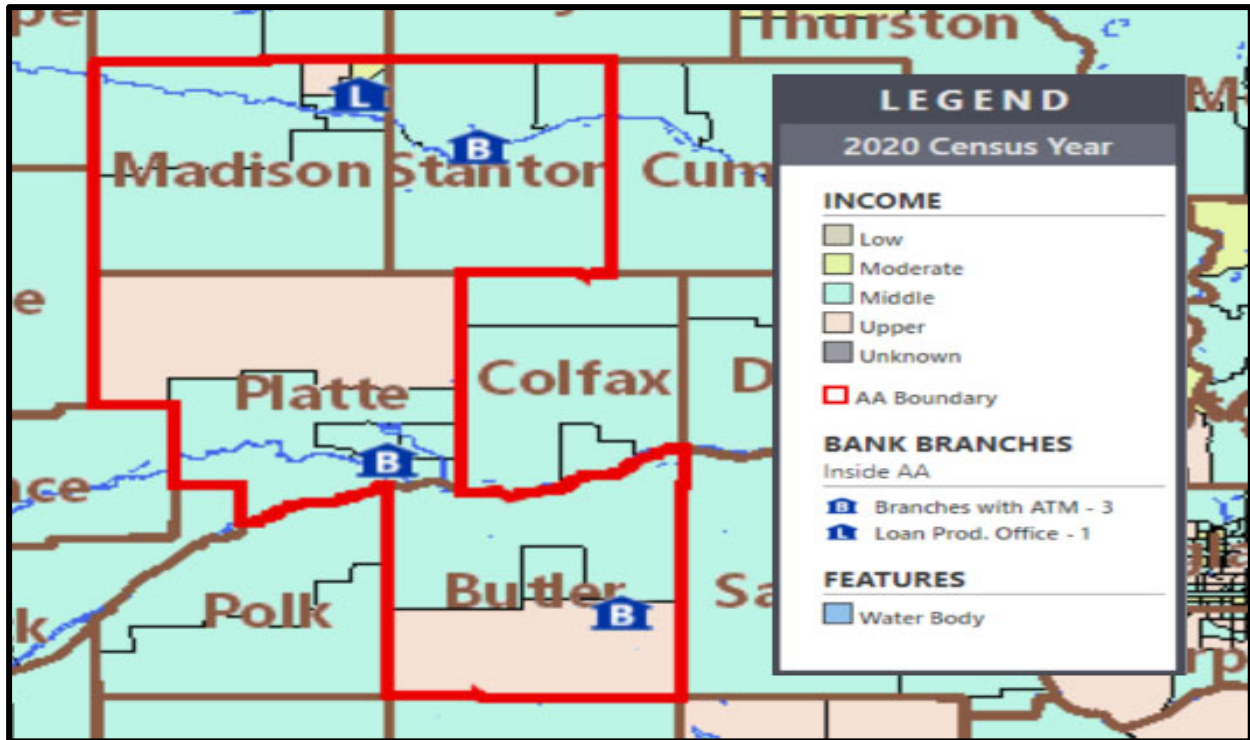
Lincoln Metropolitan Assessment Area



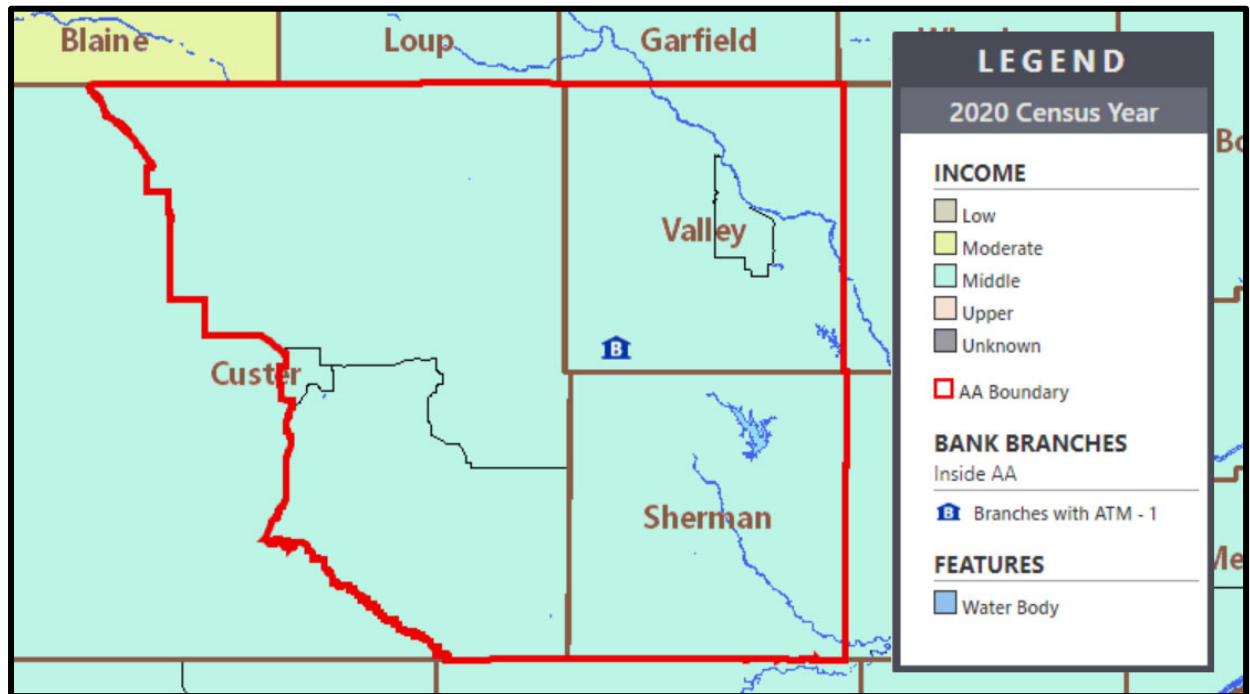
Sioux City Metropolitan Assessment Area



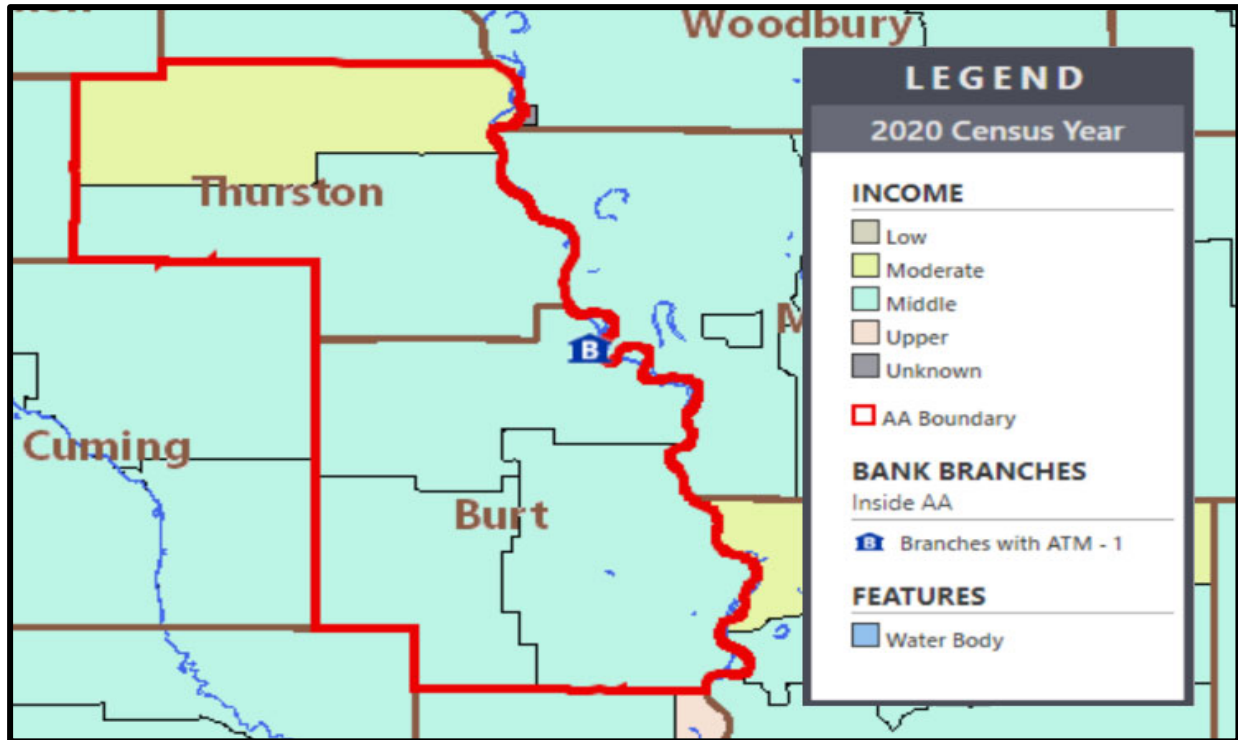
Central Nebraska Assessment Area



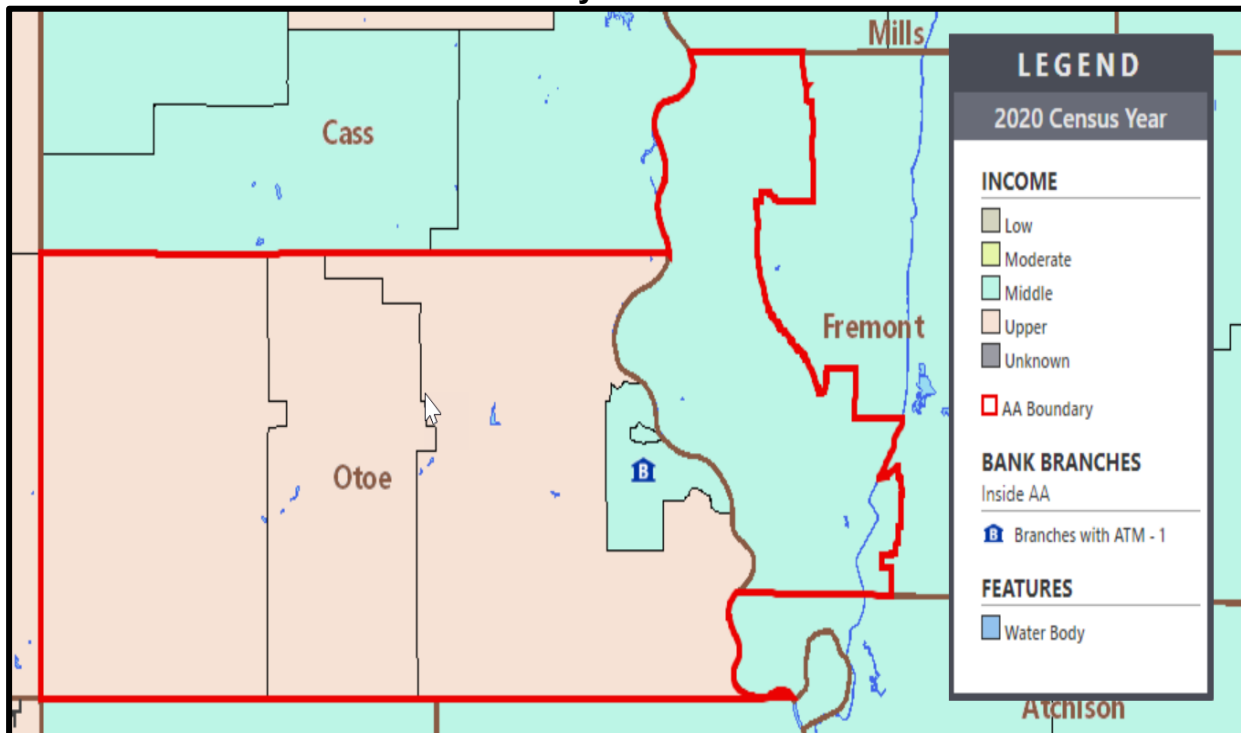
Arcadia Assessment Area



Northeast Nebraska Assessment Area



Nebraska City Assessment Area



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

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

Table B-2

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

Table B-3

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

Table B-4

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

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Lincoln Metropolitan Assessment Area
Table C-1

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

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

Table C-2

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

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

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

Table C-3

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

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

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

Table C-4

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

Table C-5

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

Table C-6

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

Table C-7

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

Table C-8

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

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

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

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

Table C-10

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

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

Table C-11

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

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

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

Table C-12

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

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

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

Table C-13

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

Table C-14

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

Table C-15

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

Table C-16

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

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

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

**Arcadia Assessment Area
Table C-17**

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

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

Table C-18

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

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

Table C-19

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

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

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

Table C-20

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

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

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

Table C-21

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

Table C-22

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

Table C-23

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

Table C-24

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

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

