



## **PUBLIC DISCLOSURE**

April 7, 2025

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

First Bank and Trust Company  
RSSD# 114859

315 East 4<sup>th</sup> Street  
Minden, Nebraska 68959

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.

**TABLE OF CONTENTS**

Institution's Community Reinvestment Act Rating .....	2
Scope of Examination .....	2
Description of Institution .....	3
Description of Assessment Area .....	3
Conclusions With Respect to Performance Criteria .....	6
Fair Lending or Other Illegal Credit Practices Review .....	10
Appendix A – Map of the Assessment Area.....	11
Appendix B – Demographic Information.....	12
Appendix C – Additional Lending Tables.....	16
Appendix D – Glossary.....	17

## **INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING**

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

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- The geographic distribution of loans throughout the bank's AA was not evaluated as the AA consisted only of middle-income census tracts, which would not render a meaningful analysis.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

## **SCOPE OF EXAMINATION**

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's single AA. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio,
- A statistical sample of 70 home mortgage loans was selected from a universe of 108 loans, originated between January 12, 2021, and December 31, 2024.
- A statistical sample of 64 small business loans was selected from a universe of 94 loans, and a statistical sample of 54 small farm loans was selected from a universe of 74 loans. All of these small business and small farm loans were originated between January 1, 2024, and December 31, 2024.
- With respect to the lending analysis, equal weight was placed on home mortgage, small business, and small farm lending.

**DESCRIPTION OF INSTITUTION**

First Bank and Trust Company is a community bank headquartered in Minden, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of First of Minden Financial Corporation.
- The bank has total assets of \$96.1 million as of December 31, 2024.
- The bank operates one office in Minden, Nebraska, which includes a full-service automated teller machine (ATM).
- In addition to the ATM located at the Minden branch, the bank operates an additional full-service ATM in Axtell, Nebraska.
- As shown in the table below, the bank's primary business focus is residential real estate, agricultural, and commercial lending.

**Table 1**

<b>Composition of Loan Portfolio as of December 31, 2024</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Construction and Land Development	3,537	7.0
Farmland	7,738	15.3
1- to 4-Family Residential Real Estate	18,328	36.3
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	4,026	8.0
Agricultural	7,442	14.7
Commercial and Industrial	5,513	10.9
Consumer	2,646	5.2
Other	1,268	2.5
Gross Loans	50,498	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its January 11, 2021, 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.

**DESCRIPTION OF ASSESSMENT AREA**

The bank's South Central Nebraska AA consists of the entirety of Kearney County, in addition to one census tract in neighboring Franklin County (see Appendix A for an AA map and Appendix B for additional demographic data).

- Since the last examination, the bank expanded its AA to include one census tract in Franklin County, which borders the south side of Kearney County.
- The AA is comprised of three middle-income census tracts: two in Kearney County and one in Franklin County. At the last exam, the bank's Kearney County AA was comprised of only two middle-income census tracts.

- The Federal Deposit Insurance Corporation (FDIC) Market Share Report for June 30, 2024, indicates that the bank holds 18.7 percent of the market share, ranking 3<sup>rd</sup> out of 5 FDIC-insured depository institutions operating from 8 offices in the AA.
- To further augment the evaluation, one interview with a community member was conducted to ascertain the credit needs of the community, the responsiveness of area banks in meeting those needs, and local economic conditions. The community member represents an economic development organization that serves the bank's AA.

**Table 2**

<b>Population Change</b>			
<b>Assessment Area: South Central Nebraska</b>			
<b>Area</b>	<b>2015 Population</b>	<b>2020 Population</b>	<b>Percent Change</b>
South Central Nebraska	9,654	9,577	(0.8)
Franklin County, NE	3,105	2,889	(7.0)
Kearney County, NE	6,549	6,688	2.1
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.</i>			

- The population in the AA remained stable from 2015 to 2020 with approximately 32.6 percent of the AA's population located in the town of Minden.
- The population in Franklin County declined from 2015 to 2020, and 27.9 percent of residents are 65 years of age or older, which is higher than the statewide average of 17.2 percent. A community member representing a local economic development organization also noted the aging population in the region.

