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

July 27, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

First Nebraska Bank
RSSD# 576952

330 North Spruce St
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 loan-to-deposit ratio (LTD) 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; therefore, this criterion did not affect the rating.

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 performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs.

Lending performance was assessed within the bank's seven AAs. The Omaha Metropolitan and Central Nebraska 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. In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending, the percentage of businesses by census tract income level for small business lending, and the percentage of farms by census tract income level for small farm lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending, the percentage of businesses in the AA with revenues of $1 million or less for small business lending, and the percentage of farms in the AA with revenues of $1 million or less for small farm lending. Examiners reviewed the following data:

- The bank's 13-quarter average LTD ratio.
- The universe of 157 home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan/Application Register (LAR) between January 1, 2023, to December 31, 2024.

- A statistical sample of 53 small business loans were selected from a universe of 71 loans originated between May 16, 2023 and December 31, 2024.
- A statistical sample of 36 small farm loans were selected from a universe of 44 loans originated between May 16, 2023 and December 31, 2024.

For this examination, 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 small business lending in this analysis, based on the bank's portfolio mix and strategic plan.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly-owned subsidiary of Valley Bank Shares, Inc.
- The bank has total assets of $361.0 million as of March 31, 2026.
- In addition to its main office in Valley, the bank has ten additional offices located in Arcadia, Bennet, Brainard, Columbus, Decatur, Elkhorn, Emerson, Nebraska City, Stanton, and Weeping Water, Nebraska. The bank also operates a loan production office (LPO) in Norfolk, Nebraska.
- The bank continues to maintain and operate 21 full-service interactive teller machines (ITMs) throughout its branching network.
- As shown in the table below, the bank's primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of March 31, 2026		
Loan Type	**$(000)**	**%**
Construction and Land Development	30,213	12.4
Farmland	30,858	12.7
1- to 4-Family Residential Real Estate	63,074	26.0
Multifamily Residential Real Estate	4,532	1.9
Nonfarm Nonresidential Real Estate	43,283	17.8
Agricultural	38,970	16.0
Commercial and Industrial	29,163	12.0
Consumer	2,794	1.1
Other	168	0.1
Gross Loans	243,055	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its May 15, 2023, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA[1]

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 review) and a brief discussion of performance in the Lincoln Metropolitan, Sioux City Metropolitan, Arcadia, Northeast Nebraska, and Nebraska City AAs (limited-scope review).

The bank's overall Lending Test performance is Satisfactory. When evaluating the bank's lending performance, 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 small business lending in this analysis, based on the bank's portfolio mix and strategic plan.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD 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 FDIC-insured institutions. The similarly situated institutions were selected based on asset size, market share, and geographic proximity to the bank's branch locations. The bank's LTD ratio is reasonable.

Although the bank's 13-quarter LTD ratio of 71.0 percent is below that of the four similarly situated institutions, the bank has the second highest average public funds to average deposit ratio among the group. When public funds are factored into the LTD ratio, the bank's LTD ratio increases to 81.8 percent, bringing it within the 74.7 percent to 94.6 percent range of the four similarly situated institutions. Furthermore, the bank originates a significant volume of home mortgage loans that are sold on the secondary market, which is not reflected in the LTD ratio. With the bank's increased public funds ratio and secondary market activity, the bank maintains a reasonable LTD ratio, while continuing to meet the credit needs of its respective communities throughout its various AAs.

[1] The 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.

Table 2

Comparative LTD Ratios March 31, 2023 – March 31, 2026			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 13-Quarter Average**
First Nebraska Bank	**Valley, Nebraska**	**361,032**	**71.0**
Similarly Situated Institutions			
First Westroads Bank, Inc.	Omaha, Nebraska	383,986	74.7
Lincoln Federal Saving Bank of Nebraska	Lincoln, Nebraska	384,458	92.2
F&M Bank	West Point, Nebraska	361,098	87.8
Great Plains State Bank	Petersburg, Nebraska	378,329	94.6

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 AA.

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Home Purchase – Conventional	82	82.8	18,961	84.4	17	17.2	3,504	15.6
Home Purchase – FHA	1	100	152	100	0	0	0	0
Home Improvement	2	50	93	28.8	2	50	230	71.2
Multifamily Housing	3	100	1,190	100	0	0	0	0
Other Purpose Closed-End	11	68.8	1,170	72.6	5	31.3	441	27.4
Refinancing	24	70.6	3,989	51.4	10	29.4	3,778	48.6
Total HMDA Related	**123**	**78.3**	**25,555**	**76.3**	**34**	**21.7**	**7,953**	**23.7**
Small Business	43	81.1	5,575	83.5	10	18.9	1,105	16.5
Small Farm	28	77.8	3,035	87.3	8	22.2	443	12.7
Total Loans	**194**	**78.9**	**34,165**	**78.2**	**52**	**21.1**	**9,501**	**21.8**
Note: Percentages may not total 100.0 percent due to rounding.								

Geographic Distribution of Loans

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

Borrower Distribution of Loans

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

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 ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE 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 Metropolitan Statistical Area (MSA) (see Appendix A for additional demographic data).

- The AA delineation remains unchanged since the prior CRA evaluation. The AA consists of 216 tracts, including 16 low-, 53 moderate-, 79 middle-, and 68 upper-income census tracts.
- The bank operates three branches in the AA with one branch located in each of the following cities: Valley, Weeping Water, and Elkhorn, Nebraska. The bank also operates eight full-service Interactive Teller Machines (ITMs) throughout the Omaha Metropolitan AA.
- According to the June 30, 2025 FDIC Summary of Deposits Market Share Report, the bank ranked 36th of 52 FDIC-insured depository institutions with a total deposit market share of 0.3 percent.
- One previously conducted interview with a member of the community within the bank's AA was referenced 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 represents an economic development organization within the AA.

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, 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

- The three counties that comprise the Omaha Metropolitan AA consist of 40.9 percent of the population in Nebraska.
- A community contact discussed the gradual annual increase in Omaha's population. However, there is a concern that college-educated young adults

are leaving the area and seeking employment in other metropolitan areas nationwide.

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, NE-IA MSA	80,449	87,733	9.1
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 percentage of Omaha Metropolitan AA families living below the poverty level, at 6.1 percent, is slightly lower than the state of Nebraska figure, at 6.6 percent. The percentage of families below the poverty level in the Omaha Metropolitan AA ranges from 3.8 percent to 7.0 percent.

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	77.8	34.5	42.0	67.0	35.0	16.8
Cass County, NE	67.5	36.0	39.9	65.8	29.9	18.2
Douglas County, NE	77.3	33.1	43.1	67.2	33.6	17.3
Sarpy County, NE	81.4	39.4	37.8	66.6	40.6	15.2
Omaha, NE-IA MSA	76.1	32.7	41.5	64.7	32.3	16.7
Nebraska	73.9	28.5	38.4	61.6	28.3	16.2

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2018-2022 Comprehensive Housing Affordability Strategy

- The housing affordability ratio[2] in the Omaha Metropolitan AA, at 37.3 percent, is comparable to the ratio for the state of Nebraska, at 38.4 percent. The housing affordability ratios in the three AA counties that comprise the Omaha Metropolitan AA are also comparable, ranging from 37.0 percent to 39.3 percent.
- The median age of housing stock in the Omaha Metropolitan AA's LMI census tracts, at 61 years, might suggest some structural deterioration and increased demand for home improvement loans.

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.

- The Omaha Metropolitan AA's median gross rent of $974 is higher than the state of Nebraska at $857.

Table 7

Unemployment Rates Assessment Area: Omaha Metropolitan					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Omaha Metropolitan	4.7	2.9	2.3	2.5	3.0
Cass County, NE	4.2	2.7	2.2	2.3	2.8
Douglas County, NE	5.0	3.1	2.4	2.6	3.1
Sarpy County, NE	4.0	2.4	2.0	2.2	2.7
Omaha, NE-IA MSA	4.7	3.0	2.4	2.5	3.0
Nebraska	4.3	2.6	2.2	2.3	2.8
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Several of the major employers in the Omaha Metropolitan AA area include Offutt Airforce Base, Nebraska Medicine, CHI Health, Omaha Public Schools, University of Nebraska Medical Center, Methodist Health System, and Union Pacific Railroad.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE OMAHA METROPOLITAN AA

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage lending in low-income census tracts was comparable to aggregate lending data and comparable to the demographic figure. The distribution of home mortgage lending in moderate-income census tracts was comparable to aggregate lending data and comparable to the demographic figure.

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. The bank's three branches in the Omaha Metropolitan AA are a considerable distance from the LMI census tracts concentrated in the urban core of Omaha. As an example, the Elkhorn branch is over six miles away from two relatively isolated moderate-income tracts in Douglas County. According to the June 30, 2025 FDIC Summary of Deposits Market Share Report, there are 52 institutions within the Omaha Metropolitan AA that could have the capability to serve the AA's concentration of LMI tracts based on geographic proximity.

Table 8

Distribution of 2023 to 2024 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)	$%	$%	
Low	1	2.4	3.6	137	1.3	2.1	2.9
Moderate	7	17.1	15.3	1,397	12.9	12.5	16.6
Middle	20	48.8	37.0	5,798	53.6	33.8	40.9
Upper	13	31.7	44.0	3,495	32.3	51.6	39.6
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	41	100.0	100.0	10,827	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of small business lending in low-income census tracts was below aggregate lending data and below the demographic figure. The distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure. A review of loan dispersion for small business lending revealed conspicuous gaps and lapses, although the overall conclusion was not impacted. As referenced above, the bank's three branches in this AA are a considerable distance from the LMI census tracts.

Table 9

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography Assessment Area: Omaha Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	2.3	0	0.0	2.2	3.0
Moderate	0	0.0	15.1	0	0.0	16.0	19.7
Middle	11	78.6	35.8	2,684	94.1	36.3	40.2
Upper	3	21.4	46.5	170	6.0	45.4	37.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	14	100.0	100.0	2,853	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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. The distribution of small farm lending in low-income census tracts was comparable to aggregate lending data and below the demographic figure. The distribution of small farm lending in moderate-income tracts was comparable to aggregate lending data and below the demographic figure.

A review of loan dispersion for small farm lending revealed conspicuous gaps and lapses, although the overall conclusion was not impacted. As referenced above, the bank's three branches in this AA are a considerable distance from the LMI census tracts.

Table 10

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Omaha Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.2	0	0.0	0.0	1.1
Moderate	0	0.0	1.9	0	0.0	0.2	4.9
Middle	4	100.0	47.8	484	100.0	39.5	44.7
Upper	0	0.0	49.9	0	0.0	60.2	49.2
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	4	100.0	100.0	484	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Borrower Distribution of Loans

The bank's lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of home mortgage lending to low-income borrowers was above aggregate lending data and comparable to the demographic figure. The distribution of home mortgage lending to moderate-income borrowers was comparable to aggregate lending data and comparable to the demographic figure.

Table 11

Distribution of 2023 to 2024 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)	$%	$%	
Low	5	12.8	8.0	385	3.8	4.2	18.7
Moderate	6	15.4	21.2	1,379	13.6	15.9	18.0
Middle	8	20.5	23.8	1,598	15.8	21.5	22.5
Upper	13	33.3	30.7	4,956	48.9	39.3	40.9
Unknown	7	17.9	16.3	1,817	17.9	19.0	0.0
Total	39	100.0	100.0	10,135	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 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.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of $1 million dollars or less was above aggregate lending data and comparable to the demographic figure. In addition, 78.6 percent of small business loans were in the amounts of $250,000 or less; which aligns with the amounts generally requested by small businesses and indicates the bank's willingness to lend to small businesses.

Table 12

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Omaha Metropolitan							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	10	71.4	51.0	1,714	60.1	32.4	89.8
Over $1 Million	4	28.6		1,139	39.9		9.4
Revenue Unknown	0	0.0		0	0.0		0.8
Total	14	100.0		2,853	100.0		100.0
By Loan Size							
$100,000 or Less	7	50.0	92.4	287	10.1	35.2	
$100,001 - $250,000	4	28.6	3.9	504	17.7	15.8	
$250,001 - $1 Million	3	21.4	3.8	2,062	72.3	49.0	
Total	14	100.0	100.0	2,853	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	5	50.0		187	10.9		
$100,001 - $250,000	3	30.0		364	21.2		
$250,001 - $1 Million	2	20.0		1,162	67.8		
Total	10	100.0		1,713	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of small farm lending to farms with annual revenues of $1 million dollars or less was above aggregate lending data and comparable to the demographic figure. In addition, three out of four small farm loans were in the amounts of $250,000 or less which aligns with the amounts generally requested by small farms and indicates the bank's willingness to lend to small farms.