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

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

Table C-26

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

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

Table C-27

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

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

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

Table C-28

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

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

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

Table C-29

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

Table C-30

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

Table C-31

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

Table C-32

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

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

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

Source: 2021 FFIEC Census Data

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

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

Table C-34

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

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

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

Table C-35

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

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

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

Table C-36

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

Table C-37

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

Table C-38

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

Table C-39

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

Table C-40

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

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

APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FIRST NEBRASKA BANK

COMMUNITY REINVESTMENT ACT PUBLIC FILE

BRANCH LOCATION & CRA ASSESSMENT AREA

BRANCH LOCATION

**CRA ASSESSMENT AREA
(CENSUS TRACT)**

FIRST NEBRASKA BANK
155 W. BRIDGE, BOX 187
ARCADIA, NE 68815-0187

VALLEY 9713 - 9714 CUSTER
COUNTY 9717, 9719 - 9720 &
SHERMAN COUNTY 9701

FIRST NEBRASKA BANK
50 MONROE ST, BOX 258
BENNET, NE 68317-0258

ALL OF LANCASTER
COUNTY (SEE ATTACHED
LIST) & OTOE COUNTY 9668

FIRST NEBRASKA BANK
124 N. MADISON, BOX 186
BRAINARD, NE 68626-0186

BUTLER COUNTY 9676-9678

FIRST NEBRASKA BANK
3225 23RD ST., BOX 1277
COLUMBUS, NE 68602-1277

PLATTE COUNTY 9651-9657

FIRST NEBRASKA BANK
753 S. BROADWAY, BOX 158
DECATUR, NE 68020-0158

BURT COUNTY 9632-9634, &
THURSTON COUNTY 9401 -
9402

FIRST NEBRASKA BANK
20421 GEORGE B LAKE
PARKWAY
ELKHORN, NE 68022-3457

ALL OF DOUGLAS COUNTY AND
SARPY COUNTY (SEE ATTACHED
LISTS

FIRST NEBRASKA BANK
1000 S. MAIN ST., BOX 445
EMERSON, NE 68733-0445

DAKOTA COUNTY 0101 - 0104
THURSTON COUNTY 9401 - 9402,
DIXON COUNTY 9776 – 9778

FIRST NEBRASKA BANK
2214 S. 11TH ST., BOX 578
NEBRASKA CITY, NE 68410-0578

OTOE COUNTY 9666, 9667, 9669,
9670 & FREMONT COUNTY, IA
9703

FIRST NEBRASKA BANK
1019 IVY ST., BOX 257
STANTON, NE 68779-0257

STANTON & MADISON COUNTIES
STANTON 9621-9622 MADISON 9606-
9613

FFIRST NEBRASKA BANK
330 N SPRUCE ST BOX 315
VALLEY, NE 68064-0315

ALL OF DOUGLAS COUNTY AND
SARPY COUNTY (SEE ATTACHED
LISTS)

FIRST NEBRASKA BANK
107 N. ELM, BOX 186
WEEPING WATER, NE 68463-0186

CASS COUNTY 9656 – 9661 & OTOE
COUNTY 9666, 9667, 9669, 9670

ATM/ITMs at all locations and at our
LOAN PRODUCTION OFFICE at
315 N 4th Street, Suite 1,
Norfolk, NE 68701-4003