**Table 3**

<b>Median Family Income Change</b>			
<b>Assessment Area: South Central Nebraska</b>			
<b>Area</b>	<b>2015 Median Family Income</b>	<b>2020 Median Family Income</b>	<b>Percent Change</b>
South Central Nebraska	68,139	68,770	0.9
Franklin County, NE	64,852	57,589	(11.2)
Kearney County, NE	67,609	76,607	13.3
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1
<i>Source: 2011 – 2015 U.S. Census Bureau: American Community Survey 2016 – 2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars. All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.</i>			

- Median family income within the AA is comparable to that of non-metropolitan areas statewide, while the percentage of families below the poverty level is slightly higher at 8.6 percent when compared to the statewide average of 6.6 percent.
- Kearney County is comprised of approximately 17.3 percent low- and 17.8 percent moderate-income families, while Franklin County is comprised of 23.7 percent low- and 25.7 percent moderate-income families.

**Table 4**

Housing Cost Burden Assessment Area: South Central Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
South Central Nebraska	55.2	1.7	20.0	54.9	21.7	18.0
Franklin County, NE	53.8	8.0	21.9	49.6	9.8	14.4
Kearney County, NE	55.7	0.0	19.4	59.0	28.4	19.7
NonMSA Nebraska	64.8	16.4	31.1	57.6	21.7	15.7
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1
<i>Cost Burden is housing cost that equals 30 percent or more of household income.  Source: U.S. Department of Housing and Urban Development (HUD), 2017 – 2021 Comprehensive Housing Affordability Strategy  All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.</i>						

- According to 2016-2020 American Community Survey data, the median housing value in the AA was \$151,007 which is comparable to the statewide median value of \$164,000. The median housing value in Kearney County at \$162,200 was above the median value in Franklin County at \$77,100.
- A community member noted the need for affordable housing in the area and the challenge this need has created in maintaining a strong workforce. Some employees will commute from the city of Kearney, where affordable housing is more accessible.

**Table 5**

Unemployment Rates Assessment Area: South Central Nebraska					
Area	2019	2020	2021	2022	2023
South Central Nebraska	2.6	3.3	2.0	1.8	1.8
Franklin County, NE	3.3	3.4	2.2	2.1	2.1
Kearney County, NE	2.3	3.3	1.9	1.7	1.7
NonMSA Nebraska	3.0	3.5	2.2	2.0	2.1
Nebraska	3.1	4.3	2.6	2.2	2.3
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics  All data presented is at the county level and some values may be different than expected for this AA which includes a partial county.</i>					

- Unemployment rates in the AA experienced an increase in 2020 due to the Coronavirus Disease 2019 pandemic. Rates then decreased throughout the AA starting in 2021 and are now below pre-pandemic levels.
- Major industries in the AA include local government, manufacturing, and retail.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA**

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable average NLTD ratio, a majority of loans originated in the bank's AA, as well as a reasonable borrower distribution of lending. Greater consideration was given to the volume of loan originations than the dollar amount, as it is more representative of the number of entities served. For the borrower analysis, home mortgage loan data was combined and evaluated aggregately within the AA for years 2022 through 2024 and compared to 2024 demographic data as there were no significant changes during this multi-year period. Lending data tables for 2023 and 2024 are included in the body of this report while tables for 2021 and 2022 are included in Appendix C.

### **Net Loan-to-Deposit Ratio**

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size and area where they operate.

The bank's average NLTD ratio is reasonable and is within the range of similarly situated institutions with NLTD ratios ranging from 39.5 percent to 95.7 percent.

**Table 6**

<b>Comparative NLTD Ratios September 30, 2020 – December 31, 2024</b>			
<b>Institution</b>	<b>Location</b>	<b>Asset Size \$(000)</b>	<b>NLTD Ratio (%)</b>
			<b>18 Quarter Average</b>
<b>First Bank &amp; Trust Company</b>	Minden, Nebraska	96,109	66.0
<b>Similarly Situated Institutions</b>			
Minden Exchange Bank & Trust Company	Minden, Nebraska	185,003	64.2
Custer Federal State Bank	Broken Bow, Nebraska	127,099	71.3
First State Bank	Farnam, Nebraska	188,357	95.7
Commercial State Bank	Republican City, Nebraska	75,985	39.5