Table 13

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Omaha Metropolitan

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	4	100.0	56.4	484	100.0	65.0	98.1
Over $1 Million	0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0.4
Total	4	100.0		484	100.0		100.0
By Loan Size							
$100,000 or Less	2	50.0	74.9	27	5.6	19.8	
$100,001 - $250,000	1	25.0	11.5	157	32.4	23.9	
$250,001 - $500,000	1	25.0	13.6	300	62.0	56.3	
Total	4	100.0	100.0	484	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	2	50.0		27	5.6		
$100,001 - $250,000	1	25.0		157	32.4		
$250,001 - $500,000	1	25.0		300	62.0		
Total	4	100.0		484	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

LINCOLN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)

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

The bank's Lincoln Metropolitan AA consists of Lancaster County in its entirety, which is one of two counties located in the Lincoln, Nebraska MSA (see Appendix B for additional demographic data).

- The AA delineation and census tract designations remain unchanged since the prior CRA evaluation. The AA is comprised of 81 census tracts, including 6 low-, 17 moderate-, 26 middle-, 27 upper-, and 5 unknown-income census tracts.
- The bank operates one full-service branch with an onsite ITM in the town of Bennet, Nebraska.
- According to the June 30, 2025 FDIC Market Share Report, the bank ranked 24th out of 31 FDIC-insured depository institutions operating in the AA with a deposit market share of 0.1 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE LINCOLN METROPOLITAN AA

The institution's lending performance in the area is consistent with the institution's performance in the full-scope reviewed metropolitan AA(s). For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

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

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

The bank's Sioux City Metropolitan AA consists of Dakota County in its entirety, which is one of the three counties that form to comprise the Sioux City Iowa-Nebraska-South Dakota MSA (see Appendix B for additional demographic data).

- While the bank's assessment area delineation has not changed since the previous examination, Dixon County was removed from the Sioux City, Iowa-Nebraska-South Dakota MSA by the Office of Management and Budget effective July 21, 2023. As a result, Dixon County was removed from the Sioux City Metropolitan AA and is now included in the bank's Northeast Nebraska AA.
- The Sioux City Metropolitan AA is comprised of five middle-income census tracts. At the previous examination, the Sioux City Metropolitan AA was comprised of seven middle-income census tracts.
- The bank operates one full-service branch with an onsite ITM 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, 2025, FDIC Market Share Report, the bank ranked 5th out of 7 FDIC-insured depository institutions operating in AA with a deposit market share of 6.8 percent.

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

The institution's lending performance in the area is consistent with the institution's performance in the full-scope reviewed metropolitan AA(s). For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CENTRAL NEBRASKA AA

The bank's Central Nebraska AA consists of Butler, Madison, Platte, and Stanton Counties in their entirety (see Appendix A for additional demographic data).

- The Central Nebraska delineated AA remains unchanged since the prior evaluation. The AA is comprised of 22 census tracts, including 2 moderate-, 16 middle-, and 4 upper-income census tracts.
- The bank operates three branches in the Central Nebraska AA with one branch located in each of the following cities: Brainard, Columbus, and Stanton, Nebraska. The area is also served by one loan production office (LPO) located in Norfolk, Nebraska.
- According to the June 30, 2025, FDIC Summary of Deposits Market Share Report, the bank ranked 11th of 23 FDIC-insured depository institutions operating from 65 locations in the Central Nebraska AA, with a total deposit market share of 3.1 percent.
- An interview with a community member that was 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 represents a housing organization within the Central Nebraska AA.

Table 14

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	685,197	677,796	(1.1)
Nebraska	1,869,365	1,961,504	4.9
Source: 2020 U.S. Census Bureau Decennial Census *2011-2015. Census Bureau: American Community Survey*			

- As of the April 1, 2020 U.S. Census, the largest population center in the Central Nebraska AA is Norfolk, Nebraska with 24,955 residents, or 30.7 percent of the

Central Nebraska AA. Norfolk, Nebraska is located in the northeast corner of Madison County where the bank operates an LPO.

Table 15

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	67,144	70,804	5.5
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 distribution of LMI families in the Central Nebraska AA, at 35.2 percent, is comparable to the state of Nebraska, at 37.2 percent.
- The percentage of Central Nebraska AA families living below the poverty level, at 6.8 percent, is comparable to the state of Nebraska, at 6.6 percent.

Table 16

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	63.4	21.1	31.2	58.9	19.2	14.3
Butler County, NE	55.8	5.7	23.0	58.9	16.9	15.1
Madison County, NE	61.8	18.0	29.0	60.1	24.6	16.5
Platte County, NE	67.0	25.8	36.2	58.5	15.7	12.5
Stanton County, NE	60.0	39.2	28.6	54.7	10.9	11.9
NonMSA Nebraska	66.4	18.7	32.1	56.8	21.1	15.7
Nebraska	73.9	28.5	38.4	61.6	28.3	16.2
Cost Burden is housing cost that equals 30 percent or more of household income. *Source: U.S. Department of Housing and Urban Development (HUD), YEAR-YEAR Comprehensive Housing Affordability Strategy*						

- According to 2020 Census data, the median housing value in the Central Nebraska AA was $153,066, which was below the state of Nebraska figure of $164,000.
- In 2020, the median age of Central Nebraska AA housing stock was 57 years, which is higher than the state of Nebraska at 47 years.
- Median gross rent in the Central Nebraska 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.

Table 17

Unemployment Rates Assessment Area: Central Nebraska					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Central Nebraska	3.9	2.5	2.0	2.1	2.4
Butler County, NE	3.5	2.4	1.8	1.8	2.3
Madison County, NE	4.1	2.7	2.1	2.2	2.5
Platte County, NE	3.7	2.3	2.0	2.0	2.3
Stanton County, NE	3.6	2.4	2.0	2.1	2.4
NonMSA Nebraska	3.6	2.4	2.1	2.2	2.6
Nebraska	4.3	2.6	2.2	2.3	2.8
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Several of the major employers in the area include Tyson Fresh Meats, Inc., Faith Regional Medical Services, Northeast Community College, and Norfolk Public Schools.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE CENTRAL NEBRASKA AA

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. While there are no low-income census tracts, the distribution of home mortgage lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending due to considerable competition within the Central Nebraska AA, although these deficiencies did not impact the overall conclusion.

Table 18

Distribution of 2023 to 2024 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)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.6	6.7	56	0.6	5.1	5.1
Middle	31	79.5	78.5	7,061	80.5	76.7	76.3
Upper	7	17.9	14.9	1,657	18.9	18.2	18.6
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	39	100.0	100.0	8,774	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is poor. While there are no low-income census tracts, the distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending due to considerable competition within the Central Nebraska AA, although these deficiencies did not impact the overall conclusion.

Table 19

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography Assessment Area: Central Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.8	0	0.0	7.9	11.5
Middle	5	55.6	72.8	322	70.0	79.8	71.7
Upper	4	44.4	17.3	137	29.8	12.1	16.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.1	0	0.0	0.2	
Total	9	100.0	100.0	460	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Small Farm Lending

The geographic distribution of small farm lending is reasonable. While there are no low-income census tracts, the distribution of small farm lending in moderate-income tracts was comparable to aggregate lending data and comparable to the demographic figure.

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending due to considerable competition within the Central Nebraska AA, although these deficiencies did not impact the overall conclusion.

Table 20

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Central Nebraska

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.2	0	0.0	0.0	1.6
Middle	4	50.0	68.9	135	25.2	65.1	65.1
Upper	4	50.0	30.8	402	75.0	34.8	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.0	
Total	8	100.0	100.0	536	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Borrower Distribution of Loans

The bank's lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of home mortgage lending to low-income borrowers is above aggregate lending data and comparable to the demographic figure. The distribution of home mortgage lending to moderate-income borrowers is below aggregate lending data and comparable to the demographic figure.

Table 21

Distribution of 2023 to 2024 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)	$%	$%	
Low	6	15.8	5.3	734	8.9	3.0	16.6
Moderate	6	15.8	24.0	749	9.1	18.2	18.4
Middle	10	26.3	27.7	1,512	18.3	26.3	22.8
Upper	15	39.5	28.4	4,889	59.1	36.1	42.2
Unknown	1	2.6	14.6	392	4.7	16.3	0.0
Total	38	100.0	100.0	8,276	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of $1 million dollars or less was comparable to aggregate lending data and comparable to the demographic figure. In addition, all nine of the small business loans were in the amounts of $250,000 or less, with eight of the nine loans being for $100,000 or less; which indicates the bank's willingness to lend to small businesses.

Table 22

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: Central Nebraska							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	6	66.7	55.8	225	48.9	32.3	89.4
Over $1 Million	3	33.3		235	51.1		8.9
Revenue Unknown	0	0.0		0	0.0		1.7
Total	9	100.0		460	100.0		100.0
By Loan Size							
$100,000 or Less	8	88.9	88.3	310	67.4	32.7	
$100,001 - $250,000	1	11.1	6.9	150	32.6	20.7	
$250,001 - $1 Million	0	0.0	4.8	0	0.0	46.6	
Total	9	100.0	100.0	460	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	6	100.0		224	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		224	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of small farm lending to farms with annual revenues of $1 million dollars or less was above aggregate lending data and comparable to the demographic figure. In addition, all eight of the small farm loans were in the amounts of $250,000 or less with six of the eight loans being for $100,000 or less; which indicates the bank's willingness to lend to small farms.

Table 23

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Central Nebraska

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	8	100.0	65.8	536	100.0	70.1	99.0
Over $1 Million	0	0.0		0	0.0		1.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	8	100.0		536	100.0		100.0
By Loan Size							
$100,000 or Less	6	75.0	67.9	201	37.5	23.0	
$100,001 - $250,000	2	25.0	19.6	335	62.5	33.2	
$250,001 - $500,000	0	0.0	12.5	0	0.0	43.8	
Total	8	100.0	100.0	536	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	6	75.0		201	37.5		
$100,001 - $250,000	2	25.0		335	62.5		
$250,001 - $500,000	0	0.0		0	0.0		
Total	8	100.0		536	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

ARCADIA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ARCADIA AA

The bank's Arcadia AA is comprised of the entirety of Valley and Sherman counties and three of the four census tracts located in the eastern portion of contiguous Custer County (see Appendix B for additional demographic data).

- The AA delineation and census tract designations remain unchanged since the prior CRA evaluation. The AA is comprised of 6 middle-income census tracts.
- The bank operates one full-service branch with an onsite ITM in the town of Arcadia, Nebraska.
- According to the June 30, 2025 FDIC Market Share Report, the bank ranked 14th out of 14 FDIC-insured depository institutions with a deposit market share of 1.6 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE ARCADIA AA

The institution's lending performance in the area is consistent with the institution's performance in the full-scope reviewed nonmetropolitan AA(s). For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHEAST NEBRASKA AA

The bank's Northeast Nebraska AA consists of Burt, Thurston, and Dixon Counties in their entireties (see Appendix B for additional demographic data).

- As mentioned above, at the previous examination Dixon County was included in the bank's Sioux City Metropolitan AA. Effective July 21, 2023, the Office of Management and Budget removed Dixon County from the Sioux City, Iowa-Nebraska-South Dakota MSA. As a result, Dixon County was removed from the Sioux City Metropolitan AA and is now a part of the bank's Northeast Nebraska AA.
- The AA is comprised of seven middle-income census tracts. At the previous examination, the AA was comprised of 1 moderate- and 4 middle-income census tracts.
- The bank operates one full-service branch with an onsite ITM in the town of Decatur, Nebraska; which is in the northeastern area of Burt County.
- According to the June 30, 2025 FDIC Market Share Report, the bank ranked 8th out of 8 FDIC-insured depository institutions operating in the AA with a deposit market share of 4.2 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE NORTHEAST NEBRASKA AA

The institution's lending performance in the area is consistent with the institution's performance in the full-scope reviewed nonmetropolitan AA(s). For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

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

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NEBRASKA CITY AA

The bank's Nebraska City AA consists of Otoe County in its entirety and one census tract on the west side of Fremont Couty in the neighboring state of Iowa (see Appendix B for additional demographic data).