Updated 9/15/2020

2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 153 - SARPY COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	153	0101.03	Middle	No	105.43	\$109,200	\$115,130	\$92,500	4709	20.90	984	1262	1447
31	153	0101.04	Middle	No	85.41	\$109,200	\$93,268	\$74,938	2175	39.82	866	502	605
31	153	0101.05	Middle	No	92.51	\$109,200	\$101,021	\$81,162	3058	28.55	873	715	843
31	153	0101.06	Moderate	No	67.05	\$109,200	\$73,219	\$58,833	4394	31.29	1375	826	1399
31	153	0101.07	Middle	No	97.90	\$109,200	\$106,907	\$85,897	3995	40.48	1617	1064	1228
31	153	0101.08	Middle	No	100.41	\$109,200	\$109,648	\$88,100	4073	40.39	1645	1062	1224
31	153	0102.03	Upper	No	133.01	\$109,200	\$145,247	\$116,699	5626	21.53	1211	1509	1744
31	153	0102.04	Middle	No	85.71	\$109,200	\$93,595	\$75,203	3495	31.62	1105	716	840
31	153	0102.05	Upper	No	120.23	\$109,200	\$131,291	\$105,484	3436	26.19	900	785	930
31	153	0102.06	Upper	No	121.25	\$109,200	\$132,405	\$106,382	4067	28.01	1139	1040	1482
31	153	0102.07	Upper	No	131.15	\$109,200	\$143,216	\$115,064	2408	28.03	675	499	635
31	153	0102.08	Upper	No	127.05	\$109,200	\$138,739	\$111,469	4374	21.79	953	977	1215
31	153	0102.09	Middle	No	116.04	\$109,200	\$126,716	\$101,806	3426	22.85	783	881	1018
31	153	0103.02	Moderate	No	68.73	\$109,200	\$75,053	\$60,300	841	40.31	339	0	227
31	153	0103.05	Moderate	No	63.67	\$109,200	\$69,528	\$55,865	1792	39.23	703	0	626
31	153	0103.06	Moderate	No	72.13	\$109,200	\$78,766	\$63,287	2737	35.84	981	0	969
31	153	0104.01	Moderate	No	75.86	\$109,200	\$82,839	\$66,563	2991	37.98	1136	610	922
31	153	0104.02	Moderate	No	58.50	\$109,200	\$63,882	\$51,328	3669	26.38	968	824	1719
31	153	0105.02	Middle	No	86.41	\$109,200	\$94,360	\$75,818	4479	36.99	1657	1265	1615
31	153	0105.03	Middle	No	91.88	\$109,200	\$100,333	\$80,612	3519	37.08	1305	960	1315
31	153	0105.04	Middle	No	105.62	\$109,200	\$115,337	\$92,667	3160	37.50	1185	929	1000
31	153	0105.05	Middle	No	82.97	\$109,200	\$90,603	\$72,799	3846	45.87	1764	960	1368
31	153	0106.14	Middle	No	83.87	\$109,200	\$91,586	\$73,583	5131	29.86	1532	1223	1634
31	153	0106.15	Middle	No	103.27	\$109,200	\$112,771	\$90,607	1944	25.00	486	830	966
31	153	0106.16	Upper	No	143.67	\$109,200	\$156,888	\$126,048	4474	15.20	680	1197	1318
31	153	0106.17	Upper	No	130.52	\$109,200	\$142,528	\$114,514	5347	16.18	865	1472	1687

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	153	0106.19	Middle	No	98.66	\$109,200	\$107,737	\$86,563	4239	22.46	952	832	1010
31	153	0106.20	Upper	No	123.95	\$109,200	\$135,353	\$108,750	6314	18.91	1194	1315	1537
31	153	0106.21	Middle	No	93.87	\$109,200	\$102,506	\$82,358	5862	24.51	1437	1147	1374
31	153	0106.22	Upper	No	140.38	\$109,200	\$153,295	\$123,164	3773	18.55	700	836	909
31	153	0106.23	Middle	No	111.04	\$109,200	\$121,256	\$97,424	5822	17.69	1030	1442	1688
31	153	0106.24	Upper	No	138.03	\$109,200	\$150,729	\$121,103	6552	19.81	1298	1635	1875
31	153	0106.25	Middle	No	113.60	\$109,200	\$124,051	\$99,667	5183	18.21	944	1166	1316
31	153	0106.26	Middle	No	104.19	\$109,200	\$113,775	\$91,411	5591	15.74	880	1674	1945
31	153	0106.27	Upper	No	127.34	\$109,200	\$139,055	\$111,724	3219	14.45	465	824	999
31	153	0106.29	Upper	No	149.31	\$109,200	\$163,047	\$131,000	3765	16.18	609	661	803
31	153	0106.30	Upper	No	153.56	\$109,200	\$167,688	\$134,725	6442	13.51	870	1573	1729
31	153	0106.31	Upper	No	141.79	\$109,200	\$154,835	\$124,398	5160	6.38	329	1530	1776
31	153	0106.32	Upper	No	137.69	\$109,200	\$150,357	\$120,801	6663	10.09	672	1496	1632
31	153	0106.33	Moderate	No	76.59	\$109,200	\$83,636	\$67,196	3258	19.77	644	1091	1127
31	153	0106.34	Upper	No	124.10	\$109,200	\$135,517	\$108,882	2756	15.57	429	856	999
31	153	0106.35	Upper	No	142.92	\$109,200	\$156,069	\$125,395	2856	17.47	499	719	719
31	153	0106.36	Upper	No	161.91	\$109,200	\$176,806	\$142,049	5347	10.08	539	1341	1361
31	153	0106.37	Upper	No	144.56	\$109,200	\$157,860	\$126,827	3956	26.09	1032	847	906
31	153	0106.38	Upper	No	138.42	\$109,200	\$151,155	\$121,447	4400	19.34	851	1271	1291
31	153	0107.01	Upper	No	137.33	\$109,200	\$149,964	\$120,486	2559	6.84	175	676	830
31	153	0107.02	Middle	No	108.99	\$109,200	\$119,017	\$95,625	3721	7.09	264	1356	1580

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 055 - DOUGLAS COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0002.00	Moderate	No	70.90	\$109,200	\$77,423	\$62,206	3627	46.35	1681	856	1431
31	055	0003.00	Low	No	41.31	\$109,200	\$45,111	\$36,250	2518	75.34	1897	361	1000
31	055	0004.00	Low	No	46.39	\$109,200	\$50,658	\$40,700	1849	49.92	923	469	873
31	055	0005.00	Upper	No	146.40	\$109,200	\$159,869	\$128,446	3411	39.11	1334	398	305
31	055	0006.00	Low	No	25.28	\$109,200	\$27,606	\$22,180	1461	81.79	1195	146	534
31	055	0007.00	Low	No	38.46	\$109,200	\$41,998	\$33,750	1214	87.56	1063	108	488
31	055	0008.00	Moderate	No	60.46	\$109,200	\$66,022	\$53,051	2175	88.69	1929	362	829
31	055	0011.00	Low	No	33.41	\$109,200	\$36,484	\$29,316	2724	88.40	2408	278	861
31	055	0012.00	Low	No	42.74	\$109,200	\$46,672	\$37,500	3917	80.27	3144	519	1111
31	055	0016.00	Low	No	35.38	\$109,200	\$38,635	\$31,042	3800	31.45	1195	0	33
31	055	0018.00	Middle	No	113.50	\$109,200	\$123,942	\$99,583	5209	34.00	1771	402	236
31	055	0019.00	Moderate	No	60.67	\$109,200	\$66,252	\$53,232	1888	55.03	1039	90	193
31	055	0020.00	Moderate	No	62.29	\$109,200	\$68,021	\$54,651	3647	80.64	2941	517	1062
31	055	0021.00	Low	No	44.93	\$109,200	\$49,064	\$39,423	2387	63.13	1507	303	800
31	055	0022.00	Moderate	No	59.43	\$109,200	\$64,898	\$52,143	1197	32.50	389	241	503
31	055	0023.00	Moderate	No	65.11	\$109,200	\$71,100	\$57,125	2335	38.93	909	557	809
31	055	0024.00	Moderate	No	54.14	\$109,200	\$59,121	\$47,500	3928	74.90	2942	499	1141
31	055	0025.00	Moderate	No	69.90	\$109,200	\$76,331	\$61,326	2684	61.55	1652	515	840
31	055	0026.00	Moderate	No	51.19	\$109,200	\$55,899	\$44,917	2433	81.34	1979	432	602
31	055	0027.00	Moderate	No	57.13	\$109,200	\$62,386	\$50,129	2667	83.01	2214	439	646
31	055	0028.00	Moderate	No	77.67	\$109,200	\$84,816	\$68,150	3730	81.21	3029	809	1112
31	055	0029.00	Moderate	No	51.23	\$109,200	\$55,943	\$44,947	5582	85.02	4746	761	1393
31	055	0030.00	Moderate	No	66.51	\$109,200	\$72,629	\$58,352	7656	70.77	5418	1742	2220
31	055	0031.00	Moderate	No	73.12	\$109,200	\$79,847	\$64,156	4128	66.33	2738	853	1316
31	055	0032.00	Moderate	No	60.07	\$109,200	\$65,596	\$52,708	2567	84.38	2166	356	606
31	055	0033.00	Low	No	43.82	\$109,200	\$47,851	\$38,452	2356	77.08	1816	378	669