**Assessment Area Concentration**

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

**Table 7**

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Residential Loans	54	77.1	8,875	71.0	16	22.9	3,624	29.0
Small Business	48	75.0	2,596	57.6	16	25.0	1,914	42.4
Small Farm	50	92.6	6,549	96.0	4	7.4	271	4.0
<b>Total Loans</b>	<b>152</b>	<b>80.9</b>	<b>18,020</b>	<b>75.6</b>	<b>36</b>	<b>19.1</b>	<b>5,810</b>	<b>24.4</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

**Geographic Distribution of Loans**

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's AA consists entirely of middle-income census tracts, therefore a meaningful analysis of geographic distribution cannot be conducted, as there are no low-, moderate-, or upper-income census tracts in the AA for comparative purposes.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has 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 bank's 2022-2024 lending to low-income borrowers is comparable to the demographic figure and the bank's lending to moderate-income borrowers was above the demographic figure.

Home mortgage lending performance in 2021 was consistent with 2022-2024 performance.



**Table 8**

Distribution of 2023 and 2024 Residential Lending By Borrower Income Level Assessment Area: South Central Nebraska									
Borrower Income Level	Bank Loans By Year								Families by Family Income %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	3	27.3	190	11.1	16.5
Moderate	1	16.7	200	15.2	1	9.1	219	12.8	19.3
Middle	4	66.7	860	65.3	2	18.2	403	23.6	20.1
Upper	1	16.7	256	19.5	5	45.5	892	52.3	44.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	6	100.0	1,316	100.0	11	100.0	1,705	100.0	100.0
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.									

### Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with annual revenues of \$1 million or less was comparable to the demographic figure, which represents the total percentage of businesses in the AA with annual revenues of \$1 million or less. Furthermore, 95.8 percent of the bank's small business loans were originated in amounts of \$250,000 or less, which further demonstrates the bank's willingness to originate loans with lower dollar amounts that are typically demanded by small businesses.

**Table 9**

Distribution of 2024 Small Business Lending By Revenue Size of Businesses Assessment Area: South Central Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	42	87.5	2,166	83.4	87.6
Over \$1 Million	5	10.4	425	16.4	7.4
Revenue Unknown	1	2.1	5	0.2	4.9
Total	48	100.0	2,596	100.0	100.0
By Loan Size					
\$100,000 or Less	43	89.6	1,363	52.5	
\$100,001 - \$250,000	3	6.3	433	16.7	
\$250,001 - \$1 Million	2	4.2	800	30.8	
Total	48	100.0	2,596	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	38	90.5	1,038	47.9	
\$100,001 - \$250,000	2	4.8	328	15.1	
\$250,001 - \$1 Million	2	4.8	800	36.9	
Total	42	100.0	2,166	100.0	
Source: 2024 FFIEC Census Data 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 reasonable. The bank's lending to farms with annual revenues of \$1 million or less is comparable to the demographic figure, which represents the total percentage of farms in the AA with annual revenues of \$1 million or less. In addition, aggregate lending data reported by other institutions reporting CRA data between 2021-2023 indicated 50.5 percent of loans by number volume and 71.7 percent by dollar volume were originated to area small farms. While this data is not used as a direct comparator to bank performance as the bank is not a CRA reporter, this data reflects an overall lower demand for small farm credit in the AA than depicted by the demographic figure.

Moreover, 82.0 percent of the bank's small farm loans originated in amounts of \$250,000 or less, which further demonstrates the bank's willingness to originate loans with lower dollar amounts that are typically demanded by small farms.