- The AA delineation and census tract designations remain unchanged since the prior CRA evaluation. The AA is comprised of six census tracts, including three middle- and three upper-income census tracts.
- The bank operates one full-service branch with two onsite ITMs in the town of Nebraska City, Nebraska; located in the eastern part of Otoe County in a middle-income census tract.
- According to the June 30, 2025 FDIC Market Share Report, the bank ranked 13th out of 14 FDIC-insured depository institutions operating in the AA with a deposit market share of 1.7 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE NEBRASKA CITY AA

The institution's lending performance in the area is consistent with the institution's performance in the full-scope reviewed nonmetropolitan AA(s). For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix B.

APPENDIX A – ADDITIONAL FULL-SCOPE REVIEW AA TABLES

Table A-1

2024 Omaha Metropolitan 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	925	3.1	818	3.0	102	3.6	5	2.0
Moderate	6,020	20.0	5,311	19.7	667	23.2	42	17.0
Middle	12,199	40.5	10,892	40.3	1,195	41.6	112	45.3
Upper	10,998	36.5	10,002	37.0	908	31.6	88	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**30,142**	**100.0**	**27,023**	**100.0**	**2,872**	**100.0**	**247**	**100.0**
Percentage of Total Businesses:				**89.7**		**9.5**		**0.8**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	7	1.4	6	1.2	1	12.5	0	0.0
Moderate	24	4.6	24	4.7	0	0.0	0	0.0
Middle	234	45.2	232	45.7	1	12.5	1	50.0
Upper	253	48.8	246	48.4	6	75.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**518**	**100.0**	**508**	**100.0**	**8**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.1**		**1.5**		**0.4**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-2

2023 Omaha Metropolitan 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	964	3.0	852	3.0	107	3.6	5	2.0
Moderate	6,259	19.5	5,538	19.2	681	22.8	40	16.4
Middle	12,837	40.0	11,493	39.9	1,236	41.4	108	44.3
Upper	12,011	37.5	10,957	38.0	963	32.2	91	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**32,071**	**100.0**	**28,840**	**100.0**	**2,987**	**100.0**	**244**	**100.0**
Percentage of Total Businesses:				**89.9**		**9.3**		**0.8**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5	0.9	5	1.0	0	0.0	0	0.0
Moderate	27	5.1	26	5.0	1	12.5	0	0.0
Middle	234	44.3	232	44.8	1	12.5	1	50.0
Upper	262	49.6	255	49.2	6	75.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**528**	**100.0**	**518**	**100.0**	**8**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.1**		**1.5**		**0.4**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-3

2024 Central Nebraska 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	3,433	16.4
Moderate	2	9.1	1,394	6.7	201	14.4	3,830	18.3
Middle	16	72.7	15,605	74.8	1,008	6.5	4,735	22.7
Upper	4	18.2	3,874	18.6	209	5.4	8,875	42.5
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	402	12.0	351	11.7	49	16.7	2	3.4
Middle	2,372	70.6	2,124	70.6	207	70.4	41	70.7
Upper	585	17.4	532	17.7	38	12.9	15	25.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,359**	**100.0**	**3,007**	**100.0**	**294**	**100.0**	**58**	**100.0**
Percentage of Total Businesses:				**89.5**		**8.8**		**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	1.7	10	1.7	0	0.0	0	0.0
Middle	391	64.5	387	64.5	4	66.7	0	0.0
Upper	205	33.8	203	33.8	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**606**	**100.0**	**600**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**99.0**		**1.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-4

2023 Central Nebraska 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	417	11.1	365	10.9	50	14.8	2	3.2
Middle	2,731	72.7	2,439	72.7	246	72.8	46	73.0
Upper	606	16.1	549	16.4	42	12.4	15	23.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,754**	**100.0**	**3,353**	**100.0**	**338**	**100.0**	**63**	**100.0**
Percentage of Total Businesses:				**89.3**		**9.0**		**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	422	65.7	417	65.7	5	71.4	0	0.0
Upper	210	32.7	208	32.8	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**642**	**100.0**	**635**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.9**		**1.1**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table B-1

Distribution of 2023 to 2024 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)	$%	$%	
Low	1	6.3	3.6	142	4.8	4.4	2.3
Moderate	2	12.5	15.8	282	9.5	12.1	15.6
Middle	4	25.0	39.5	620	21.0	32.7	41.2
Upper	9	56.3	40.8	1,914	64.7	50.6	40.7
Unknown	0	0.0	0.2	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	2,958	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-2

Distribution of 2023 to 2024 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)	$%	$%	
Low	3	18.8	8.0	433	14.6	4.5	19.3
Moderate	6	37.5	21.7	759	25.7	16.4	18.7
Middle	3	18.8	23.5	697	23.6	21.7	22.2
Upper	2	12.5	29.6	619	20.9	37.5	39.8
Unknown	2	12.5	17.2	450	15.2	19.8	0.0
Total	16	100.0	100.0	2,958	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 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 B-3

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography
Assessment Area: Lincoln Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	4.1	0	0.0	4.3	4.9
Moderate	0	0.0	17.2	0	0.0	19.0	19.2
Middle	3	75.0	30.4	1,266	95.1	29.7	34.6
Upper	1	25.0	45.9	65	4.9	44.1	38.6
Unknown	0	0.0	1.8	0	0.0	2.7	2.8
Tract-Unk	0	0.0	0.6	0	0.0	0.2	
Total	4	100.0	100.0	1,331	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-4

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Lincoln Metropolitan

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	75.0	54.0	981	73.7	28.0	90.3
Over $1 Million	1	25.0		350	26.3		8.5
Revenue Unknown	0	0.0		0	0.0		1.2
Total	4	100.0		1,331	100.0		100.0
By Loan Size							
$100,000 or Less	1	25.0	90.6	65	4.9	28.7	
$100,001 - $250,000	0	0.0	4.6	0	0.0	16.5	
$250,001 - $1 Million	3	75.0	4.8	1,266	95.1	54.8	
Total	4	100.0	100.0	1,331	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	33.3		65	6.6		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	2	66.7		916	93.4		
Total	3	100.0		981	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-5

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Lincoln Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	3.5	0	0.0	2.9	5.6
Middle	0	0.0	32.4	0	0.0	26.1	30.0
Upper	4	100.0	63.9	516	100.0	70.9	61.5
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	4	100.0	100.0	516	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-6

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Lincoln Metropolitan

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	4	100.0	61.5	516	100.0	62.1	98.2
Over $1 Million	0	0.0		0	0.0		1.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	4	100.0		516	100.0		100.0
By Loan Size							
$100,000 or Less	3	75.0	76.1	116	22.5	23.6	
$100,001 - $250,000	0	0.0	13.0	0	0.0	26.7	
$250,001 - $500,000	1	25.0	10.9	400	77.5	49.8	
Total	4	100.0	100.0	516	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	3	75.0		116	22.5		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	1	25.0		400	77.5		
Total	4	100.0		516	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-7

2024 Lincoln Metropolitan 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	615	5.0	536	4.9	63	5.9	16	10.3
Moderate	2,411	19.7	2,128	19.3	268	25.3	15	9.7
Middle	4,282	35.0	3,903	35.4	339	32.0	40	25.8
Upper	4,587	37.5	4,173	37.8	339	32.0	75	48.4
Unknown	350	2.9	290	2.6	51	4.8	9	5.8
Total AA	**12,245**	**100.0**	**11,030**	**100.0**	**1,060**	**100.0**	**155**	**100.0**
Percentage of Total Businesses:				**90.1**		**8.7**		**1.3**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	9	2.8	9	2.9	0	0.0	0	0.0
Moderate	19	6.0	18	5.8	1	16.7	0	0.0
Middle	99	31.3	96	31.0	3	50.0	0	0.0
Upper	189	59.8	187	60.3	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**316**	**100.0**	**310**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.1**		**1.9**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-8

2023 Lincoln Metropolitan 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	634	4.8	552	4.6	67	6.1	15	9.4
Moderate	2,464	18.7	2,182	18.3	267	24.2	15	9.4
Middle	4,513	34.2	4,115	34.5	358	32.5	40	25.2
Upper	5,242	39.7	4,801	40.2	361	32.8	80	50.3
Unknown	350	2.7	292	2.4	49	4.4	9	5.7
Total AA	**13,203**	**100.0**	**11,942**	**100.0**	**1,102**	**100.0**	**159**	**100.0**
Percentage of Total Businesses:				**90.4**		**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	10	2.9	10	2.9	0	0.0	0	0.0
Moderate	18	5.2	17	5.0	1	16.7	0	0.0
Middle	100	28.8	97	28.4	3	50.0	0	0.0
Upper	219	63.1	217	63.6	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**347**	**100.0**	**341**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.3**		**1.7**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-9

Distribution of 2023 to 2024 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	0.0	0	0.0	0.0	0.0
Middle	0	0.0	98.2	0	0.0	98.3	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	1.8	0	0.0	1.7	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

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-10

Distribution of 2023 to 2024 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	8.3	0	0.0	4.4	19.2
Moderate	0	0.0	27.4	0	0.0	22.9	18.0
Middle	0	0.0	28.9	0	0.0	28.1	24.6
Upper	0	0.0	22.1	0	0.0	29.7	38.2
Unknown	0	0.0	13.3	0	0.0	14.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-11

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography
Assessment Area: Sioux City Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	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	3	100.0	98.4	125	100.0	99.6	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	1.6	0	0.0	0.4	
Total	3	100.0	100.0	125	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-12

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Sioux City Metropolitan

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	56.0	0	0.0	42.9	88.6
Over $1 Million	3	100.0		125	100.0		9.2
Revenue Unknown	0	0.0		0	0.0		2.3
Total	3	100.0		125	100.0		100.0
By Loan Size							
$100,000 or Less	3	100.0	95.5	125	100.0	47.9	
$100,001 - $250,000	0	0.0	2.1	0	0.0	12.6	
$250,001 - $1 Million	0	0.0	2.3	0	0.0	39.5	
Total	3	100.0	100.0	125	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-13

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Sioux City Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	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	0	0.0	100.0	0	0.0	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	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-14

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Sioux City Metropolitan

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	0	0.0	27.8	0	0.0	54.7	100.0
Over $1 Million	0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
$100,000 or Less	0	0.0	86.1	0	0.0	26.2	
$100,001 - $250,000	0	0.0	3.8	0	0.0	11.7	
$250,001 - $500,000	0	0.0	10.1	0	0.0	62.1	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	0	0.0		0	0.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-15

2024 Sioux City Metropolitan 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	959	18.7
Moderate	0	0.0	0	0.0	0	0.0	919	17.9
Middle	5	100.0	5,125	100.0	552	10.8	1,271	24.8
Upper	0	0.0	0	0.0	0	0.0	1,976	38.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5**	**100.0**	**5,125**	**100.0**	**552**	**10.8**	**5,125**	**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	7,867	4,877	100.0	62.0	2,473	31.4	517	6.6
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	**7,867**	**4,877**	**100.0**	**62.0**	**2,473**	**31.4**	**517**	**6.6**

	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	584	100.0	518	100.0	59	100.0	7	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	**584**	**100.0**	**518**	**100.0**	**59**	**100.0**	**7**	**100.0**
Percentage of Total Businesses:				**88.7**		**10.1**		**1.2**

	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	48	100.0	48	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	**48**	**100.0**	**48**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-16

2023 Sioux City Metropolitan 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	962	100.0	851	100.0	83	100.0	28	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	**962**	**100.0**	**851**	**100.0**	**83**	**100.0**	**28**	**100.0**
Percentage of Total Businesses:				**88.5**		**8.6**		**2.9**
	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	155	100.0	155	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	**155**	**100.0**	**155**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-17

Distribution of 2023 to 2024 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	4	100.0	100.0	364	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	4	100.0	100.0	364	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-18

Distribution of 2023 to 2024 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	9.6	0	0.0	5.9	20.9
Moderate	3	75.0	28.5	284	78.0	22.2	21.2
Middle	1	25.0	23.2	80	22.0	24.3	21.5
Upper	0	0.0	25.1	0	0.0	33.1	36.4
Unknown	0	0.0	13.6	0	0.0	14.5	0.0
Total	4	100.0	100.0	364	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 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 B-19

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography
Assessment Area: Arcadia

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	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	3	100.0	99.4	168	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	0.6	0	0.0	0.0	
Total	3	100.0	100.0	168	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-20