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31	055	0034.01	Moderate	No	65.22	\$109,200	\$71,220	\$57,225	3810	48.95	1865	1015	1630
31	055	0034.02	Moderate	No	73.58	\$109,200	\$80,349	\$64,559	2487	32.61	811	656	968
31	055	0035.00	Middle	No	84.58	\$109,200	\$92,361	\$74,213	4490	32.65	1466	1373	1662
31	055	0036.00	Middle	No	84.46	\$109,200	\$92,230	\$74,103	4060	17.76	721	1325	1731
31	055	0037.00	Middle	No	112.55	\$109,200	\$122,905	\$98,750	2361	16.73	395	773	1019
31	055	0038.00	Moderate	No	73.21	\$109,200	\$79,945	\$64,236	3891	43.23	1682	691	1073
31	055	0039.00	Moderate	No	70.07	\$109,200	\$76,516	\$61,475	2378	65.56	1559	124	505
31	055	0040.00	Moderate	No	71.23	\$109,200	\$77,783	\$62,500	3299	40.53	1337	281	369
31	055	0042.00	Moderate	No	66.82	\$109,200	\$72,967	\$58,625	1412	43.34	612	133	485
31	055	0043.00	Middle	No	87.35	\$109,200	\$95,386	\$76,635	3086	35.13	1084	491	757
31	055	0044.00	Middle	No	81.41	\$109,200	\$88,900	\$71,429	1323	24.04	318	362	667
31	055	0045.00	Middle	No	103.13	\$109,200	\$112,618	\$90,481	3175	16.57	526	1162	1085
31	055	0046.00	Middle	No	105.45	\$109,200	\$115,151	\$92,523	2373	21.83	518	684	1042
31	055	0047.00	Upper	No	226.92	\$109,200	\$247,797	\$199,091	3047	14.60	445	817	843
31	055	0048.00	Middle	No	90.80	\$109,200	\$99,154	\$79,669	4315	31.77	1371	821	1255
31	055	0049.00	Moderate	No	51.73	\$109,200	\$56,489	\$45,385	4665	47.85	2232	589	1218
31	055	0050.00	Middle	No	92.65	\$109,200	\$101,174	\$81,285	3675	36.60	1345	390	1104
31	055	0051.00	Moderate	No	66.01	\$109,200	\$72,083	\$57,917	2406	58.40	1405	406	686
31	055	0052.00	Low	No	34.06	\$109,200	\$37,194	\$29,890	1770	88.19	1561	114	448
31	055	0053.00	Low	No	38.80	\$109,200	\$42,370	\$34,044	2445	83.03	2030	389	915
31	055	0054.00	Moderate	No	58.24	\$109,200	\$63,598	\$51,096	3349	70.26	2353	598	1203
31	055	0055.00	Upper	No	129.21	\$109,200	\$141,097	\$113,365	5323	24.80	1320	1727	2180
31	055	0056.00	Middle	No	83.01	\$109,200	\$90,647	\$72,830	3972	28.37	1127	1119	1714
31	055	0057.00	Moderate	No	61.86	\$109,200	\$67,551	\$54,276	4422	45.30	2003	1269	1894
31	055	0058.00	Moderate	No	72.80	\$109,200	\$79,498	\$63,878	4817	61.62	2968	1351	1737
31	055	0059.01	Low	No	33.93	\$109,200	\$37,052	\$29,769	2375	77.68	1845	299	991
31	055	0059.02	Low	No	47.35	\$109,200	\$51,706	\$41,542	2431	89.55	2177	415	858
31	055	0060.00	Low	No	36.89	\$109,200	\$40,284	\$32,365	4076	81.04	3303	633	1601
31	055	0061.01	Low	No	36.80	\$109,200	\$40,186	\$32,289	2632	81.99	2158	336	923

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31	055	0061.02	Low	No	41.27	\$109,200	\$45,067	\$36,215	4267	76.75	3275	909	1681
31	055	0062.02	Moderate	No	62.85	\$109,200	\$68,632	\$55,145	4854	55.27	2683	1026	1667
31	055	0063.01	Moderate	No	64.63	\$109,200	\$70,576	\$56,705	2741	67.20	1842	583	783
31	055	0063.02	Moderate	No	59.93	\$109,200	\$65,444	\$52,579	4752	82.32	3912	857	1189
31	055	0063.03	Moderate	No	53.19	\$109,200	\$58,083	\$46,667	3206	65.56	2102	538	946
31	055	0064.00	Middle	No	87.95	\$109,200	\$96,041	\$77,169	4869	27.91	1359	1623	2303
31	055	0065.03	Middle	No	103.86	\$109,200	\$113,415	\$91,125	2707	26.89	728	1002	1085
31	055	0065.04	Middle	No	83.64	\$109,200	\$91,335	\$73,385	3293	25.08	826	1070	1366
31	055	0065.05	Middle	No	93.98	\$109,200	\$102,626	\$82,457	1932	43.06	832	412	514
31	055	0065.06	Moderate	No	66.05	\$109,200	\$72,127	\$57,950	4035	66.07	2666	647	1125
31	055	0066.03	Moderate	No	69.23	\$109,200	\$75,599	\$60,739	2612	44.91	1173	450	660
31	055	0066.04	Middle	No	82.86	\$109,200	\$90,483	\$72,700	4033	28.99	1169	1099	1528
31	055	0066.05	Middle	No	91.99	\$109,200	\$100,453	\$80,708	3201	23.40	749	350	387
31	055	0066.06	Moderate	No	77.64	\$109,200	\$84,783	\$68,117	2901	32.26	936	541	789
31	055	0067.01	Upper	No	184.35	\$109,200	\$201,310	\$161,736	3901	18.05	704	1113	1113
31	055	0067.03	Middle	No	101.01	\$109,200	\$110,303	\$88,625	3046	23.44	714	839	1059
31	055	0067.04	Upper	No	159.81	\$109,200	\$174,513	\$140,208	1872	14.00	262	479	559
31	055	0068.03	Upper	No	121.48	\$109,200	\$132,656	\$106,579	2031	16.74	340	658	743
31	055	0068.04	Upper	No	218.94	\$109,200	\$239,082	\$192,083	1636	11.49	188	602	635
31	055	0068.05	Upper	No	160.04	\$109,200	\$174,764	\$140,408	3270	8.84	289	1017	1149
31	055	0068.06	Upper	No	135.47	\$109,200	\$147,933	\$118,856	2400	29.63	711	429	527
31	055	0069.03	Middle	No	107.80	\$109,200	\$117,718	\$94,583	2532	18.88	478	686	787
31	055	0069.04	Upper	No	129.48	\$109,200	\$141,392	\$113,600	4049	13.86	561	1138	1274
31	055	0069.05	Middle	No	91.77	\$109,200	\$100,213	\$80,517	1867	19.34	361	435	608
31	055	0069.06	Middle	No	111.75	\$109,200	\$122,031	\$98,047	3228	20.85	673	919	1176
31	055	0070.01	Moderate	No	68.92	\$109,200	\$75,261	\$60,466	5425	36.50	1980	294	542
31	055	0070.02	Middle	No	85.79	\$109,200	\$93,683	\$75,272	3491	31.05	1084	939	1216
31	055	0070.03	Moderate	No	64.11	\$109,200	\$70,008	\$56,250	2477	46.79	1159	616	917

