# PUBLIC DISCLOSURE

April 20, 2026

# COMMUNITY REINVESTMENT ACT
## PERFORMANCE EVALUATION

First Northeast Bank of Nebraska
RSSD# 208655

440 Main Street
Lyons, Nebraska 68038

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

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

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## INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

First Northeast Bank of Nebraska (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- 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 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.
- Community development (CD) activity reflects excellent responsiveness to CD needs of the bank's AAs.

## SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered 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. Performance was assessed within the bank's three AAs. The bank's Eastern Nebraska AA was assessed using a full-scope review, while the Cedar County AA and Saunders County Metropolitan AA were assessed using limited-scope reviews.

In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to 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 businesses and farms of different revenue sizes, the demographic figure refers to 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.

In the evaluation, performance in small farm lending was given more weight than performance in small business lending, as agricultural lending has a larger number of originations in the review period and represents a greater percentage of the bank's loan portfolio. Examiners reviewed the following data:

- The bank's 13-quarter average LTD ratio;
- A statistical sample of 75 small business loans from a universe of 120 outstanding loans originated between January 1, 2024 and December 31, 2024;
- A statistical sample of 117 small farm loans from a universe of 275 outstanding loans originated between January 1, 2024 and December 31, 2024; and
- CD loans, qualified investments, and CD services from February 13, 2023 to December 31, 2025.

## DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Lyons, Nebraska. The bank's characteristics include:

- The bank is a subsidiary of Farm and Home Insurance Agency, Inc., a one-bank holding company located in Lyons, Nebraska.
- The bank has total assets of $480.7 million as of December 31, 2025.
- In addition to its main office in Lyons, the bank has seven additional offices located in Ceresco, Fremont, Hartington, Hooper, Oakland, Tekamah, and Uehling, Nebraska.
- The bank maintains a total of six cash dispensing-only automated teller machines (ATMs). Each bank office location has one ATM, with the exception of the Hartington Branch and the Uehling Branch.
- As shown in the table below, the bank's primary business focuses are agricultural lending and commercial lending.

**Table 1**

| Composition of Loan Portfolio as of December 31, 2025 | | |
|---|---|---|
| **Loan Type** | **$(000)** | **%** |
| Loan Type | $(000) | % |
| Construction and Land Development | 31,838 | 16.1 |
| Farmland | 67,688 | 34.3 |
| 1- to 4-Family Residential Real Estate | 10,449 | 5.3 |
| Multifamily Residential Real Estate | 60 | 0.0 |
| Nonfarm Nonresidential Real Estate | 18,815 | 9.5 |
| Agricultural | 49,062 | 24.8 |
| Commercial and Industrial | 12,965 | 6.6 |
| Consumer | 3,666 | 1.9 |
| Other | 3,047 | 1.5 |
| *Note: Percentages may not total 100.0 percent due to rounding.* | | |

The bank was rated Satisfactory under the CRA at its February 13, 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 Eastern Nebraska AA (full-scope review); and a brief discussion of performance in the Cedar County and Saunders County Metropolitan AAs (limited-scope reviews).

## LENDING TEST

The bank's overall lending test performance is Satisfactory. More consideration was given to the volume of loan originations than the dollar amount, as it is more representative of the number of small farms and businesses served.

### 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 geographic proximity to the bank, comparable asset size, and similar loan portfolio composition.

The bank's LTD ratio is reasonable. While the bank's ratio is lower than the similarly situated institutions, the bank has a higher percentage of brokered deposits in comparison to these institutions, which may impact the bank's ability to lend. Additionally, constrained agricultural conditions have impacted opportunities to originate agricultural loans within the bank's AAs, contributing to the bank's lower levels of agricultural lending.

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

**Table 2**

| Comparative LTD Ratios December 31, 2022 – December 31, 2025 | | | |
|---|---|---|---|
| **Institution** | **Location** | **Asset Size $(000)** | **LTD Ratio (%)** |
| | | | **13-Quarter Average** |
| First Northeast Bank of Nebraska | Lyons, Nebraska | 480,723 | 54.6 |
| **Similarly Situated Institutions** | | | |
| Bank of Hartington | Hartington, Nebraska | 155,217 | 75.8 |
| Nebraska Bank | Dodge, Nebraska | 478,812 | 88.8 |
| Jones Bank | Seward, Nebraska | 419,432 | 67.6 |
| Security Bank | Laurel, Nebraska | 321,453 | 72.2 |
| First Community Bank | Beemer, Nebraska | 336,800 | 80.6 |