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Arcadia

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	100.0	61.3	168	100.0	58.7	89.4
Over $1 Million	0	0.0		0	0.0		6.4
Revenue Unknown	0	0.0		0	0.0		4.2
Total	3	100.0		168	100.0		100.0
By Loan Size							
$100,000 or Less	3	100.0	95.4	168	100.0	68.3	
$100,001 - $250,000	0	0.0	4.1	0	0.0	24.3	
$250,001 - $1 Million	0	0.0	0.6	0	0.0	7.4	
Total	3	100.0	100.0	168	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	3	100.0		168	100.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	3	100.0		168	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-21

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Arcadia

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	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	5	100.0	99.8	558	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	0.2	0	0.0	0.0	
Total	5	100.0	100.0	558	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-22

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Arcadia

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	4	80.0	53.7	158	28.3	67.8	98.0
Over $1 Million	1	20.0		400	71.7		2.0
Revenue Unknown	0	0.0		0	0.0		0.0
Total	5	100.0		558	100.0		100.0
By Loan Size							
$100,000 or Less	3	60.0	78.1	48	8.6	29.4	
$100,001 - $250,000	1	20.0	13.2	110	19.7	28.1	
$250,001 - $500,000	1	20.0	8.7	400	71.7	42.5	
Total	5	100.0	100.0	558	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	3	75.0		48	30.4		
$100,001 - $250,000	1	25.0		110	69.6		
$250,001 - $500,000	0	0.0		0	0.0		
Total	4	100.0		158	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-23

2024 Arcadia 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	915	20.8
Moderate	0	0.0	0	0.0	0	0.0	928	21.1
Middle	6	100.0	4,402	100.0	384	8.7	945	21.5
Upper	0	0.0	0	0.0	0	0.0	1,614	36.7
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	968	100.0	866	100.0	61	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	**968**	**100.0**	**866**	**100.0**	**61**	**100.0**	**41**	**100.0**
Percentage of Total Businesses:				**89.5**		**6.3**		**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	341	100.0	334	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	**341**	**100.0**	**334**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.9**		**2.1**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-24

2023 Arcadia 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	999	100.0	893	100.0	64	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	**999**	**100.0**	**893**	**100.0**	**64**	**100.0**	**42**	**100.0**
Percentage of Total Businesses:				**89.4**		**6.4**		**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	348	100.0	341	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	**348**	**100.0**	**341**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.0**		**2.0**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-25

Distribution of 2023 to 2024 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	0	0.0	1.7	0	0.0	1.5	5.0
Middle	3	100.0	97.5	284	100.0	97.8	95.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.8	0	0.0	0.7	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	284	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-26

Distribution of 2023 to 2024 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	2	66.7	8.7	194	68.3	5.5	22.3
Moderate	0	0.0	29.1	0	0.0	23.4	19.1
Middle	1	33.3	21.9	90	31.7	22.3	22.7
Upper	0	0.0	24.7	0	0.0	33.4	35.9
Unknown	0	0.0	15.5	0	0.0	15.5	0.0
Total	3	100.0	100.0	284	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-27

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography
Assessment Area: Northeast Nebraska

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.1	0	0.0	2.4	6.5
Middle	2	100.0	98.2	127	100.0	97.4	93.5
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	0.7	0	0.0	0.2	
Total	2	100.0	100.0	127	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-28

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Northeast Nebraska

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	2	100.0	47.5	127	100.0	26.6	85.6
Over $1 Million	0	0.0		0	0.0		9.0
Revenue Unknown	0	0.0		0	0.0		5.4
Total	2	100.0		127	100.0		100.0
By Loan Size							
$100,000 or Less	2	100.0	95.4	127	100.0	42.3	
$100,001 - $250,000	0	0.0	1.8	0	0.0	10.4	
$250,001 - $1 Million	0	0.0	2.9	0	0.0	47.4	
Total	2	100.0	100.0	127	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	2	100.0		127	100.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	2	100.0		127	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-29

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Northeast Nebraska

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.0	0	0.0	4.9	5.7
Middle	3	100.0	93.0	799	100.0	95.1	94.3
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	3	100.0	100.0	799	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-30

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Northeast Nebraska

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	100.0	24.9	799	100.0	39.2	97.6
Over $1 Million	0	0.0		0	0.0		2.4
Revenue Unknown	0	0.0		0	0.0		0.0
Total	3	100.0		799	100.0		100.0
By Loan Size							
$100,000 or Less	1	33.3	83.6	9	1.1	25.4	
$100,001 - $250,000	0	0.0	9.0	0	0.0	27.0	
$250,001 - $500,000	2	66.7	7.5	790	98.9	47.6	
Total	3	100.0	100.0	799	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	1	33.3		9	1.1		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	2	66.7		790	98.9		
Total	3	100.0		799	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table B-31

2024 Northeast Nebraska 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	1,124	22.1
Moderate	0	0.0	0	0.0	0	0.0	948	18.6
Middle	7	100.0	5,092	100.0	539	10.6	1,157	22.7
Upper	0	0.0	0	0.0	0	0.0	1,863	36.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**7**	**100.0**	**5,092**	**100.0**	**539**	**10.6**	**5,092**	**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	8,626	5,288	100.0	61.3	2,134	24.7	1,204	14.0
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	**8,626**	**5,288**	**100.0**	**61.3**	**2,134**	**24.7**	**1,204**	**14.0**
	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	853	100.0	735	100.0	71	100.0	47	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	**853**	**100.0**	**735**	**100.0**	**71**	**100.0**	**47**	**100.0**
Percentage of Total Businesses:				**86.2**		**8.3**		**5.5**
	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	297	100.0	291	100.0	6	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	**297**	**100.0**	**291**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.0**		**2.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-32

2023 Northeast Nebraska 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	95	15.4	76	14.5	14	23.0	5	15.6
Middle	521	84.6	447	85.5	47	77.0	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	**616**	**100.0**	**523**	**100.0**	**61**	**100.0**	**32**	**100.0**
Percentage of Total Businesses:				**84.9**		**9.9**		**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	14.4	27	14.3	1	16.7	0	0.0
Middle	167	85.6	162	85.7	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	**195**	**100.0**	**189**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**96.9**		**3.1**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-33

Distribution of 2023 to 2024 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)	$%	$%	
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	13	65.0	49.9	1,457	62.1	44.2	48.9
Upper	7	35.0	49.9	891	37.9	55.8	51.1
Unknown	0	0.0	0.1	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	2,348	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-34

Distribution of 2023 to 2024 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)	$%	$%	
Low	1	5.0	6.6	114	4.9	3.0	16.9
Moderate	5	25.0	16.4	520	22.1	10.8	15.6
Middle	4	20.0	25.5	499	21.3	22.0	22.4
Upper	8	40.0	37.6	999	42.5	48.4	45.0
Unknown	2	10.0	13.9	216	9.2	15.8	0.0
Total	20	100.0	100.0	2,348	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 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 B-35

Distribution of 2023 to 2024 Small Business Lending By Income Level of Geography
Assessment Area: Nebraska City

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	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	4	50.0	51.7	312	61.1	42.1	52.3
Upper	4	50.0	47.6	200	39.1	57.7	47.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	8	100.0	100.0	511	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-36

Distribution of 2023 to 2024 Small Business Lending By Revenue Size of Businesses
Assessment Area: Nebraska City

	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	7	87.5	47.6	469	91.8	23.8	92.3
Over $1 Million	1	12.5		42	8.2		5.5
Revenue Unknown	0	0.0		0	0.0		2.1
Total	8	100.0		511	100.0		100.0
By Loan Size							
$100,000 or Less	7	87.5	96.3	331	64.8	47.1	
$100,001 - $250,000	1	12.5	1.6	180	35.2	8.4	
$250,001 - $1 Million	0	0.0	2.1	0	0.0	44.5	
Total	8	100.0	100.0	511	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	6	85.7		289	61.6		
$100,001 - $250,000	1	14.3		180	38.4		
$250,001 - $1 Million	0	0.0		0	0.0		
Total	7	100.0		469	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-37

Distribution of 2023 to 2024 Small Farm Lending By Income Level of Geography
Assessment Area: Nebraska City

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	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	0	0.0	37.1	0	0.0	31.3	31.6
Upper	4	100.0	62.9	144	100.0	68.7	68.4
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	4	100.0	100.0	144	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-38

Distribution of 2023 to 2024 Small Farm Lending By Revenue Size of Businesses
Assessment Area: Nebraska City

	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	4	100.0	44.9	144	100.0	53.1	98.6
Over $1 Million	0	0.0		0	0.0		1.4
Revenue Unknown	0	0.0		0	0.0		0.0
Total	4	100.0		144	100.0		100.0
By Loan Size							
$100,000 or Less	4	100.0	79.8	144	100.0	29.5	
$100,001 - $250,000	0	0.0	11.8	0	0.0	27.7	
$250,001 - $500,000	0	0.0	8.4	0	0.0	42.7	
Total	4	100.0	100.0	144	100.0	100.0	
By Loan Size and Revenues $1 Million or Less							
$100,000 or Less	4	100.0		144	100.0		
$100,001 - $250,000	0	0.0		0	0.0		
$250,001 - $500,000	0	0.0		0	0.0		
Total	4	100.0		144	100.0		

Source: 2023 - 2024 FFIEC Census Data
2023 - 2024 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-39

2024 Nebraska City 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	855	16.8
Moderate	0	0.0	0	0.0	0	0.0	794	15.6
Middle	3	50.0	2,656	52.1	274	10.3	1,143	22.4
Upper	3	50.0	2,444	47.9	114	4.7	2,308	45.3
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	432	52.2	394	51.6	32	69.6	6	33.3
Upper	395	47.8	369	48.4	14	30.4	12	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**827**	**100.0**	**763**	**100.0**	**46**	**100.0**	**18**	**100.0**
Percentage of Total Businesses:				**92.3**		**5.6**		**2.2**

	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	68	32.4	67	32.4	1	33.3	0	0.0
Upper	142	67.6	140	67.6	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**210**	**100.0**	**207**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.6**		**1.4**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table B-40

2023 Nebraska City 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	455	52.3	417	51.9	32	66.7	6	33.3
Upper	415	47.7	387	48.1	16	33.3	12	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**870**	**100.0**	**804**	**100.0**	**48**	**100.0**	**18**	**100.0**
Percentage of Total Businesses:				**92.4**		**5.5**		**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	66	30.8	65	30.8	1	33.3	0	0.0
Upper	148	69.2	146	69.2	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**214**	**100.0**	**211**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.6**		**1.4**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX C – 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.

Combined Statistical Area (CSA): As defined by the Office of Management and Budget, a CSA is a combination of adjacent metropolitan statistical areas and micropolitan statistical areas that demonstrate economic or social linkage.

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 Division (MD): As defined by the Office of Management and Budget, an MD is a division of a metropolitan statistical area based on specific criteria including commuting patterns. Only a metropolitan statistical area that has a population of at least 2.5 million may be divided into MDs.

Metropolitan Statistical Area (MSA): As defined by the Office of Management and Budget, an 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.