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31	055	0071.01	Moderate	No	67.79	\$109,200	\$74,027	\$59,479	3386	48.38	1638	993	1263
31	055	0071.02	Middle	No	86.34	\$109,200	\$94,283	\$75,750	3680	44.84	1650	885	1331
31	055	0073.03	Middle	No	103.53	\$109,200	\$113,055	\$90,833	3037	10.67	324	1084	1163
31	055	0073.04	Upper	No	125.10	\$109,200	\$136,609	\$109,762	1396	21.20	296	545	616
31	055	0073.09	Middle	No	96.75	\$109,200	\$105,651	\$84,884	4472	35.20	1574	1290	1643
31	055	0073.10	Moderate	No	67.33	\$109,200	\$73,524	\$59,078	2809	33.68	946	736	874
31	055	0073.11	Middle	No	89.87	\$109,200	\$98,138	\$78,846	3391	51.75	1755	538	614
31	055	0073.12	Moderate	No	50.46	\$109,200	\$55,102	\$44,276	2378	44.11	1049	403	505
31	055	0073.14	Upper	No	146.21	\$109,200	\$159,661	\$128,281	4932	20.30	1001	1312	1453
31	055	0073.15	Upper	No	130.60	\$109,200	\$142,615	\$114,583	5587	22.27	1244	1760	1907
31	055	0073.16	Upper	No	164.16	\$109,200	\$179,263	\$144,023	4085	21.27	869	1085	1174
31	055	0073.17	Middle	No	117.46	\$109,200	\$128,266	\$103,059	5227	21.92	1146	1378	1719
31	055	0073.18	Upper	No	157.22	\$109,200	\$171,684	\$137,941	9594	12.42	1192	2391	2610
31	055	0073.19	Middle	No	104.68	\$109,200	\$114,311	\$91,846	5348	58.25	3115	1323	1472
31	055	0073.20	Middle	No	100.49	\$109,200	\$109,735	\$88,166	3693	51.72	1910	1174	1322
31	055	0074.06	Middle	No	101.22	\$109,200	\$110,532	\$88,810	5228	17.06	892	1477	1626
31	055	0074.07	Upper	No	122.41	\$109,200	\$133,672	\$107,396	3323	22.21	738	804	1005
31	055	0074.08	Middle	No	85.82	\$109,200	\$93,715	\$75,295	4398	26.47	1164	1026	1320
31	055	0074.09	Middle	No	93.45	\$109,200	\$102,047	\$81,989	2383	20.14	480	735	912
31	055	0074.24	Middle	No	112.32	\$109,200	\$122,653	\$98,546	3128	32.13	1005	689	903
31	055	0074.29	Upper	No	147.32	\$109,200	\$160,873	\$129,250	3331	10.78	359	1093	1256
31	055	0074.31	Upper	No	155.75	\$109,200	\$170,079	\$136,645	4505	17.80	802	1169	1231
31	055	0074.32	Middle	No	83.53	\$109,200	\$91,215	\$73,292	3267	36.42	1190	804	942
31	055	0074.33	Middle	No	87.09	\$109,200	\$95,102	\$76,410	4273	32.51	1389	1029	1411
31	055	0074.34	Middle	No	80.69	\$109,200	\$88,113	\$70,798	3291	39.62	1304	478	892
31	055	0074.35	Middle	No	87.60	\$109,200	\$95,659	\$76,861	3577	33.44	1196	1223	1596
31	055	0074.36	Moderate	No	74.01	\$109,200	\$80,819	\$64,934	4548	38.15	1735	902	1112
31	055	0074.38	Middle	No	118.68	\$109,200	\$129,599	\$104,130	2034	17.50	356	691	705
31	055	0074.39	Middle	No	117.14	\$109,200	\$127,917	\$102,778	4675	22.89	1070	1417	1564

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0074.40	Middle	No	83.34	\$109,200	\$91,007	\$73,125	2409	40.97	987	230	295
31	055	0074.41	Upper	No	161.79	\$109,200	\$176,675	\$141,944	2690	15.84	426	768	821
31	055	0074.42	Middle	No	118.25	\$109,200	\$129,129	\$103,750	4877	14.39	702	1802	1874
31	055	0074.43	Upper	No	164.13	\$109,200	\$179,230	\$144,000	3420	15.61	534	1093	1149
31	055	0074.44	Moderate	No	62.37	\$109,200	\$68,108	\$54,727	4810	38.42	1848	80	226
31	055	0074.45	Middle	No	105.37	\$109,200	\$115,064	\$92,450	2491	32.84	818	660	704
31	055	0074.46	Upper	No	189.27	\$109,200	\$206,683	\$166,058	4067	11.68	475	1261	1297
31	055	0074.47	Upper	No	120.53	\$109,200	\$131,619	\$105,745	2828	17.04	482	794	968
31	055	0074.48	Upper	No	152.13	\$109,200	\$166,126	\$133,472	2889	8.97	259	1036	1013
31	055	0074.49	Upper	No	143.51	\$109,200	\$156,713	\$125,913	3243	11.04	358	1024	1057
31	055	0074.50	Middle	No	114.69	\$109,200	\$125,241	\$100,625	3470	16.02	556	1084	1260
31	055	0074.51	Upper	No	130.02	\$109,200	\$141,982	\$114,077	5770	20.33	1173	1575	1830
31	055	0074.52	Upper	No	139.89	\$109,200	\$152,760	\$122,734	5089	12.30	626	1693	1762
31	055	0074.53	Upper	No	145.58	\$109,200	\$158,973	\$127,722	3254	14.32	466	1275	1328
31	055	0074.54	Middle	No	109.84	\$109,200	\$119,945	\$96,370	4746	14.33	680	1192	1478
31	055	0074.55	Middle	No	87.11	\$109,200	\$95,124	\$76,429	1975	27.24	538	288	486
31	055	0074.56	Moderate	No	79.78	\$109,200	\$87,120	\$70,000	2424	24.09	584	656	867
31	055	0074.57	Moderate	No	77.75	\$109,200	\$84,903	\$68,214	2829	29.20	826	478	487
31	055	0074.58	Moderate	No	77.22	\$109,200	\$84,324	\$67,750	3146	41.99	1321	453	618
31	055	0074.59	Moderate	No	73.17	\$109,200	\$79,902	\$64,196	3397	23.79	808	857	1137
31	055	0074.60	Upper	No	177.11	\$109,200	\$193,404	\$155,385	4334	14.07	610	1331	1372
31	055	0074.61	Upper	No	149.68	\$109,200	\$163,451	\$131,322	6232	18.73	1167	1722	1890
31	055	0074.62	Middle	No	104.93	\$109,200	\$114,584	\$92,067	4789	19.75	946	1341	1645
31	055	0074.63	Middle	No	99.24	\$109,200	\$108,370	\$87,069	4452	23.63	1052	1160	1367
31	055	0074.64	Middle	No	103.09	\$109,200	\$112,574	\$90,446	3182	17.85	568	948	895
31	055	0074.65	Middle	No	92.96	\$109,200	\$101,512	\$81,557	4506	30.83	1389	1061	1338
31	055	0074.66	Middle	No	88.66	\$109,200	\$96,817	\$77,788	5826	26.90	1567	1031	1289
31	055	0074.67	Middle	No	93.92	\$109,200	\$102,561	\$82,400	5032	34.20	1721	955	1123

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	055	0074.68	Middle	No	96.70	\$109,200	\$105,596	\$84,844	2392	25.33	606	725	849
31	055	0074.69	Upper	No	133.35	\$109,200	\$145,618	\$117,000	4565	20.44	933	1365	1618
31	055	0074.70	Middle	No	85.01	\$109,200	\$92,831	\$74,583	6242	28.47	1777	1512	1735
31	055	0074.71	Upper	No	140.87	\$109,200	\$153,830	\$123,590	3865	21.94	848	978	1040
31	055	0074.72	Middle	No	110.10	\$109,200	\$120,229	\$96,597	4345	15.40	669	1491	1552
31	055	0074.73	Moderate	No	69.81	\$109,200	\$76,233	\$61,250	410	43.41	178	2	30
31	055	0074.74	Upper	No	284.95	\$109,200	\$311,165	\$250,001	1547	20.23	313	519	527
31	055	0075.04	Middle	No	89.36	\$109,200	\$97,581	\$78,403	3575	9.51	340	1152	1705
31	055	0075.05	Upper	No	143.49	\$109,200	\$156,691	\$125,893	4842	10.90	528	1306	1433
31	055	0075.06	Upper	No	132.58	\$109,200	\$144,777	\$116,324	3407	15.29	521	892	1160
31	055	0075.08	Middle	No	110.34	\$109,200	\$120,491	\$96,806	2735	8.48	232	1039	1308
31	055	0075.09	Upper	No	206.37	\$109,200	\$225,356	\$181,063	7388	9.15	676	2061	2214
31	055	0075.14	Upper	No	218.79	\$109,200	\$238,919	\$191,953	4448	11.08	493	1347	1562
31	055	0075.15	Upper	No	171.52	\$109,200	\$187,300	\$150,486	5331	17.15	914	1414	1448
31	055	0075.16	Upper	No	137.42	\$109,200	\$150,063	\$120,565	4727	14.28	675	1256	1396
31	055	0075.17	Upper	No	126.59	\$109,200	\$138,236	\$111,064	7409	16.83	1247	1967	2171
31	055	0075.18	Upper	No	130.20	\$109,200	\$142,178	\$114,231	4560	13.40	611	723	823
31	055	0075.19	Upper	No	143.92	\$109,200	\$157,161	\$126,273	6043	16.95	1024	1325	1622
31	055	0075.20	Upper	No	181.46	\$109,200	\$198,154	\$159,203	4742	20.48	971	922	922
31	055	0075.21	Upper	No	128.66	\$109,200	\$140,497	\$112,880	4078	23.59	962	992	1167
31	055	0075.22	Upper	No	154.11	\$109,200	\$168,288	\$135,208	1798	17.91	322	369	436
31	055	0075.23	Upper	No	194.37	\$109,200	\$212,252	\$170,533	2839	10.21	290	726	742
31	055	0075.24	Upper	No	157.93	\$109,200	\$172,460	\$138,558	4502	17.21	775	1065	1204