**Table 10**

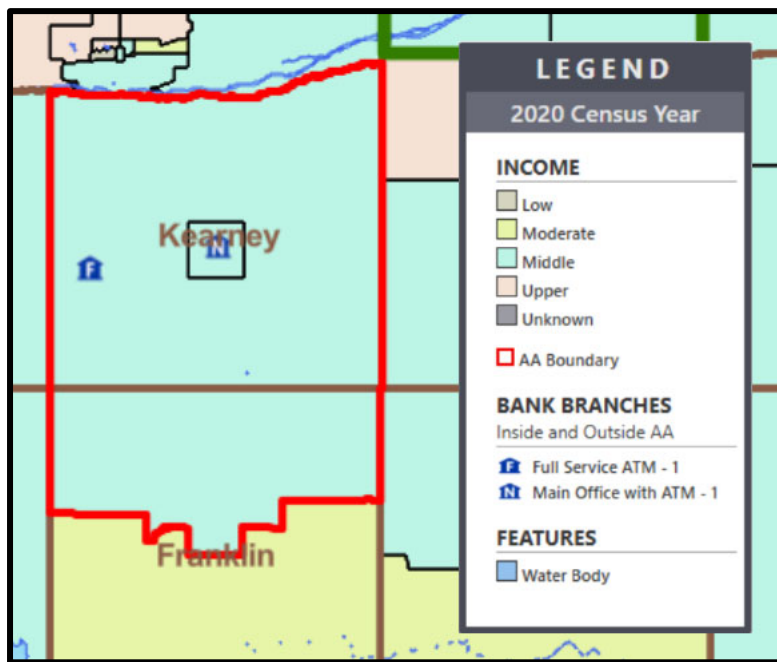
Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: South Central Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	33	66.0	3,206	49.0	96.9
Over \$1 Million	17	34.0	3,343	51.0	3.1
Revenue Unknown	0	0.0	0	0.0	0.0
Total	50	100.0	6,549	100.0	100.0
By Loan Size					
\$100,000 or Less	28	56.0	901	13.8	
\$100,001 - \$250,000	13	26.0	2,364	36.1	
\$250,001 - \$500,000	9	18.0	3,284	50.1	
Total	50	100.0	6,549	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	24	72.7	731	22.8	
\$100,001 - \$250,000	4	12.1	665	20.7	
\$250,001 - \$500,000	5	15.2	1,810	56.5	
Total	33	100.0	3,206	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

## FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

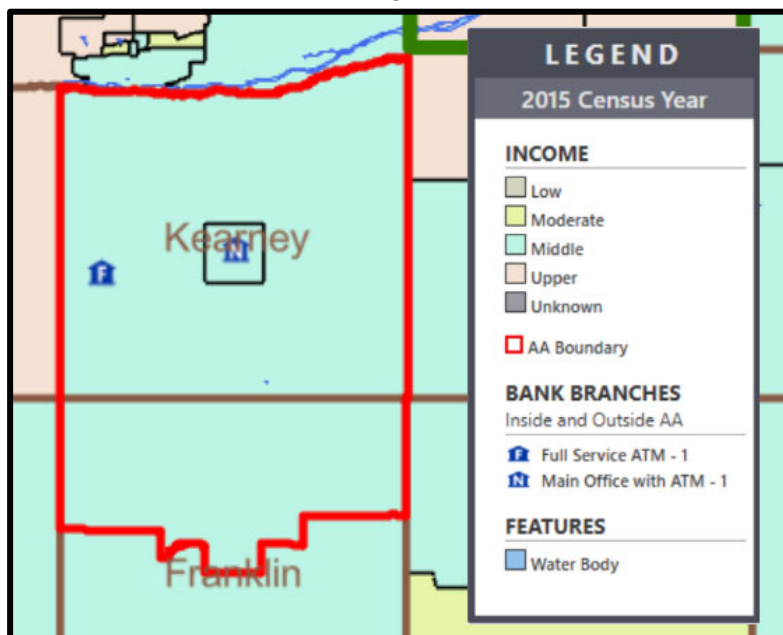
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited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

APPENDIX A – MAP OF THE ASSESSMENT AREA

2022 – 2024



2021



**APPENDIX B – DEMOGRAPHIC INFORMATION**

**Table B-1**

2024 South Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	366	16.5
Moderate	0	0.0	0	0.0	0	0.0	426	19.3
Middle	3	100.0	2,212	100.0	190	8.6	445	20.1
Upper	0	0.0	0	0.0	0	0.0	975	44.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,212	100.0	190	8.6	2,212	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	3,694	2,479	100.0	67.1	797	21.6	418	11.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,694	2,479	100.0	67.1	797	21.6	418	11.3
	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	364	100.0	319	100.0	27	100.0	18	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	364	100.0	319	100.0	27	100.0	18	100.0
Percentage of Total Businesses:				87.6		7.4		4.9
	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	162	100.0	157	100.0	5	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	162	100.0	157	100.0	5	100.0	0	0.0
Percentage of Total Farms:				96.9		3.1		0.0
Source: 2024 FFIEC Census Data 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-2**