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 Census Tract 9713.00	VALLEY 9713 - 9714 CUSTER COUNTY 9717, 9719 - 9720 & SHERMAN COUNTY 9701
FIRST NEBRASKA BANK 50 MONROE ST, BOX 258 BENNET, NE 68317-0258 Census Tract 0104.02	ALL OF LANCASTER COUNTY (SEE ATTACHED LIST) & OTOE COUNTY 9668
FIRST NEBRASKA BANK 124 N. MADISON, BOX 186 BRAINARD, NE 68626-0186 Census Tract 9678.00	BUTLER COUNTY 9676-9678
FIRST NEBRASKA BANK 3225 23RD ST., BOX 1277 COLUMBUS, NE 68602-1277 Census Tract 9656.00	PLATTE COUNTY 9651-9657
FIRST NEBRASKA BANK 753 S. BROADWAY, BOX 158 DECATUR, NE 68020-0158 Census Tract 9634.00	BURT COUNTY 9632-9634, & THURSTON COUNTY 9401 - 9402
FIRST NEBRASKA BANK 20421 GEORGE B LAKE PARKWAY ELKHORN, NE 68022-3457 Census Tract 0075.09	ALL OF DOUGLAS COUNTY AND SARPY COUNTY (SEE ATTACHED LISTS
FIRST NEBRASKA BANK 1000 S. MAIN ST., BOX 445 EMERSON, NE 68733-0445 Census Tract 9778.00	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 Census Tract 9669.00	OTOE COUNTY 9666, 9667, 9669, 9670 & FREMONT COUNTY, IA 9703

FIRST NEBRASKA BANK 1019 IVY ST., BOX 257 STANTON, NE 68779-0257 Census Tract 9622.00	STANTON & MADISON COUNTIES STANTON 9621-9622 MADISON 9606-9613
FFIRST NEBRASKA BANK 330 N SPRUCE ST BOX 315 VALLEY, NE 68064-0315 Census Tract 0075.04	ALL OF DOUGLAS COUNTY AND SARPY COUNTY (SEE ATTACHED LISTS)
FIRST NEBRASKA BANK 107 N. ELM, BOX 186 WEEPING WATER, NE 68463-0186 Census Tract 9659.00	CASS COUNTY 9656 – 9661 & OTOE COUNTY 9666, 9667, 9669, 9670
ATM/ITMs at all locations and at 315 N 4th Street, Suite 1, Norfolk, NE 68701-4003	MADISON COUNTY Census Tract 9610.00
Loan Production Office at 2404 Taylor Ave, Suite 100, Norfolk NE 68701	MADISON COUNTY Census Tract 9608.01

Updated 2/1/2026

2025 FFIEC Census Report - Summary Census Overview Information
State: NEBRASKA
County: 055 - DOUGLAS COUNTY
All Tracts: 163

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0002.00	Moderate	70.90	No	$114,000	$62,206	3627	1681	46.35	856	1431
NE	DOUGLAS COUNTY	0003.00	Low	41.31	No	$114,000	$36,250	2518	1897	75.34	361	1000
NE	DOUGLAS COUNTY	0004.00	Low	46.39	No	$114,000	$40,700	1849	923	49.92	469	873
NE	DOUGLAS COUNTY	0005.00	Upper	146.40	No	$114,000	$128,446	3411	1334	39.11	398	305
NE	DOUGLAS COUNTY	0006.00	Low	25.28	No	$114,000	$22,180	1461	1195	81.79	146	534
NE	DOUGLAS COUNTY	0007.00	Low	38.46	No	$114,000	$33,750	1214	1063	87.56	108	488
NE	DOUGLAS COUNTY	0008.00	Moderate	60.46	No	$114,000	$53,051	2175	1929	88.69	362	829
NE	DOUGLAS COUNTY	0011.00	Low	33.41	No	$114,000	$29,316	2724	2408	88.40	278	861
NE	DOUGLAS COUNTY	0012.00	Low	42.74	No	$114,000	$37,500	3917	3144	80.27	519	1111
NE	DOUGLAS COUNTY	0016.00	Low	35.38	No	$114,000	$31,042	3800	1195	31.45	0	33
NE	DOUGLAS COUNTY	0018.00	Middle	113.50	No	$114,000	$99,583	5209	1771	34.00	402	236
NE	DOUGLAS COUNTY	0019.00	Moderate	60.67	No	$114,000	$53,232	1888	1039	55.03	90	193
NE	DOUGLAS COUNTY	0020.00	Moderate	62.29	No	$114,000	$54,651	3647	2941	80.64	517	1062
NE	DOUGLAS COUNTY	0021.00	Low	44.93	No	$114,000	$39,423	2387	1507	63.13	303	800
NE	DOUGLAS	0022.00	Moderate	59.43	No	$114,000	$52,143	1197	389	32.50	241	503

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NE	DOUGLAS COUNTY	0023.00	Moderate	65.11	No	$114,000	$57,125	2335	909	38.93	557	809
NE	DOUGLAS COUNTY	0024.00	Moderate	54.14	No	$114,000	$47,500	3928	2942	74.90	499	1141
NE	DOUGLAS COUNTY	0025.00	Moderate	69.90	No	$114,000	$61,326	2684	1652	61.55	515	840
NE	DOUGLAS COUNTY	0026.00	Moderate	51.19	No	$114,000	$44,917	2433	1979	81.34	432	602
NE	DOUGLAS COUNTY	0027.00	Moderate	57.13	No	$114,000	$50,129	2667	2214	83.01	439	646
NE	DOUGLAS COUNTY	0028.00	Moderate	77.67	No	$114,000	$68,150	3730	3029	81.21	809	1112
NE	DOUGLAS COUNTY	0029.00	Moderate	51.23	No	$114,000	$44,947	5582	4746	85.02	761	1393
NE	DOUGLAS COUNTY	0030.00	Moderate	66.51	No	$114,000	$58,352	7656	5418	70.77	1742	2220
NE	DOUGLAS COUNTY	0031.00	Moderate	73.12	No	$114,000	$64,156	4128	2738	66.33	853	1316
NE	DOUGLAS COUNTY	0032.00	Moderate	60.07	No	$114,000	$52,708	2567	2166	84.38	356	606
NE	DOUGLAS COUNTY	0033.00	Low	43.82	No	$114,000	$38,452	2356	1816	77.08	378	669
NE	DOUGLAS COUNTY	0034.01	Moderate	65.22	No	$114,000	$57,225	3810	1865	48.95	1015	1630
NE	DOUGLAS COUNTY	0034.02	Moderate	73.58	No	$114,000	$64,559	2487	811	32.61	656	968
NE	DOUGLAS COUNTY	0035.00	Middle	84.58	No	$114,000	$74,213	4490	1466	32.65	1373	1662
NE	DOUGLAS COUNTY	0036.00	Middle	84.46	No	$114,000	$74,103	4060	721	17.76	1325	1731
NE	DOUGLAS COUNTY	0037.00	Middle	112.55	No	$114,000	$98,750	2361	395	16.73	773	1019

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0038.00	Moderate	73.21	No	$114,000	$64,236	3891	1682	43.23	691	1073
NE	DOUGLAS COUNTY	0039.00	Moderate	70.07	No	$114,000	$61,475	2378	1559	65.56	124	505
NE	DOUGLAS COUNTY	0040.00	Moderate	71.23	No	$114,000	$62,500	3299	1337	40.53	281	369
NE	DOUGLAS COUNTY	0042.00	Moderate	66.82	No	$114,000	$58,625	1412	612	43.34	133	485
NE	DOUGLAS COUNTY	0043.00	Middle	87.35	No	$114,000	$76,635	3086	1084	35.13	491	757
NE	DOUGLAS COUNTY	0044.00	Middle	81.41	No	$114,000	$71,429	1323	318	24.04	362	667
NE	DOUGLAS COUNTY	0045.00	Middle	103.13	No	$114,000	$90,481	3175	526	16.57	1162	1085
NE	DOUGLAS COUNTY	0046.00	Middle	105.45	No	$114,000	$92,523	2373	518	21.83	684	1042
NE	DOUGLAS COUNTY	0047.00	Upper	226.92	No	$114,000	$199,091	3047	445	14.60	817	843
NE	DOUGLAS COUNTY	0048.00	Middle	90.80	No	$114,000	$79,669	4315	1371	31.77	821	1255
NE	DOUGLAS COUNTY	0049.00	Moderate	51.73	No	$114,000	$45,385	4665	2232	47.85	589	1218
NE	DOUGLAS COUNTY	0050.00	Middle	92.65	No	$114,000	$81,285	3675	1345	36.60	390	1104
NE	DOUGLAS COUNTY	0051.00	Moderate	66.01	No	$114,000	$57,917	2406	1405	58.40	406	686
NE	DOUGLAS COUNTY	0052.00	Low	34.06	No	$114,000	$29,890	1770	1561	88.19	114	448
NE	DOUGLAS COUNTY	0053.00	Low	38.80	No	$114,000	$34,044	2445	2030	83.03	389	915
NE	DOUGLAS COUNTY	0054.00	Moderate	58.24	No	$114,000	$51,096	3349	2353	70.26	598	1203
NE	DOUGLAS COUNTY	0055.00	Upper	129.21	No	$114,000	$113,365	5323	1320	24.80	1727	2180

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0056.00	Middle	83.01	No	$114,000	$72,830	3972	1127	28.37	1119	1714
NE	DOUGLAS COUNTY	0057.00	Moderate	61.86	No	$114,000	$54,276	4422	2003	45.30	1269	1894
NE	DOUGLAS COUNTY	0058.00	Moderate	72.80	No	$114,000	$63,878	4817	2968	61.62	1351	1737
NE	DOUGLAS COUNTY	0059.01	Low	33.93	No	$114,000	$29,769	2375	1845	77.68	299	991
NE	DOUGLAS COUNTY	0059.02	Low	47.35	No	$114,000	$41,542	2431	2177	89.55	415	858
NE	DOUGLAS COUNTY	0060.00	Low	36.89	No	$114,000	$32,365	4076	3303	81.04	633	1601
NE	DOUGLAS COUNTY	0061.01	Low	36.80	No	$114,000	$32,289	2632	2158	81.99	336	923
NE	DOUGLAS COUNTY	0061.02	Low	41.27	No	$114,000	$36,215	4267	3275	76.75	909	1681
NE	DOUGLAS COUNTY	0062.02	Moderate	62.85	No	$114,000	$55,145	4854	2683	55.27	1026	1667
NE	DOUGLAS COUNTY	0063.01	Moderate	64.63	No	$114,000	$56,705	2741	1842	67.20	583	783
NE	DOUGLAS COUNTY	0063.02	Moderate	59.93	No	$114,000	$52,579	4752	3912	82.32	857	1189
NE	DOUGLAS COUNTY	0063.03	Moderate	53.19	No	$114,000	$46,667	3206	2102	65.56	538	946
NE	DOUGLAS COUNTY	0064.00	Middle	87.95	No	$114,000	$77,169	4869	1359	27.91	1623	2303
NE	DOUGLAS COUNTY	0065.03	Middle	103.86	No	$114,000	$91,125	2707	728	26.89	1002	1085
NE	DOUGLAS COUNTY	0065.04	Middle	83.64	No	$114,000	$73,385	3293	826	25.08	1070	1366
NE	DOUGLAS COUNTY	0065.05	Middle	93.98	No	$114,000	$82,457	1932	832	43.06	412	514
NE	DOUGLAS COUNTY	0065.06	Moderate	66.05	No	$114,000	$57,950	4035	2666	66.07	647	1125

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0066.03	Moderate	69.23	No	$114,000	$60,739	2612	1173	44.91	450	660
NE	DOUGLAS COUNTY	0066.04	Middle	82.86	No	$114,000	$72,700	4033	1169	28.99	1099	1528
NE	DOUGLAS COUNTY	0066.05	Middle	91.99	No	$114,000	$80,708	3201	749	23.40	350	387
NE	DOUGLAS COUNTY	0066.06	Moderate	77.64	No	$114,000	$68,117	2901	936	32.26	541	789
NE	DOUGLAS COUNTY	0067.01	Upper	184.35	No	$114,000	$161,736	3901	704	18.05	1113	1113
NE	DOUGLAS COUNTY	0067.03	Middle	101.01	No	$114,000	$88,625	3046	714	23.44	839	1059
NE	DOUGLAS COUNTY	0067.04	Upper	159.81	No	$114,000	$140,208	1872	262	14.00	479	559
NE	DOUGLAS COUNTY	0068.03	Upper	121.48	No	$114,000	$106,579	2031	340	16.74	658	743
NE	DOUGLAS COUNTY	0068.04	Upper	218.94	No	$114,000	$192,083	1636	188	11.49	602	635
NE	DOUGLAS COUNTY	0068.05	Upper	160.04	No	$114,000	$140,408	3270	289	8.84	1017	1149
NE	DOUGLAS COUNTY	0068.06	Upper	135.47	No	$114,000	$118,856	2400	711	29.63	429	527
NE	DOUGLAS COUNTY	0069.03	Middle	107.80	No	$114,000	$94,583	2532	478	18.88	686	787
NE	DOUGLAS COUNTY	0069.04	Upper	129.48	No	$114,000	$113,600	4049	561	13.86	1138	1274
NE	DOUGLAS COUNTY	0069.05	Middle	91.77	No	$114,000	$80,517	1867	361	19.34	435	608
NE	DOUGLAS COUNTY	0069.06	Middle	111.75	No	$114,000	$98,047	3228	673	20.85	919	1176
NE	DOUGLAS COUNTY	0070.01	Moderate	68.92	No	$114,000	$60,466	5425	1980	36.50	294	542
NE	DOUGLAS COUNTY	0070.02	Middle	85.79	No	$114,000	$75,272	3491	1084	31.05	939	1216