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 31 - NEBRASKA (NE)

County: 109 - LANCASTER COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	109	0001.00	Moderate	No	69.94	\$101,500	\$70,989	\$57,619	3410	19.74	673	857	1320
31	109	0002.01	Moderate	No	74.91	\$101,500	\$76,034	\$61,716	4670	16.51	771	1224	1835
31	109	0002.02	Low	No	48.24	\$101,500	\$48,964	\$39,743	4250	27.20	1156	506	1218
31	109	0003.00	Low	No	44.48	\$101,500	\$45,147	\$36,649	3491	29.25	1021	567	1319
31	109	0004.00	Moderate	No	52.12	\$101,500	\$52,902	\$42,937	4991	41.57	2075	671	1958
31	109	0005.00	Unknown	No	0.00	\$101,500	\$0	\$0	2292	29.10	667	105	525
31	109	0006.00	Unknown	No	0.00	\$101,500	\$0	\$0	6828	21.15	1444	0	18
31	109	0007.00	Moderate	No	56.05	\$101,500	\$56,891	\$46,181	2498	54.04	1350	280	488
31	109	0008.00	Moderate	No	55.72	\$101,500	\$56,556	\$45,906	3597	45.04	1620	791	1490
31	109	0009.00	Middle	No	91.20	\$101,500	\$92,568	\$75,139	3735	25.57	955	520	977
31	109	0010.01	Middle	No	102.09	\$101,500	\$103,621	\$84,107	3313	21.52	713	900	1182
31	109	0010.02	Moderate	No	76.75	\$101,500	\$77,901	\$63,232	1658	27.62	458	209	389
31	109	0010.03	Moderate	No	69.47	\$101,500	\$70,512	\$57,236	3590	27.24	978	487	915
31	109	0011.01	Middle	No	113.16	\$101,500	\$114,857	\$93,229	4674	14.85	694	1329	1458
31	109	0011.02	Middle	No	81.19	\$101,500	\$82,408	\$66,892	3417	14.66	501	1190	1338
31	109	0012.00	Middle	No	90.15	\$101,500	\$91,502	\$74,267	6546	18.44	1207	1490	2367
31	109	0013.01	Upper	No	132.35	\$101,500	\$134,335	\$109,032	3665	11.68	428	1046	1170
31	109	0013.02	Middle	No	119.64	\$101,500	\$121,435	\$98,566	3060	12.39	379	1065	1251
31	109	0014.00	Middle	No	93.93	\$101,500	\$95,339	\$77,383	4833	18.73	905	1472	1840
31	109	0015.00	Middle	No	88.36	\$101,500	\$89,685	\$72,793	4458	18.78	837	1206	1690
31	109	0016.00	Middle	No	82.31	\$101,500	\$83,545	\$67,808	5603	20.51	1149	1630	2779
31	109	0017.00	Low	No	41.91	\$101,500	\$42,539	\$34,533	5207	47.07	2451	399	1126
31	109	0018.00	Low	No	46.43	\$101,500	\$47,126	\$38,250	2136	46.68	997	89	231
31	109	0019.00	Upper	No	171.62	\$101,500	\$174,194	\$141,389	1841	17.54	323	121	48
31	109	0020.01	Low	No	39.58	\$101,500	\$40,174	\$32,607	2473	42.58	1053	61	508
31	109	0020.02	Low	No	31.38	\$101,500	\$31,851	\$25,855	2405	47.44	1141	84	530

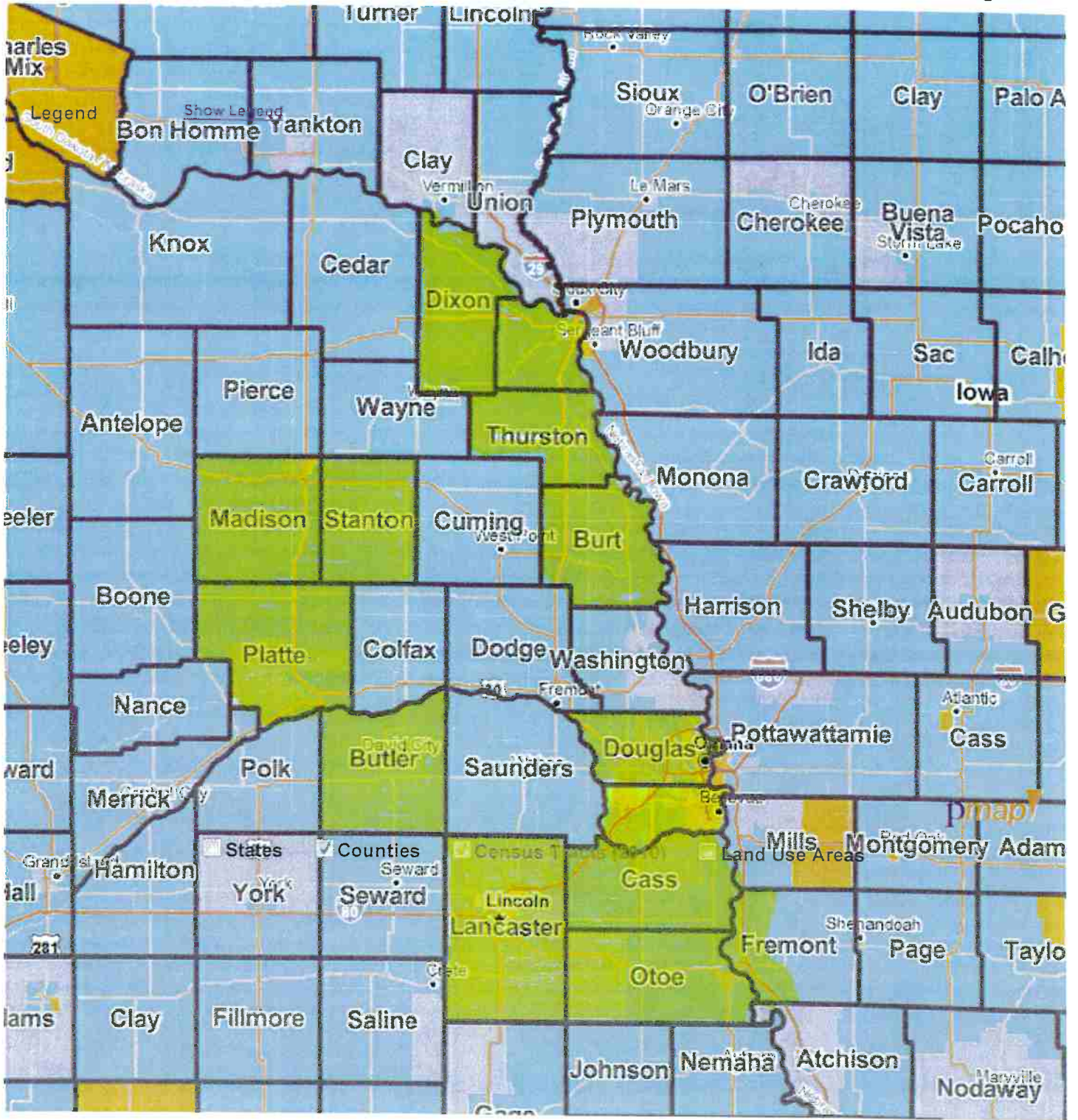
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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
31	109	0021.00	Moderate	No	62.96	\$101,500	\$63,904	\$51,875	2578	44.22	1140	434	948
31	109	0022.00	Moderate	No	73.39	\$101,500	\$74,491	\$60,463	5550	35.91	1993	1046	2235
31	109	0023.00	Middle	No	87.90	\$101,500	\$89,219	\$72,414	6053	25.49	1543	1373	2377
31	109	0024.00	Upper	No	145.80	\$101,500	\$147,987	\$120,119	3541	13.41	475	1168	1280
31	109	0025.00	Middle	No	85.43	\$101,500	\$86,711	\$70,380	5417	15.29	828	1809	2352
31	109	0027.01	Moderate	No	72.56	\$101,500	\$73,648	\$59,779	3017	23.40	706	431	1048
31	109	0027.02	Middle	No	84.70	\$101,500	\$85,971	\$69,780	5714	15.93	910	1447	2142
31	109	0028.00	Middle	No	99.58	\$101,500	\$101,074	\$82,039	5226	17.70	925	1723	2332
31	109	0029.00	Moderate	No	64.21	\$101,500	\$65,173	\$52,897	5603	28.61	1603	857	1085
31	109	0030.02	Moderate	No	79.22	\$101,500	\$80,408	\$65,268	3264	30.09	982	783	1221
31	109	0030.03	Moderate	No	75.37	\$101,500	\$76,501	\$62,095	5185	37.76	1958	1089	1521
31	109	0030.04	Middle	No	102.32	\$101,500	\$103,855	\$84,297	2958	26.06	771	852	976
31	109	0030.05	Middle	No	89.06	\$101,500	\$90,396	\$73,371	4809	32.58	1567	1195	1415
31	109	0031.02	Upper	No	124.30	\$101,500	\$126,165	\$102,404	6051	17.50	1059	1553	1737
31	109	0031.03	Moderate	No	54.24	\$101,500	\$55,054	\$44,688	2730	42.56	1162	447	902
31	109	0031.04	Moderate	No	62.47	\$101,500	\$63,407	\$51,467	6093	39.34	2397	1124	1737
31	109	0032.02	Moderate	No	63.15	\$101,500	\$64,097	\$52,025	3054	32.25	985	279	1086
31	109	0033.01	Middle	No	94.41	\$101,500	\$95,826	\$77,784	4237	26.76	1134	775	1235
31	109	0033.02	Middle	No	118.86	\$101,500	\$120,643	\$97,925	5056	29.57	1495	1393	1509
31	109	0034.01	Middle	No	118.10	\$101,500	\$119,872	\$97,292	6499	29.45	1914	1461	1715
31	109	0034.02	Middle	No	80.79	\$101,500	\$82,002	\$66,560	6698	32.94	2206	1628	2078
31	109	0035.00	Unknown	No	0.00	\$101,500	\$0	\$0	204	25.49	52	0	0
31	109	0036.01	Unknown	No	0.00	\$101,500	\$0	\$0	1361	51.65	703	0	0
31	109	0036.04	Upper	No	158.27	\$101,500	\$160,644	\$130,392	3702	10.70	396	1038	1202
31	109	0036.05	Middle	No	109.46	\$101,500	\$111,102	\$90,179	3644	18.41	671	1304	1463
31	109	0036.07	Middle	No	109.75	\$101,500	\$111,396	\$90,417	4585	21.40	981	817	1055
31	109	0036.08	Middle	No	106.68	\$101,500	\$108,280	\$87,885	1389	15.12	210	381	441
31	109	0036.09	Upper	No	162.35	\$101,500	\$164,785	\$133,750	2529	12.61	319	743	778
31	109	0037.04	Moderate	No	72.83	\$101,500	\$73,922	\$60,000	5233	19.64	1028	717	959