## 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 AAs.

**Table 3**

| Lending Inside and Outside the Assessment Area | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Loan Type** | **Inside** | | | | **Outside** | | | |
| | **#** | **#%** | **$(000)** | **$%** | **#** | **#%** | **$(000)** | **$%** |
| Small Business | 56 | 74.7 | 4,390 | 75.7 | 19 | 25.3 | 1,409 | 24.3 |
| Small Farm | 80 | 68.4 | 8,640 | 66.2 | 37 | 31.6 | 4,403 | 33.8 |
| **Total Loans** | 136 | 70.8 | 13,030 | 69.2 | 56 | 29.2 | 5,812 | 30.8 |
| *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. This conclusion was based solely on the bank's performance in the Eastern Nebraska AA. A geographic distribution analysis was not conducted for the Cedar County AA and Saunders County Metropolitan AA, as the AAs consist only of middle-income census tracts and would not result in meaningful analyses.

## Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among businesses and farms of different sizes. This conclusion is primarily driven by a reasonable distribution of loans in the Eastern Nebraska AA. Performance in the bank's limited scope AAs was deemed below the full-scope AA performance for the Cedar County AA and consistent with the full-scope AA performance for the Saunders County Metropolitan AA.

## COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to the CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs. The bank's overall CD test performance is Outstanding and demonstrates excellent responsiveness.

The overall rating was driven primarily by the performance in the full-scope Eastern Nebraska AA, where the bank's performance demonstrated excellent responsiveness to the credit needs of the AA through qualified loans, investments, and CD services. CD activity in the Cedar County AA was consistent with the full-scope AA performance. CD activity in the Saunders County Metropolitan AA was below the full-scope AA performance. The performance of the limited-scope AAs did not impact the overall rating based on weighting of the AAs.

Activities which were qualified included loans and investments focused on revitalization and stabilization in underserved and distressed areas, investments in the form of school bonds, and donations and services which benefited low- and moderate-income populations.

**Table 4**

| Community Development Activity - All | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Community Development Purpose | Community Development Loans | | Qualified Investments | | | | | | Community Development Services |
| | | | Investments | | Donations | | Total Investments | | |
| | # | $(000) | # | $(000) | # | $(000) | # | $(000) | # |
| Affordable Housing | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Community Services | 0 | 0 | 1 | 495 | 34 | 20 | 35 | 515 | 63 |
| Economic Development | 4 | 1,385 | 0 | 0 | 5 | 2 | 5 | 2 | 9 |
| Revitalization and Stabilization | 17 | 5,806 | 49 | 10,600 | 24 | 8 | 73 | 10,608 | 0 |
| Outside Activities | 0 | 0 | 0 | 0 | 1 | 20 | 1 | 20 | 0 |
| **Totals** | **22** | **7,441** | **50** | **11,095** | **64** | **50** | **114** | **11,145** | **77** |

## 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.

# EASTERN NEBRASKA ASSESSMENT AREA
# NONMETROPOLITAN AREA
(Full-Scope Review)

## DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EASTERN NEBRASKA AA

The bank's Eastern Nebraska AA consists of Burt and Dodge Counties in their entireties. See Appendix A for additional demographic data.

- The delineated AA and census tract composition remain unchanged from the prior evaluation. The AA is comprised of 12 total census tracts, including 1 moderate-, 10 middle-, and 1 upper-income census tract(s).
- In Burt County, three middle-income census tracts are designated as both distressed and underserved by the FFIEC.
- The majority of the bank's facilities are located within the AA, including six of the bank's eight branches and all of the six ATMs.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Market Share Report, the bank had a deposit market share of 15.8 percent, ranking 4th out of 14 institutions operating from 26 branches in the AA.
- One interview was conducted with a community member within the AA to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization focused on economic development in the AA.

**Table 5**

| Population Change<br>Assessment Area: Eastern Nebraska | | | |
|---|---|---|---|
| **Area** | **2015 Population** | **2020 Population** | **Percent Change** |
| Eastern Nebraska | 43,372 | 43,889 | 1.2 |
| Burt County, NE | 6,647 | 6,722 | 1.1 |
| Dodge County, NE | 36,725 | 37,167 | 1.2 |
| 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<br>2011-2015 U.S. Census Bureau: American Community Survey* | | | |

- Between 2020 and 2025, Census Bureau estimates show the population of Burt County decreased by 0.7 percent, while the population of Dodge County increased by 2.4 percent.
- A member of the community noted that, in Burt County, enrollment in local schools has remained level or increased in some districts, aided by families with school-aged children moving into the county.