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0070.03	Moderate	64.11	No	$114,000	$56,250	2477	1159	46.79	616	917
NE	DOUGLAS COUNTY	0071.01	Moderate	67.79	No	$114,000	$59,479	3386	1638	48.38	993	1263
NE	DOUGLAS COUNTY	0071.02	Middle	86.34	No	$114,000	$75,750	3680	1650	44.84	885	1331
NE	DOUGLAS COUNTY	0073.03	Middle	103.53	No	$114,000	$90,833	3037	324	10.67	1084	1163
NE	DOUGLAS COUNTY	0073.04	Upper	125.10	No	$114,000	$109,762	1396	296	21.20	545	616
NE	DOUGLAS COUNTY	0073.09	Middle	96.75	No	$114,000	$84,884	4472	1574	35.20	1290	1643
NE	DOUGLAS COUNTY	0073.10	Moderate	67.33	No	$114,000	$59,078	2809	946	33.68	736	874
NE	DOUGLAS COUNTY	0073.11	Middle	89.87	No	$114,000	$78,846	3391	1755	51.75	538	614
NE	DOUGLAS COUNTY	0073.12	Moderate	50.46	No	$114,000	$44,276	2378	1049	44.11	403	505
NE	DOUGLAS COUNTY	0073.14	Upper	146.21	No	$114,000	$128,281	4932	1001	20.30	1312	1453
NE	DOUGLAS COUNTY	0073.15	Upper	130.60	No	$114,000	$114,583	5587	1244	22.27	1760	1907
NE	DOUGLAS COUNTY	0073.16	Upper	164.16	No	$114,000	$144,023	4085	869	21.27	1085	1174
NE	DOUGLAS COUNTY	0073.17	Middle	117.46	No	$114,000	$103,059	5227	1146	21.92	1378	1719
NE	DOUGLAS COUNTY	0073.18	Upper	157.22	No	$114,000	$137,941	9594	1192	12.42	2391	2610
NE	DOUGLAS COUNTY	0073.19	Middle	104.68	No	$114,000	$91,846	5348	3115	58.25	1323	1472
NE	DOUGLAS COUNTY	0073.20	Middle	100.49	No	$114,000	$88,166	3693	1910	51.72	1174	1322
NE	DOUGLAS COUNTY	0074.06	Middle	101.22	No	$114,000	$88,810	5228	892	17.06	1477	1626

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.07	Upper	122.41	No	$114,000	$107,396	3323	738	22.21	804	1005
NE	DOUGLAS COUNTY	0074.08	Middle	85.82	No	$114,000	$75,295	4398	1164	26.47	1026	1320
NE	DOUGLAS COUNTY	0074.09	Middle	93.45	No	$114,000	$81,989	2383	480	20.14	735	912
NE	DOUGLAS COUNTY	0074.24	Middle	112.32	No	$114,000	$98,546	3128	1005	32.13	689	903
NE	DOUGLAS COUNTY	0074.29	Upper	147.32	No	$114,000	$129,250	3331	359	10.78	1093	1256
NE	DOUGLAS COUNTY	0074.31	Upper	155.75	No	$114,000	$136,645	4505	802	17.80	1169	1231
NE	DOUGLAS COUNTY	0074.32	Middle	83.53	No	$114,000	$73,292	3267	1190	36.42	804	942
NE	DOUGLAS COUNTY	0074.33	Middle	87.09	No	$114,000	$76,410	4273	1389	32.51	1029	1411
NE	DOUGLAS COUNTY	0074.34	Middle	80.69	No	$114,000	$70,798	3291	1304	39.62	478	892
NE	DOUGLAS COUNTY	0074.35	Middle	87.60	No	$114,000	$76,861	3577	1196	33.44	1223	1596
NE	DOUGLAS COUNTY	0074.36	Moderate	74.01	No	$114,000	$64,934	4548	1735	38.15	902	1112
NE	DOUGLAS COUNTY	0074.38	Middle	118.68	No	$114,000	$104,130	2034	356	17.50	691	705
NE	DOUGLAS COUNTY	0074.39	Middle	117.14	No	$114,000	$102,778	4675	1070	22.89	1417	1564
NE	DOUGLAS COUNTY	0074.40	Middle	83.34	No	$114,000	$73,125	2409	987	40.97	230	295
NE	DOUGLAS COUNTY	0074.41	Upper	161.79	No	$114,000	$141,944	2690	426	15.84	768	821
NE	DOUGLAS COUNTY	0074.42	Middle	118.25	No	$114,000	$103,750	4877	702	14.39	1802	1874
NE	DOUGLAS COUNTY	0074.43	Upper	164.13	No	$114,000	$144,000	3420	534	15.61	1093	1149

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.44	Moderate	62.37	No	$114,000	$54,727	4810	1848	38.42	80	226
NE	DOUGLAS COUNTY	0074.45	Middle	105.37	No	$114,000	$92,450	2491	818	32.84	660	704
NE	DOUGLAS COUNTY	0074.46	Upper	189.27	No	$114,000	$166,058	4067	475	11.68	1261	1297
NE	DOUGLAS COUNTY	0074.47	Upper	120.53	No	$114,000	$105,745	2828	482	17.04	794	968
NE	DOUGLAS COUNTY	0074.48	Upper	152.13	No	$114,000	$133,472	2889	259	8.97	1036	1013
NE	DOUGLAS COUNTY	0074.49	Upper	143.51	No	$114,000	$125,913	3243	358	11.04	1024	1057
NE	DOUGLAS COUNTY	0074.50	Middle	114.69	No	$114,000	$100,625	3470	556	16.02	1084	1260
NE	DOUGLAS COUNTY	0074.51	Upper	130.02	No	$114,000	$114,077	5770	1173	20.33	1575	1830
NE	DOUGLAS COUNTY	0074.52	Upper	139.89	No	$114,000	$122,734	5089	626	12.30	1693	1762
NE	DOUGLAS COUNTY	0074.53	Upper	145.58	No	$114,000	$127,722	3254	466	14.32	1275	1328
NE	DOUGLAS COUNTY	0074.54	Middle	109.84	No	$114,000	$96,370	4746	680	14.33	1192	1478
NE	DOUGLAS COUNTY	0074.55	Middle	87.11	No	$114,000	$76,429	1975	538	27.24	288	486
NE	DOUGLAS COUNTY	0074.56	Moderate	79.78	No	$114,000	$70,000	2424	584	24.09	656	867
NE	DOUGLAS COUNTY	0074.57	Moderate	77.75	No	$114,000	$68,214	2829	826	29.20	478	487
NE	DOUGLAS COUNTY	0074.58	Moderate	77.22	No	$114,000	$67,750	3146	1321	41.99	453	618
NE	DOUGLAS COUNTY	0074.59	Moderate	73.17	No	$114,000	$64,196	3397	808	23.79	857	1137
NE	DOUGLAS COUNTY	0074.60	Upper	177.11	No	$114,000	$155,385	4334	610	14.07	1331	1372

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0074.61	Upper	149.68	No	$114,000	$131,322	6232	1167	18.73	1722	1890
NE	DOUGLAS COUNTY	0074.62	Middle	104.93	No	$114,000	$92,067	4789	946	19.75	1341	1645
NE	DOUGLAS COUNTY	0074.63	Middle	99.24	No	$114,000	$87,069	4452	1052	23.63	1160	1367
NE	DOUGLAS COUNTY	0074.64	Middle	103.09	No	$114,000	$90,446	3182	568	17.85	948	895
NE	DOUGLAS COUNTY	0074.65	Middle	92.96	No	$114,000	$81,557	4506	1389	30.83	1061	1338
NE	DOUGLAS COUNTY	0074.66	Middle	88.66	No	$114,000	$77,788	5826	1567	26.90	1031	1289
NE	DOUGLAS COUNTY	0074.67	Middle	93.92	No	$114,000	$82,400	5032	1721	34.20	955	1123
NE	DOUGLAS COUNTY	0074.68	Middle	96.70	No	$114,000	$84,844	2392	606	25.33	725	849
NE	DOUGLAS COUNTY	0074.69	Upper	133.35	No	$114,000	$117,000	4565	933	20.44	1365	1618
NE	DOUGLAS COUNTY	0074.70	Middle	85.01	No	$114,000	$74,583	6242	1777	28.47	1512	1735
NE	DOUGLAS COUNTY	0074.71	Upper	140.87	No	$114,000	$123,590	3865	848	21.94	978	1040
NE	DOUGLAS COUNTY	0074.72	Middle	110.10	No	$114,000	$96,597	4345	669	15.40	1491	1552
NE	DOUGLAS COUNTY	0074.73	Moderate	69.81	No	$114,000	$61,250	410	178	43.41	2	30
NE	DOUGLAS COUNTY	0074.74	Upper	284.95	No	$114,000	$250,001	1547	313	20.23	519	527
NE	DOUGLAS COUNTY	0075.04	Middle	89.36	No	$114,000	$78,403	3575	340	9.51	1152	1705
NE	DOUGLAS COUNTY	0075.05	Upper	143.49	No	$114,000	$125,893	4842	528	10.90	1306	1433
NE	DOUGLAS COUNTY	0075.06	Upper	132.58	No	$114,000	$116,324	3407	521	15.29	892	1160

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	DOUGLAS COUNTY	0075.08	Middle	110.34	No	$114,000	$96,806	2735	232	8.48	1039	1308
NE	DOUGLAS COUNTY	0075.09	Upper	206.37	No	$114,000	$181,063	7388	676	9.15	2061	2214
NE	DOUGLAS COUNTY	0075.14	Upper	218.79	No	$114,000	$191,953	4448	493	11.08	1347	1562
NE	DOUGLAS COUNTY	0075.15	Upper	171.52	No	$114,000	$150,486	5331	914	17.15	1414	1448
NE	DOUGLAS COUNTY	0075.16	Upper	137.42	No	$114,000	$120,565	4727	675	14.28	1256	1396
NE	DOUGLAS COUNTY	0075.17	Upper	126.59	No	$114,000	$111,064	7409	1247	16.83	1967	2171
NE	DOUGLAS COUNTY	0075.18	Upper	130.20	No	$114,000	$114,231	4560	611	13.40	723	823
NE	DOUGLAS COUNTY	0075.19	Upper	143.92	No	$114,000	$126,273	6043	1024	16.95	1325	1622
NE	DOUGLAS COUNTY	0075.20	Upper	181.46	No	$114,000	$159,203	4742	971	20.48	922	922
NE	DOUGLAS COUNTY	0075.21	Upper	128.66	No	$114,000	$112,880	4078	962	23.59	992	1167
NE	DOUGLAS COUNTY	0075.22	Upper	154.11	No	$114,000	$135,208	1798	322	17.91	369	436
NE	DOUGLAS COUNTY	0075.23	Upper	194.37	No	$114,000	$170,533	2839	290	10.21	726	742
NE	DOUGLAS COUNTY	0075.24	Upper	157.93	No	$114,000	$138,558	4502	775	17.21	1065	1204

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State: NEBRASKA
County: 153 - SARPY COUNTY
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State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	SARPY COUNTY	0101.03	Middle	105.43	No	$114,000	$92,500	4709	984	20.90	1262	1447
NE	SARPY COUNTY	0101.04	Middle	85.41	No	$114,000	$74,938	2175	866	39.82	502	605
NE	SARPY COUNTY	0101.05	Middle	92.51	No	$114,000	$81,162	3058	873	28.55	715	843
NE	SARPY COUNTY	0101.06	Moderate	67.05	No	$114,000	$58,833	4394	1375	31.29	826	1399
NE	SARPY COUNTY	0101.07	Middle	97.90	No	$114,000	$85,897	3995	1617	40.48	1064	1228
NE	SARPY COUNTY	0101.08	Middle	100.41	No	$114,000	$88,100	4073	1645	40.39	1062	1224
NE	SARPY COUNTY	0102.03	Upper	133.01	No	$114,000	$116,699	5626	1211	21.53	1509	1744
NE	SARPY COUNTY	0102.04	Middle	85.71	No	$114,000	$75,203	3495	1105	31.62	716	840
NE	SARPY COUNTY	0102.05	Upper	120.23	No	$114,000	$105,484	3436	900	26.19	785	930
NE	SARPY COUNTY	0102.06	Upper	121.25	No	$114,000	$106,382	4067	1139	28.01	1040	1482
NE	SARPY COUNTY	0102.07	Upper	131.15	No	$114,000	$115,064	2408	675	28.03	499	635
NE	SARPY COUNTY	0102.08	Upper	127.05	No	$114,000	$111,469	4374	953	21.79	977	1215
NE	SARPY COUNTY	0102.09	Middle	116.04	No	$114,000	$101,806	3426	783	22.85	881	1018
NE	SARPY COUNTY	0103.02	Moderate	68.73	No	$114,000	$60,300	841	339	40.31	0	227
NE	SARPY	0103.05	Moderate	63.67	No	$114,000	$55,865	1792	703	39.23	0	626