2023 South Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	372	16.8
Moderate	0	0.0	0	0.0	0	0.0	428	19.3
Middle	3	100.0	2,212	100.0	190	8.6	446	20.2
Upper	0	0.0	0	0.0	0	0.0	966	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,212	100.0	190	8.6	2,212	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	3,694	2,479	100.0	67.1	797	21.6	418	11.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,694	2,479	100.0	67.1	797	21.6	418	11.3
	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	375	100.0	330	100.0	27	100.0	18	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	375	100.0	330	100.0	27	100.0	18	100.0
Percentage of Total Businesses:				88.0		7.2		4.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	166	100.0	160	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	166	100.0	160	100.0	6	100.0	0	0.0
Percentage of Total Farms:				96.4		3.6		0.0
Source: 2023 FFIEC Census Data 2023 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-3**

2022 South Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	372	16.8
Moderate	0	0.0	0	0.0	0	0.0	428	19.3
Middle	3	100.0	2,212	100.0	190	8.6	446	20.2
Upper	0	0.0	0	0.0	0	0.0	966	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3</b>	<b>100.0</b>	<b>2,212</b>	<b>100.0</b>	<b>190</b>	<b>8.6</b>	<b>2,212</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,694	2,479	100.0	67.1	797	21.6	418	11.3
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
<b>Total AA</b>	<b>3,694</b>	<b>2,479</b>	<b>100.0</b>	<b>67.1</b>	<b>797</b>	<b>21.6</b>	<b>418</b>	<b>11.3</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	374	100.0	330	100.0	25	100.0	19	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
<b>Total AA</b>	<b>374</b>	<b>100.0</b>	<b>330</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>
Percentage of Total Businesses:				88.2		6.7		5.1
	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	166	100.0	160	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
<b>Total AA</b>	<b>166</b>	<b>100.0</b>	<b>160</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:				96.4		3.6		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Table B-4**

2021 South Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	287	12.7
Moderate	0	0.0	0	0.0	0	0.0	485	21.5
Middle	3	100.0	2,253	100.0	104	4.6	587	26.1
Upper	0	0.0	0	0.0	0	0.0	894	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
<b>Total AA</b>	<b>3</b>	<b>100.0</b>	<b>2,253</b>	<b>100.0</b>	<b>104</b>	<b>4.6</b>	<b>2,253</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,631	2,393	100.0	65.9	974	26.8	264	7.3
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
<b>Total AA</b>	<b>3,631</b>	<b>2,393</b>	<b>100.0</b>	<b>65.9</b>	<b>974</b>	<b>26.8</b>	<b>264</b>	<b>7.3</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	375	100.0	333	100.0	25	100.0	17	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
<b>Total AA</b>	<b>375</b>	<b>100.0</b>	<b>333</b>	<b>100.0</b>	<b>25</b>	<b>100.0</b>	<b>17</b>	<b>100.0</b>
Percentage of Total Businesses:				88.8		6.7		4.5
	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	174	100.0	169	100.0	5	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
<b>Total AA</b>	<b>174</b>	<b>100.0</b>	<b>169</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
Percentage of Total Farms:				97.1		2.9		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								



**APPENDIX C – ADDITIONAL LENDING TABLES**

**Table C-1**

Distribution of 2022 Residential Lending By Borrower Income Level					
Assessment Area: South Central Nebraska					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	1	6.3	55	2.2	16.8
<b>Moderate</b>	6	37.5	825	32.8	19.3
<b>Middle</b>	4	25.0	493	19.6	20.2
<b>Upper</b>	5	31.3	1,143	45.4	43.7
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	16	100.0	2,516	100.0	100.0
Source: 2022 FFIEC Census Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

**Table C-2**

Distribution of 2021 Residential Lending By Borrower Income Level					
Assessment Area: Southern Central Nebraska					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
<b>Low</b>	1	4.8	125	3.7	12.7
<b>Moderate</b>	6	28.6	667	20.0	21.5
<b>Middle</b>	4	19.0	587	17.6	26.1
<b>Upper</b>	10	47.6	1,959	58.7	39.7
<b>Unknown</b>	0	0.0	0	0.0	0.0
<b>Total</b>	21	100.0	3,338	100.0	100.0
Source: 2021 FFIEC Census Data					
2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

## APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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