- The largest population center in the AA is the city of Fremont, located in Dodge County. As of 2020, approximately 61.8 percent of the population of the AA lived in Fremont. The rest of the AA is rural in nature, with the next largest population centers being Tekamah, population 1,714; Oakland, population 1,369; and North Bend, population 1,279.

**Table 6**

| Median Family Income Change<br>Assessment Area: Eastern Nebraska | | | |
|---|---|---|---|
| **Area** | **2015 Median Family Income** | **2020 Median Family Income** | **Percent Change** |
| Eastern Nebraska | 64,515 | 71,559 | 10.9 |
| Burt County, NE | 67,571 | 70,731 | 4.7 |
| Dodge County, NE | 63,138 | 73,612 | 16.6 |
| 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.*

- Growth in median family income (MFI) in the AA at 10.9 percent has outpaced income growth in NonMSA Nebraska and statewide MFI growth at 5.5 and 9.1 percent, respectively. This was largely driven by the 16.6 percent increase in MFI within Dodge County.
- As of 2020, approximately 18.6 percent of families in the AA are considered low-income, 18.2 percent moderate-income, 23.3 percent middle-income, and 39.9 percent upper-income, which is comparable to statewide distributions.
- As of 2020, nearly 8.4 percent of families in Burt County had income below the federal poverty line. This is above the percentage in Dodge County at 6.8 percent, as well as the NonMSA Nebraska figure at 7.0 percent.

**Table 7**

| Housing Cost Burden<br>Assessment Area: Eastern Nebraska | | | | | | |
|---|---|---|---|---|---|---|
| **Area** | **Cost Burden – Renters** | | | **Cost Burden – Owners** | | |
| | **Low Income** | **Moderate Income** | **All Renters** | **Low Income** | **Moderate Income** | **All Owners** |
| Eastern Nebraska | 77.2 | 22.1 | 33.9 | 57.2 | 25.3 | 14.7 |
| Burt County, NE | 53.4 | 0.0 | 26.5 | 60.3 | 8.9 | 15.1 |
| Dodge County, NE | 81.1 | 25.2 | 34.8 | 56.4 | 30.5 | 14.6 |
| NonMSA Nebraska | 64.7 | 16.6 | 31.1 | 57.4 | 21.6 | 15.6 |
| Nebraska | 73.1 | 27.0 | 37.0 | 61.7 | 28.6 | 16.1 |

*Cost Burden is housing cost that equals 30 percent or more of household income.*
*In cases where insufficient data is available for analysis, a value of 0.0 is shown.*
*Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy*

- The housing cost burden for all renters in the AA is higher than that of NonMSA Nebraska, indicating higher rent costs in comparison to household income within the AA. Furthermore, there is a particularly high cost burden for low-income renters in Dodge County, outpacing NonMSA Nebraska and statewide figures.
- Based on 2020 Census Bureau data, the AA has a slightly lower percentage of owner-occupied units at 57.6 percent when compared to the NonMSA Nebraska figure at 60.6 percent and statewide figure at 60.1 percent. Accordingly, the AA also has a higher percentage of rental units at 31.9 percent than the NonMSA Nebraska figure at 25.2 percent and statewide figure at 30.7 percent.

**Table 8**

| Unemployment Rates<br>Assessment Area: Eastern Nebraska | | | | | |
|---|---|---|---|---|---|
| **Area** | **2020** | **2021** | **2022** | **2023** | **2024** |
| Eastern Nebraska | 3.8 | 2.7 | 2.2 | 2.4 | 2.9 |
| Burt County, NE | 4.3 | 2.9 | 2.5 | 2.9 | 3.2 |
| Dodge County, NE | 3.7 | 2.6 | 2.1 | 2.4 | 2.8 |
| 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* | | | | | |

- The primary industries in the AA, by number of individuals employed, include manufacturing, government, retail trade, and accommodation and food services.
- Agriculture also plays a large role in the predominately rural AA. A member of the community noted agricultural conditions for crop farming have been difficult in recent years, driven by lower crop prices and higher input costs

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EASTERN NEBRASKA AA

## LENDING TEST

The bank's overall lending test performance in the Eastern Nebraska AA is reasonable. This conclusion was based on a reasonable distribution of loans among the different census tracts and a reasonable distribution of loans to businesses and farms of different revenue sizes.

### Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Performance conclusions under this test considered the limited number of moderate-income tracts, as there is only one moderate-income tract in the AA, located in the southernmost portion of Dodge County. Performance conclusions also considered the level of competition in the AA, particularly in Dodge County, where there are 12 institutions operating from 20 branches.

Small Business Lending

The geographic distribution of small business lending is reasonable. While the distribution of small business lending in the moderate-income tract was below aggregate lending data and the demographic figure, there is limited opportunity for lending as only 4.9 percent of the AA's businesses are located in the census tract. When considering the limited opportunities to originate small business loans, as well as the level of competition in the county, the bank's performance is deemed appropriate. Additionally, while gaps or lapses in lending are noted in and around the moderate-income tract, these are explained by the aforementioned factors and did not impact overall conclusions.

**Table 9**

| Distribution of 2024 Small Business Lending By Income Level of Geography<br>Assessment Area: Eastern 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 | 5.8 | 0 | 0.0 | 8.5 | 4.9 |
| Middle | 48 | 100.0 | 80.1 | 3,713 | 100.0 | 82.0 | 84.9 |
| Upper | 0 | 0.0 | 13.6 | 0 | 0.0 | 9.4 | 10.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.1 | |
| Total | 48 | 100.0 | 100.0 | 3,713 | 100.0 | 100.0 | 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 geographic distribution of small farm lending is reasonable. While the bank did not make any small farm loans in the moderate-income census tract, which resulted in a distribution of small farm lending below aggregate lending data, the bank's performance was comparable to the demographic figure. Overall, the bank's opportunity to lend is very low as only 0.3 percent of farms in the AA are located within the census tract. When considering the limited opportunities to originate small farm loans, as well as the level of competition in the county, the bank's performance is deemed appropriate. Additionally, while gaps or lapses in lending are noted in and around the moderate-income census tract, these are explained by the aforementioned factors and did not impact overall conclusions.

**Table 10**

| Distribution of 2024 Small Farm Lending By Income Level of Geography<br>Assessment Area: Eastern 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 | 4.3 | 0 | 0.0 | 10.2 | 0.3 |
| **Middle** | 52 | 98.1 | 91.5 | 5,675 | 99.8 | 87.7 | 95.0 |
| **Upper** | 1 | 1.9 | 3.5 | 9 | 0.2 | 2.0 | 4.6 |
| **Unknown** | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| **Tract-Unk** | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | |
| **Total** | 53 | 100.0 | 100.0 | 5,684 | 100.0 | 100.0 | 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.*

## Lending to Businesses and Farms of Different Sizes

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

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of lending to businesses with annual revenues of $1 million or less was aboveaggregate lending data and comparable to the demographic figure.

**Table 11**

| Distribution of 2024 Small Business Lending By Revenue Size of Businesses<br>Assessment Area: Eastern Nebraska | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 34 | 70.8 | 49.8 | 1,491 | 40.2 | 45.4 | 90.0 |
| **Over $1 Million** | 6 | 12.5 | | 1,960 | 52.8 | | 7.7 |
| **Revenue Unknown** | 8 | 16.7 | | 262 | 7.1 | | 2.3 |
| **Total** | 48 | 100.0 | | 3,713 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 39 | 81.3 | 88.8 | 1,152 | 31.0 | 35.3 | |
| **$100,001 - $250,000** | 7 | 14.6 | 6.3 | 1,161 | 31.3 | 21.6 | |
| **$250,001 - $1 Million** | 2 | 4.2 | 4.9 | 1,400 | 37.7 | 43.1 | |
| **Total** | 48 | 100.0 | 100.0 | 3,713 | 100.0 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | | | |
| **$100,000 or Less** | 30 | 88.2 | | 855 | 57.3 | | |
| **$100,001 - $250,000** | 4 | 11.8 | | 636 | 42.7 | | |
| **$250,001 - $1 Million** | 0 | 0.0 | | 0 | 0.0 | | |
| **Total** | 34 | 100.0 | | 1,491 | 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.*

<u>Small Farm Lending</u>

The borrower distribution of small farm lending is reasonable. The distribution of lending to farms with annual revenues of $1 million or less was above aggregate lending data and comparable the demographic figure.