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NE	SARPY COUNTY	0103.06	Moderate	72.13	No	$114,000	$63,287	2737	981	35.84	0	969
NE	SARPY COUNTY	0104.01	Moderate	75.86	No	$114,000	$66,563	2991	1136	37.98	610	922
NE	SARPY COUNTY	0104.02	Moderate	58.50	No	$114,000	$51,328	3669	968	26.38	824	1719
NE	SARPY COUNTY	0105.02	Middle	86.41	No	$114,000	$75,818	4479	1657	36.99	1265	1615
NE	SARPY COUNTY	0105.03	Middle	91.88	No	$114,000	$80,612	3519	1305	37.08	960	1315
NE	SARPY COUNTY	0105.04	Middle	105.62	No	$114,000	$92,667	3160	1185	37.50	929	1000
NE	SARPY COUNTY	0105.05	Middle	82.97	No	$114,000	$72,799	3846	1764	45.87	960	1368
NE	SARPY COUNTY	0106.14	Middle	83.87	No	$114,000	$73,583	5131	1532	29.86	1223	1634
NE	SARPY COUNTY	0106.15	Middle	103.27	No	$114,000	$90,607	1944	486	25.00	830	966
NE	SARPY COUNTY	0106.16	Upper	143.67	No	$114,000	$126,048	4474	680	15.20	1197	1318
NE	SARPY COUNTY	0106.17	Upper	130.52	No	$114,000	$114,514	5347	865	16.18	1472	1687
NE	SARPY COUNTY	0106.19	Middle	98.66	No	$114,000	$86,563	4239	952	22.46	832	1010
NE	SARPY COUNTY	0106.20	Upper	123.95	No	$114,000	$108,750	6314	1194	18.91	1315	1537
NE	SARPY COUNTY	0106.21	Middle	93.87	No	$114,000	$82,358	5862	1437	24.51	1147	1374
NE	SARPY COUNTY	0106.22	Upper	140.38	No	$114,000	$123,164	3773	700	18.55	836	909
NE	SARPY COUNTY	0106.23	Middle	111.04	No	$114,000	$97,424	5822	1030	17.69	1442	1688

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	SARPY COUNTY	0106.24	Upper	138.03	No	$114,000	$121,103	6552	1298	19.81	1635	1875
NE	SARPY COUNTY	0106.25	Middle	113.60	No	$114,000	$99,667	5183	944	18.21	1166	1316
NE	SARPY COUNTY	0106.26	Middle	104.19	No	$114,000	$91,411	5591	880	15.74	1674	1945
NE	SARPY COUNTY	0106.27	Upper	127.34	No	$114,000	$111,724	3219	465	14.45	824	999
NE	SARPY COUNTY	0106.29	Upper	149.31	No	$114,000	$131,000	3765	609	16.18	661	803
NE	SARPY COUNTY	0106.30	Upper	153.56	No	$114,000	$134,725	6442	870	13.51	1573	1729
NE	SARPY COUNTY	0106.31	Upper	141.79	No	$114,000	$124,398	5160	329	6.38	1530	1776
NE	SARPY COUNTY	0106.32	Upper	137.69	No	$114,000	$120,801	6663	672	10.09	1496	1632
NE	SARPY COUNTY	0106.33	Moderate	76.59	No	$114,000	$67,196	3258	644	19.77	1091	1127
NE	SARPY COUNTY	0106.34	Upper	124.10	No	$114,000	$108,882	2756	429	15.57	856	999
NE	SARPY COUNTY	0106.35	Upper	142.92	No	$114,000	$125,395	2856	499	17.47	719	719
NE	SARPY COUNTY	0106.36	Upper	161.91	No	$114,000	$142,049	5347	539	10.08	1341	1361
NE	SARPY COUNTY	0106.37	Upper	144.56	No	$114,000	$126,827	3956	1032	26.09	847	906
NE	SARPY COUNTY	0106.38	Upper	138.42	No	$114,000	$121,447	4400	851	19.34	1271	1291
NE	SARPY COUNTY	0107.01	Upper	137.33	No	$114,000	$120,486	2559	175	6.84	676	830
NE	SARPY COUNTY	0107.02	Middle	108.99	No	$114,000	$95,625	3721	264	7.09	1356	1580

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State: NEBRASKA
County: 109 - LANCASTER COUNTY
All Tracts: 81

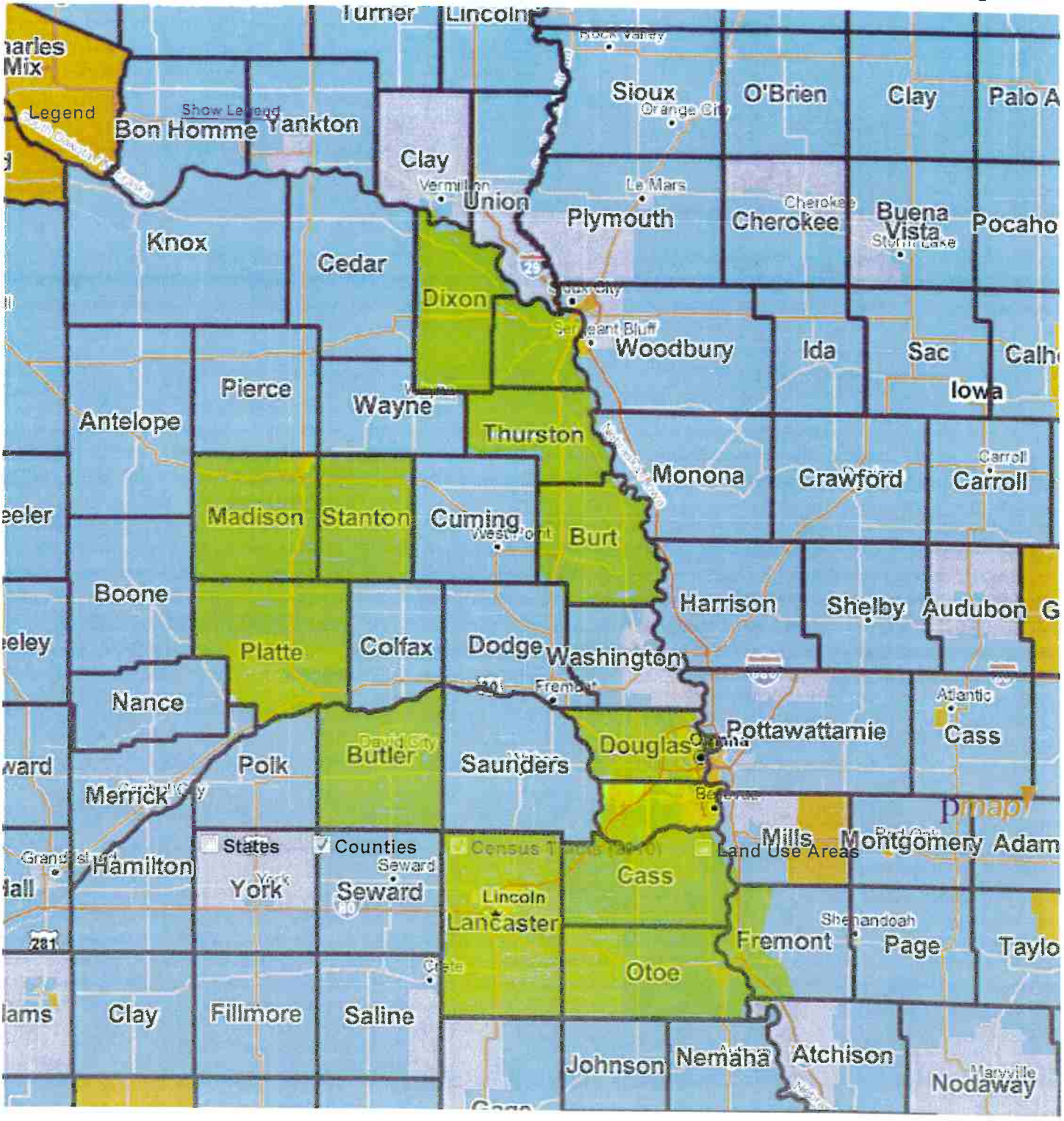
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	LANCASTER COUNTY	0001.00	Moderate	69.94	No	$107,700	$57,619	3410	673	19.74	857	1320
NE	LANCASTER COUNTY	0002.01	Moderate	74.91	No	$107,700	$61,716	4670	771	16.51	1224	1835
NE	LANCASTER COUNTY	0002.02	Low	48.24	No	$107,700	$39,743	4250	1156	27.20	506	1218
NE	LANCASTER COUNTY	0003.00	Low	44.48	No	$107,700	$36,649	3491	1021	29.25	567	1319
NE	LANCASTER COUNTY	0004.00	Moderate	52.12	No	$107,700	$42,937	4991	2075	41.57	671	1958
NE	LANCASTER COUNTY	0005.00	Unknown	0.00	No	$107,700	$0	2292	667	29.10	105	525
NE	LANCASTER COUNTY	0006.00	Unknown	0.00	No	$107,700	$0	6828	1444	21.15	0	18
NE	LANCASTER COUNTY	0007.00	Moderate	56.05	No	$107,700	$46,181	2498	1350	54.04	280	488
NE	LANCASTER COUNTY	0008.00	Moderate	55.72	No	$107,700	$45,906	3597	1620	45.04	791	1490
NE	LANCASTER COUNTY	0009.00	Middle	91.20	No	$107,700	$75,139	3735	955	25.57	520	977
NE	LANCASTER COUNTY	0010.01	Middle	102.09	No	$107,700	$84,107	3313	713	21.52	900	1182
NE	LANCASTER COUNTY	0010.02	Moderate	76.75	No	$107,700	$63,232	1658	458	27.62	209	389
NE	LANCASTER COUNTY	0010.03	Moderate	69.47	No	$107,700	$57,236	3590	978	27.24	487	915
NE	LANCASTER COUNTY	0011.01	Middle	113.16	No	$107,700	$93,229	4674	694	14.85	1329	1458
NE	LANCASTER	0011.02	Middle	81.19	No	$107,700	$66,892	3417	501	14.66	1190	1338

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
NE	LANCASTER COUNTY	0012.00	Middle	90.15	No	$107,700	$74,267	6546	1207	18.44	1490	2367
NE	LANCASTER COUNTY	0013.01	Upper	132.35	No	$107,700	$109,032	3665	428	11.68	1046	1170
NE	LANCASTER COUNTY	0013.02	Middle	119.64	No	$107,700	$98,566	3060	379	12.39	1065	1251
NE	LANCASTER COUNTY	0014.00	Middle	93.93	No	$107,700	$77,383	4833	905	18.73	1472	1840
NE	LANCASTER COUNTY	0015.00	Middle	88.36	No	$107,700	$72,793	4458	837	18.78	1206	1690
NE	LANCASTER COUNTY	0016.00	Middle	82.31	No	$107,700	$67,808	5603	1149	20.51	1630	2779
NE	LANCASTER COUNTY	0017.00	Low	41.91	No	$107,700	$34,533	5207	2451	47.07	399	1126
NE	LANCASTER COUNTY	0018.00	Low	46.43	No	$107,700	$38,250	2136	997	46.68	89	231
NE	LANCASTER COUNTY	0019.00	Upper	171.62	No	$107,700	$141,389	1841	323	17.54	121	48
NE	LANCASTER COUNTY	0020.01	Low	39.58	No	$107,700	$32,607	2473	1053	42.58	61	508
NE	LANCASTER COUNTY	0020.02	Low	31.38	No	$107,700	$25,855	2405	1141	47.44	84	530
NE	LANCASTER COUNTY	0021.00	Moderate	62.96	No	$107,700	$51,875	2578	1140	44.22	434	948
NE	LANCASTER COUNTY	0022.00	Moderate	73.39	No	$107,700	$60,463	5550	1993	35.91	1046	2235
NE	LANCASTER COUNTY	0023.00	Middle	87.90	No	$107,700	$72,414	6053	1543	25.49	1373	2377
NE	LANCASTER COUNTY	0024.00	Upper	145.80	No	$107,700	$120,119	3541	475	13.41	1168	1280
NE	LANCASTER COUNTY	0025.00	Middle	85.43	No	$107,700	$70,380	5417	828	15.29	1809	2352