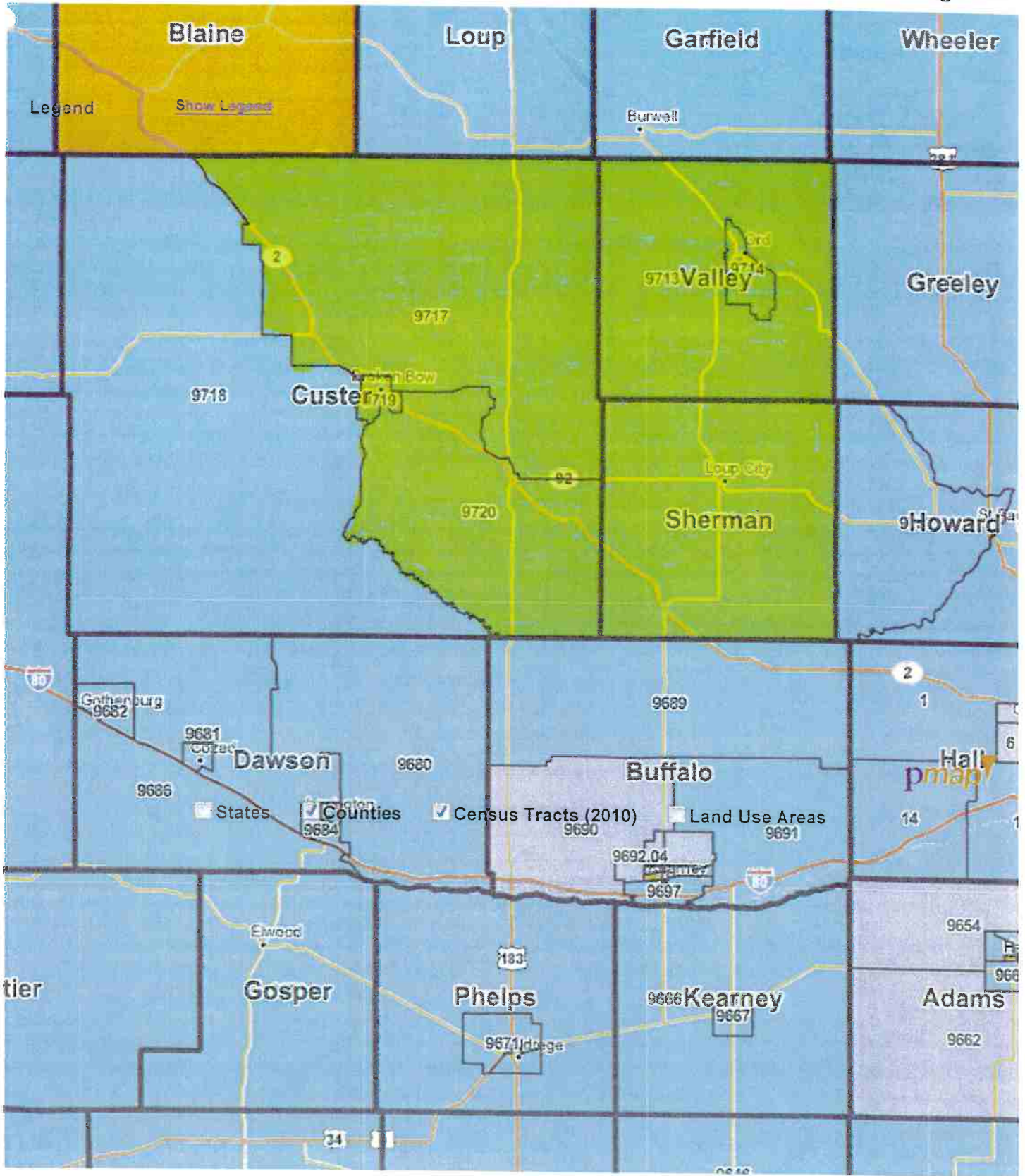
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31	109	0037.08	Middle	No	118.40	\$101,500	\$120,176	\$97,543	4248	13.06	555	947	1015
31	109	0037.09	Upper	No	123.07	\$101,500	\$124,916	\$101,389	4910	12.53	615	1436	1479
31	109	0037.13	Upper	No	159.39	\$101,500	\$161,781	\$131,313	2929	13.69	401	804	871
31	109	0037.14	Upper	No	147.38	\$101,500	\$149,591	\$121,420	5111	11.84	605	1408	1661
31	109	0037.15	Upper	No	154.26	\$101,500	\$156,574	\$127,083	2368	12.08	286	729	779
31	109	0037.16	Upper	No	125.51	\$101,500	\$127,393	\$103,404	5011	16.78	841	1320	1557
31	109	0037.18	Upper	No	152.97	\$101,500	\$155,265	\$126,023	3142	9.93	312	1176	1232
31	109	0037.19	Upper	No	158.41	\$101,500	\$160,786	\$130,504	6135	13.50	828	1474	1730
31	109	0037.21	Upper	No	136.68	\$101,500	\$138,730	\$112,600	4245	13.83	587	1189	1248
31	109	0037.22	Middle	No	82.31	\$101,500	\$83,545	\$67,813	1864	13.04	243	275	315
31	109	0037.23	Upper	No	121.13	\$101,500	\$122,947	\$99,795	3545	12.81	454	1387	1442
31	109	0037.24	Upper	No	121.00	\$101,500	\$122,815	\$99,688	4275	12.51	535	1180	1364
31	109	0037.25	Upper	No	148.88	\$101,500	\$151,113	\$122,652	3392	12.88	437	761	952
31	109	0037.26	Upper	No	190.20	\$101,500	\$193,053	\$156,691	2819	15.36	433	571	599
31	109	0037.27	Upper	No	138.41	\$101,500	\$140,486	\$114,028	2651	15.13	401	804	827
31	109	0037.28	Upper	No	120.81	\$101,500	\$122,622	\$99,531	4397	15.65	688	1248	1361
31	109	0038.01	Upper	No	124.94	\$101,500	\$126,814	\$102,927	4797	12.03	577	1598	1711
31	109	0038.02	Middle	No	96.38	\$101,500	\$97,826	\$79,399	3210	12.96	416	1105	1240
31	109	0101.00	Upper	No	130.95	\$101,500	\$132,914	\$107,882	7176	6.56	471	2037	2324
31	109	0102.02	Upper	No	126.28	\$101,500	\$128,174	\$104,031	4821	7.70	371	1357	1629
31	109	0102.03	Upper	No	147.38	\$101,500	\$149,591	\$121,414	1716	11.54	198	525	551
31	109	0102.04	Upper	No	127.23	\$101,500	\$129,138	\$104,815	4567	28.18	1287	879	1202
31	109	0103.00	Middle	No	115.23	\$101,500	\$116,958	\$94,930	4581	7.09	325	1602	1708
31	109	0104.01	Upper	No	129.51	\$101,500	\$131,453	\$106,696	4830	5.88	284	1347	1454
31	109	0104.02	Upper	No	134.28	\$101,500	\$136,294	\$110,625	5239	8.28	434	1612	1793
31	109	9832.00	Unknown	No	0.00	\$101,500	\$0	\$0	8	37.50	3	0	0