**Table 12**

| Distribution of 2024 Small Farm Lending By Revenue Size of Farms<br>Assessment Area: Eastern Nebraska | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 40 | 75.5 | 41.1 | 3,064 | 53.9 | 50.7 | 98.8 |
| **Over $1 Million** | 10 | 18.9 | | 2,289 | 40.3 | | 1.2 |
| **Revenue Unknown** | 3 | 5.7 | | 330 | 5.8 | | 0.0 |
| **Total** | 53 | 100.0 | | 5,684 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 37 | 69.8 | 80.1 | 1,274 | 22.4 | 27.7 | |
| **$100,001 - $250,000** | 9 | 17.0 | 10.6 | 1,805 | 31.8 | 24.9 | |
| **$250,001 - $500,000** | 7 | 13.2 | 9.2 | 2,605 | 45.8 | 47.4 | |
| **Total** | 53 | 100.0 | 100.0 | 5,684 | 100.0 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | | | |
| **$100,000 or Less** | 32 | 80.0 | | 1,008 | 32.9 | | |
| **$100,001 - $250,000** | 5 | 12.5 | | 1,000 | 32.6 | | |
| **$250,001 - $500,000** | 3 | 7.5 | | 1,056 | 34.5 | | |
| **Total** | 40 | 100.0 | | 3,064 | 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.*

## COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness. Examples of qualified activities include:

- Loans to support a water infrastructure project in a municipality located in an underserved tract, which helped to revitalize and stabilize the area.
- Investments in municipal bonds funding an electricity infrastructure project and school bonds funding building improvements, both which benefited underserved tracts and helped to revitalize and stabilize the area.
- Several bank employees led a multi-week financial education course for children at a local elementary school, where a majority of students are eligible for free or reduced-cost lunch.

**Table 13**

| Community Development Activity<br>Assessment Area: Eastern Nebraska | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Community Development Purpose** | **Community Development Loans** | | **Qualified Investments** | | | | | | **Community Development Services** |
| | | | **Investments** | | **Donations** | | **Total Investments** | | |
| | # | **$(000)** | # | **$(000)** | # | **$(000)** | # | **$(000)** | # |
| **Affordable Housing** | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| **Community Services** | 0 | 0 | 1 | 495 | 33 | 20 | 34 | 515 | 63 |
| **Economic Development** | 1 | 245 | 0 | 0 | 5 | 2 | 5 | 2 | 9 |
| **Revitalization and Stabilization** | 17 | 5,806 | 45 | 9,920 | 22 | 8 | 67 | 9,928 | 0 |
| **Totals** | **19** | **6,301** | **46** | **10,415** | **60** | **30** | **106** | **10,455** | **77** |

## CEDAR COUNTY ASSESSMENT AREA
## NONMETROPOLITAN AREA
(Limited-Scope Review)

## DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CEDAR COUNTY AA

The Cedar County AA is comprised of the entirety of Cedar County, Nebraska. See Appendix B for additional demographic data. The delineated AA and census tract composition remain unchanged from the prior evaluation.

- The AA consists of two middle-income census tracts, both of which are designated as underserved by the FFIEC.
- The bank operates one full-service branch in the AA in Hartington, Nebraska.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank ranked 7th out of 7 depository institutions in the AA, with a 0.2 percent market share.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CEDAR COUNTY AA

The institution's lending performance in the area is below the institution's lending performance for the institution; however, it does not change the rating for the institution.

The institution's community development performance in the area is consistent with the institution's community development performance overall.

## SAUNDERS COUNTY METROPOLITAN ASSESSMENT AREA
## METROPOLITAN AREA
(Limited-Scope Review)

### DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SAUNDERS COUNTY METROPOLITAN AA

The Saunders County Metropolitan AA consists of Saunders County in its entirety, which is one of eight counties that comprise the Omaha-Council Bluffs, Nebraska-Iowa Metropolitan Statistical Area (MSA). See Appendix B for additional demographic data.

- The delineated AA and census tract composition remain unchanged from the prior evaluation. The AA consists of five-middle income census tracts.
- The bank operates one full-service branch and no ATMs in the AA.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 8th out of 14 institutions operating in the AA, with a market share of 4.3 percent.

### CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SAUNDERS COUNTY METROPOLITAN AA

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

The institution's community development performance in the area is below the institution's community development performance for the institution; however, it does not change the rating for the institution.