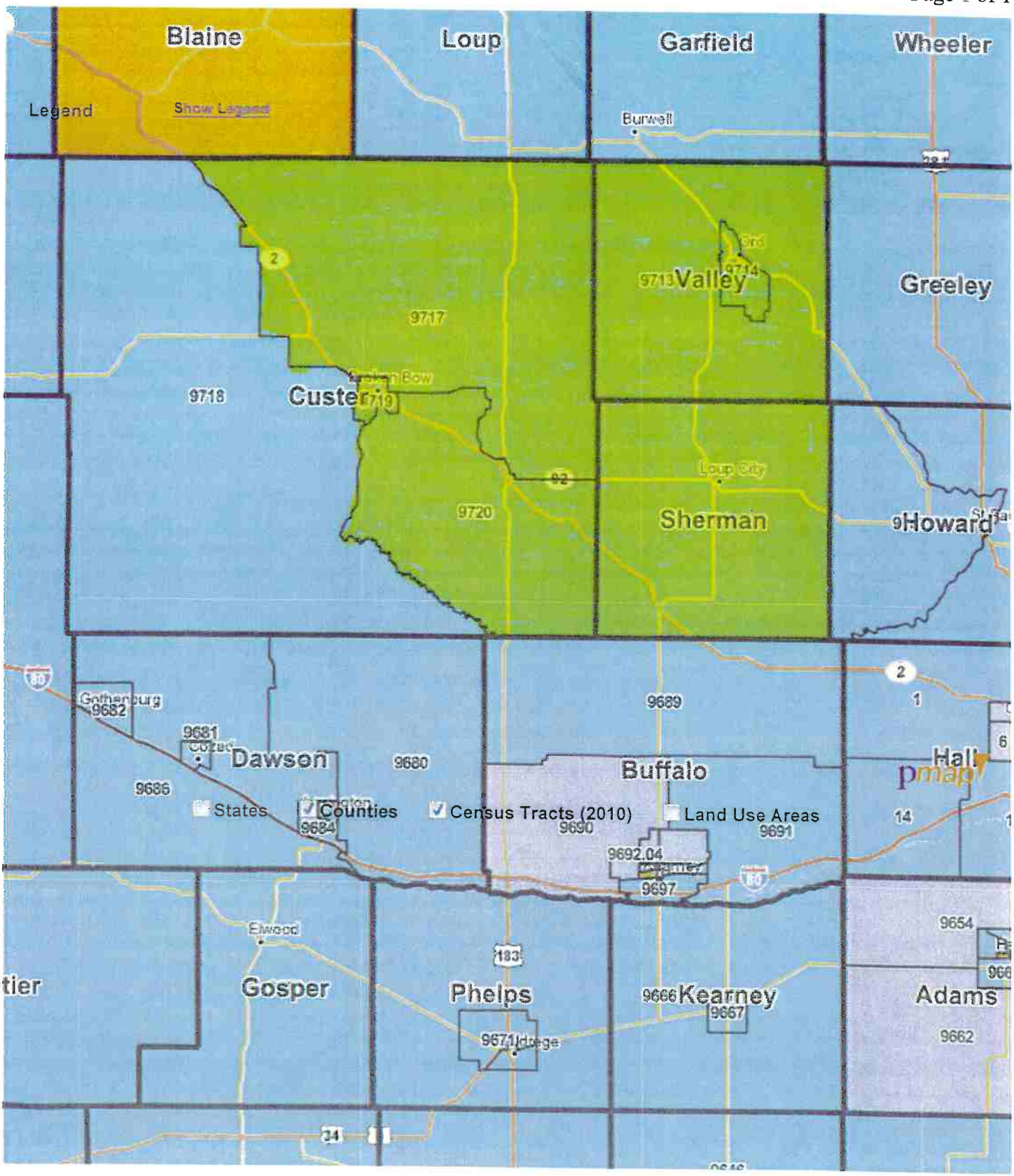
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	LANCASTER COUNTY	0027.01	Moderate	72.56	No	$107,700	$59,779	3017	706	23.40	431	1048
NE	LANCASTER COUNTY	0027.02	Middle	84.70	No	$107,700	$69,780	5714	910	15.93	1447	2142
NE	LANCASTER COUNTY	0028.00	Middle	99.58	No	$107,700	$82,039	5226	925	17.70	1723	2332
NE	LANCASTER COUNTY	0029.00	Moderate	64.21	No	$107,700	$52,897	5603	1603	28.61	857	1085
NE	LANCASTER COUNTY	0030.02	Moderate	79.22	No	$107,700	$65,268	3264	982	30.09	783	1221
NE	LANCASTER COUNTY	0030.03	Moderate	75.37	No	$107,700	$62,095	5185	1958	37.76	1089	1521
NE	LANCASTER COUNTY	0030.04	Middle	102.32	No	$107,700	$84,297	2958	771	26.06	852	976
NE	LANCASTER COUNTY	0030.05	Middle	89.06	No	$107,700	$73,371	4809	1567	32.58	1195	1415
NE	LANCASTER COUNTY	0031.02	Upper	124.30	No	$107,700	$102,404	6051	1059	17.50	1553	1737
NE	LANCASTER COUNTY	0031.03	Moderate	54.24	No	$107,700	$44,688	2730	1162	42.56	447	902
NE	LANCASTER COUNTY	0031.04	Moderate	62.47	No	$107,700	$51,467	6093	2397	39.34	1124	1737
NE	LANCASTER COUNTY	0032.02	Moderate	63.15	No	$107,700	$52,025	3054	985	32.25	279	1086
NE	LANCASTER COUNTY	0033.01	Middle	94.41	No	$107,700	$77,784	4237	1134	26.76	775	1235
NE	LANCASTER COUNTY	0033.02	Middle	118.86	No	$107,700	$97,925	5056	1495	29.57	1393	1509
NE	LANCASTER COUNTY	0034.01	Middle	118.10	No	$107,700	$97,292	6499	1914	29.45	1461	1715
NE	LANCASTER COUNTY	0034.02	Middle	80.79	No	$107,700	$66,560	6698	2206	32.94	1628	2078
NE	LANCASTER COUNTY	0035.00	Unknown	0.00	No	$107,700	$0	204	52	25.49	0	0

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	LANCASTER COUNTY	0036.01	Unknown	0.00	No	$107,700	$0	1361	703	51.65	0	0
NE	LANCASTER COUNTY	0036.04	Upper	158.27	No	$107,700	$130,392	3702	396	10.70	1038	1202
NE	LANCASTER COUNTY	0036.05	Middle	109.46	No	$107,700	$90,179	3644	671	18.41	1304	1463
NE	LANCASTER COUNTY	0036.07	Middle	109.75	No	$107,700	$90,417	4585	981	21.40	817	1055
NE	LANCASTER COUNTY	0036.08	Middle	106.68	No	$107,700	$87,885	1389	210	15.12	381	441
NE	LANCASTER COUNTY	0036.09	Upper	162.35	No	$107,700	$133,750	2529	319	12.61	743	778
NE	LANCASTER COUNTY	0037.04	Moderate	72.83	No	$107,700	$60,000	5233	1028	19.64	717	959
NE	LANCASTER COUNTY	0037.08	Middle	118.40	No	$107,700	$97,543	4248	555	13.06	947	1015
NE	LANCASTER COUNTY	0037.09	Upper	123.07	No	$107,700	$101,389	4910	615	12.53	1436	1479
NE	LANCASTER COUNTY	0037.13	Upper	159.39	No	$107,700	$131,313	2929	401	13.69	804	871
NE	LANCASTER COUNTY	0037.14	Upper	147.38	No	$107,700	$121,420	5111	605	11.84	1408	1661
NE	LANCASTER COUNTY	0037.15	Upper	154.26	No	$107,700	$127,083	2368	286	12.08	729	779
NE	LANCASTER COUNTY	0037.16	Upper	125.51	No	$107,700	$103,404	5011	841	16.78	1320	1557
NE	LANCASTER COUNTY	0037.18	Upper	152.97	No	$107,700	$126,023	3142	312	9.93	1176	1232
NE	LANCASTER COUNTY	0037.19	Upper	158.41	No	$107,700	$130,504	6135	828	13.50	1474	1730
NE	LANCASTER COUNTY	0037.21	Upper	136.68	No	$107,700	$112,600	4245	587	13.83	1189	1248
NE	LANCASTER COUNTY	0037.22	Middle	82.31	No	$107,700	$67,813	1864	243	13.04	275	315

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
NE	LANCASTER COUNTY	0037.23	Upper	121.13	No	$107,700	$99,795	3545	454	12.81	1387	1442
NE	LANCASTER COUNTY	0037.24	Upper	121.00	No	$107,700	$99,688	4275	535	12.51	1180	1364
NE	LANCASTER COUNTY	0037.25	Upper	148.88	No	$107,700	$122,652	3392	437	12.88	761	952
NE	LANCASTER COUNTY	0037.26	Upper	190.20	No	$107,700	$156,691	2819	433	15.36	571	599
NE	LANCASTER COUNTY	0037.27	Upper	138.41	No	$107,700	$114,028	2651	401	15.13	804	827
NE	LANCASTER COUNTY	0037.28	Upper	120.81	No	$107,700	$99,531	4397	688	15.65	1248	1361
NE	LANCASTER COUNTY	0038.01	Upper	124.94	No	$107,700	$102,927	4797	577	12.03	1598	1711
NE	LANCASTER COUNTY	0038.02	Middle	96.38	No	$107,700	$79,399	3210	416	12.96	1105	1240
NE	LANCASTER COUNTY	0101.00	Upper	130.95	No	$107,700	$107,882	7176	471	6.56	2037	2324
NE	LANCASTER COUNTY	0102.02	Upper	126.28	No	$107,700	$104,031	4821	371	7.70	1357	1629
NE	LANCASTER COUNTY	0102.03	Upper	147.38	No	$107,700	$121,414	1716	198	11.54	525	551
NE	LANCASTER COUNTY	0102.04	Upper	127.23	No	$107,700	$104,815	4567	1287	28.18	879	1202
NE	LANCASTER COUNTY	0103.00	Middle	115.23	No	$107,700	$94,930	4581	325	7.09	1602	1708
NE	LANCASTER COUNTY	0104.01	Upper	129.51	No	$107,700	$106,696	4830	284	5.88	1347	1454
NE	LANCASTER COUNTY	0104.02	Upper	134.28	No	$107,700	$110,625	5239	434	8.28	1612	1793
NE	LANCASTER COUNTY	9832.00	Unknown	0.00	No	$107,700	$0	8	3	37.50	0	0



First Nebraska Bank Assessment Areas



- First Nebraska Bank Assessment Areas

COMMUNITY REINVESMENT ACT PUBLIC FILE

FIRST NEBRASKA BANK

BRANCHES OPENED OR CLOSED

WE DID NOT OPEN OR CLOSE ANY BRANCHES FROM 2021 TO 12/31/2025.

FIRST NEBRASKA BANK

COMMUNITY REINVESTMENT ACT
PUBLIC FILE
BANKING HOURS

LOCATIONS:	**LOBBY MON. - FRI.**	**DRIVE THRU - MON. - FRI.**	**DRIVE THRU ONLY SATURDAY**
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 REVINVESTMENT 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.

First Nebraska Bank

Limits and Fees Disclosure

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

** More information **

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

A seperate NSF (Nonsufficent 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 representments 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

3/31/2022	**6/30/22**	**9/30/22**	**12/31/22**
57.59%	61.49%	63.38%	67.49%
3/31/2023	**6/30/23**	**9/30/23**	**12/31/23**
62.57%	64.74%	68.49%	70.54%
3/31/2024	**6/30/24**	**9/30/24**	**12/31/24**
71.61%	69.54%	73.36%	77.89%
3/31/2025	**6/30/25**	**9/30/25**	**12/31/25**
70.98%	69.42%	71.79%	77.12%