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 - First Nebraska Bank Assessment Areas



 - First Nebraska Bank Assessment Areas

COMMUNITY REINVESTMENT ACT PUBLIC FILE

FIRST NEBRASKA BANK

BRANCHES OPENED OR CLOSED

WE DID NOT OPEN OR CLOSE ANY BRANCHES FROM 1/1/2021 TO 12/31/2024.

FIRST NEBRASKA BANK

**COMMUNITY REINVESTMENT ACT
PUBLIC FILE
BANKING HOURS**

<u>LOCATIONS:</u>	<u>LOBBY MON. - FRI.</u>	<u>DRIVE THRU - MON. - FRI.</u>	<u>DRIVE THRU ONLY SATURDAY</u>
Arcadia	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Bennet	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Brainard	8:00 a.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Columbus	8:00 a.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Decatur	9:00 a.m. – Noon 1:00 p.m. – 3:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Elkhorn	8:00 a.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Emerson	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Nebraska City	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Norfolk-LPO	No Open Lobby 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Stanton	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Valley	8:00 a.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.
Weeping Water	8:00 a.m. – Noon 1:00 p.m. – 4:00 p.m. 24 Hour ATM	7:00 a.m. – 7:00 p.m.	8:00 a.m. – 11:00 a.m.

**FIRST NEBRASKA BANK
COMMUNITY REINVESTMENT ACT PUBLIC FILE
SERVICES OFFERED**

- Please see the account disclosures for our Deposit Products, as well as the other services we offer, and a fee schedule for these services. We also offering Internet banking www.firstnebraska.bank.

Types of Conventional Credit Offered

Consumer Loans:

- Vehicle
- Mobile Home
- Home Improvement
- HELOC/Overdraft protection line of credit
- Credit Card
- Personal (for many personal, family and household needs)

Real Estate Loans:

- 1-4 Family
- Farm
- Commercial
- Multifamily
- Construction

Commercial Loans:

- New Business
- Equipment, Furniture & Fixtures
- Floor Plan
- Inventory, Account Receivable
- Other Operating
- SBA/USDA Guaranteed Loans
- Community Development Loans
- Business Credit Card

Agricultural:

- Crop Production
- Livestock Purchase & Feeding
- Capital Purchases
- FSA Guaranteed Loans
- Other Operating

Other Loans:

- Loans to Nonprofit Entities
- Loans to Political Subdivisions

The ability of First Nebraska Bank to provide each of these types of credit will be subject to the then existing underwriting standards; funds availability; economic conditions; federal, state and local laws, rules and regulations; and any other factors beyond the control of the bank.

Special Loan Programs

First Nebraska Bank participates in many special loan programs in addition to its many conventional loan products, to help meet the credit needs of its communities. These loan programs include:

- Energy Savings Loan Programs offered in conjunction with the Nebraska Energy Office. Energy related improvements can be made with an interest rate of 5% and up to ten years to repay the loan. Types of loans offered are residential, small business/non-profit, agricultural, local governments.
- Residential real estate loans through a secondary market program including conventional, thereby providing additional funds for real estate needs and a broader selection of mortgage interest rates and terms.
- Commercial loans in cooperation with SBA (Small Business Administration) and USDA (US Department of Agriculture).
- Agricultural real estate and operating loans in cooperation with the Farm Services Administration. These loans include interest rate buy down, guaranty, and subordination programs.
- Commercial and Industrial Development loans in cooperation with the Nebraska Department of Economic Development. A program directed at new jobs creation and new products development.
- Agricultural real estate loans on the secondary market in cooperation with the Farmer Mac I and II programs, a new concept in meeting agricultural needs.

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account:

Account Activity Printout	\$3.00	Health Checking Account (HSA) Setup Fee	\$15.00
Account Balancing Assistance/Research - per hour	\$25.00/hr	Lost Cashier's Check Processing Fee	\$25.00
Cashier's Check	\$10.00	Notary Fee (non-customer)	\$5.00
Check Cashing (non-customer)	\$10.00	NSF (Nonsufficient Funds) Fee (Returned Item / Presentment) **see more info below	\$32.00
Check Collection	\$15.00	Overdraft Fee - Paid Item / Presentment (check, ACH, etc) **see more info below	\$32.00
Coin Counting Charge (non-customer)	20%	Overdraft Fee (if opted in) - Paid ATM, Debit Card purchase (non-recurring)	\$24.00
Continuing Overdraft Fee (after seven days and every seven days thereafter)	\$32.00	Paper Statement Monthly Fee <i>(if you do not receive e-statement on an account that requires e-statements such as Performance Checking)</i>	\$3.00
Deluxe Gift Card Fee	\$5.00	Photocopies	
Service Charge for Dormant/Inactive Fee <i>A service charge of \$5.00 per month if the account is inactive for 12 months or more and balance is less than \$500</i>	\$5.00	Per page	\$0.25
Fax		Over ten pages	\$0.15
Receiving - 1st page	\$2.00	Replace Visa Debit Card	\$10.00
Receiving - additional pages	\$1.00	Stop (Payments) Item Charge(s)	\$25.00
Sending - 1st page	\$3.00	Wire Transfer Fee	
Sending - additional pages	\$2.00	Domestic Outgoing	\$25.00
Foreign Check Processing (Canadian only)	\$25.00	Domestic Incoming	\$15.00
Foreign Currency Processing (plus shipping & handling charge)	\$15.00	International Outgoing	\$50.00
Garnishments and Levies (excludes Federal Tax Levy)	\$50.00	International Incoming	\$15.00

**** More information ****

NSF (Nonsufficient Funds) Fee and/or Overdraft Fees:

A separate NSF (Nonsufficient Funds) Fee and/or Overdraft Fee will be assessed each time the same item / presentment is submitted against insufficient funds.

Definition of item / presentment includes: checks and other transactions (including representations of the same item) using your checking account number, and automatic bill payments.

First Nebraska Bank
Community Reinvestment Act

Public File

Loan to Deposit Ratios by Quarter

<u>3/31/2022</u> 57.59%	<u>6/30/22</u> 61.49%	<u>9/30/22</u> 63.38%	<u>12/31/22</u> 67.49%
<u>3/31/2023</u> 62.57%	<u>6/30/23</u> 64.74%	<u>9/30/23</u> 68.49%	<u>12/31/23</u> 70.54%