# APPENDIX A – DEMOGRAPHIC INFORMATION

## Table A-1

2024 Eastern 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 | 2,158 | 18.6 |
| Moderate | 1 | 8.3 | 926 | 8.0 | 118 | 12.7 | 2,116 | 18.2 |
| Middle | 10 | 83.3 | 9,305 | 80.2 | 645 | 6.9 | 2,701 | 23.3 |
| Upper | 1 | 8.3 | 1,370 | 11.8 | 53 | 3.9 | 4,626 | 39.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **12** | **100.0** | **11,601** | **100.0** | **816** | **7.0** | **11,601** | **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 | 1,545 | 828 | 7.1 | 53.6 | 381 | 24.7 | 336 | 21.7 |
| Middle | 16,803 | 9,378 | 80.2 | 55.8 | 5,686 | 33.8 | 1,739 | 10.3 |
| Upper | 1,941 | 1,482 | 12.7 | 76.4 | 410 | 21.1 | 49 | 2.5 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **20,289** | **11,688** | **100.0** | **57.6** | **6,477** | **31.9** | **2,124** | **10.5** |

| | 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 | 96 | 4.9 | 80 | 4.5 | 13 | 8.6 | 3 | 6.7 |
| Middle | 1,671 | 84.9 | 1,499 | 84.6 | 131 | 86.8 | 41 | 91.1 |
| Upper | 201 | 10.2 | 193 | 10.9 | 7 | 4.6 | 1 | 2.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **1,968** | **100.0** | **1,772** | **100.0** | **151** | **100.0** | **45** | **100.0** |
| **Percentage of Total Businesses:** | | | | **90.0** | | **7.7** | | **2.3** |

| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1 | 0.3 | 1 | 0.3 | 0 | 0.0 | 0 | 0.0 |
| Middle | 307 | 95.0 | 303 | 95.0 | 4 | 100.0 | 0 | 0.0 |
| Upper | 15 | 4.6 | 15 | 4.7 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **323** | **100.0** | **319** | **100.0** | **4** | **100.0** | **0** | **0.0** |
| **Percentage of Total Farms:** | | | | **98.8** | | **1.2** | | **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.*

## APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

### Cedar County AA

### Table B-1

| Distribution of 2024 Small Business Lending By Income Level of Geography<br>Assessment Area: Cedar County | | | | | | | |
|---|---|---|---|---|---|---|---|
| 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 | 2 | 100.0 | 99.0 | 537 | 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 | 1.0 | 0 | 0.0 | 0.4 | |
| Total | 2 | 100.0 | 100.0 | 537 | 100.0 | 100.0 | 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.*

### Table B-2

| Distribution of 2024 Small Farm Lending By Income Level of Geography<br>Assessment Area: Cedar County | | | | | | | |
|---|---|---|---|---|---|---|---|
| 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 | 4 | 100.0 | 100.0 | 1,500 | 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 | 1,500 | 100.0 | 100.0 | 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.*

## Table B-3

| Distribution of 2024 Small Business Lending By Revenue Size of Businesses<br>Assessment Area: Cedar County | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 1 | 50.0 | 50.5 | 37 | 6.9 | 43.2 | 86.2 |
| **Over $1 Million** | 1 | 50.0 | | 500 | 93.1 | | 9.3 |
| **Revenue Unknown** | 0 | 0.0 | | 0 | 0.0 | | 4.5 |
| **Total** | 2 | 100.0 | | 537 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 1 | 50.0 | 96.0 | 37 | 6.9 | 58.4 | |
| **$100,001 - $250,000** | 0 | 0.0 | 3.0 | 0 | 0.0 | 20.2 | |
| **$250,001 - $1 Million** | 1 | 50.0 | 1.0 | 500 | 93.1 | 21.4 | |
| **Total** | 2 | 100.0 | 100.0 | 537 | 100.0 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | | | |
| **$100,000 or Less** | 1 | 100.0 | | 37 | 100.0 | | |
| **$100,001 - $250,000** | 0 | 0.0 | | 0 | 0.0 | | |
| **$250,001 - $1 Million** | 0 | 0.0 | | 0 | 0.0 | | |
| **Total** | 1 | 100.0 | | 37 | 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.*

## Table B-4

| Distribution of 2024 Small Farm Lending By Revenue Size of Farms<br>Assessment Area: Cedar County | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 0 | 0.0 | 50.8 | 0 | 0.0 | 64.0 | 99.5 |
| **Over $1 Million** | 4 | 100.0 | | 1,500 | 100.0 | | 0.5 |
| **Revenue Unknown** | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| **Total** | 4 | 100.0 | | 1,500 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 0 | 0.0 | 66.7 | 0 | 0.0 | 17.2 | |
| **$100,001 - $250,000** | 1 | 25.0 | 19.8 | 200 | 13.3 | 34.9 | |
| **$250,001 - $500,000** | 3 | 75.0 | 13.5 | 1,300 | 86.7 | 47.9 | |
| **Total** | 4 | 100.0 | 100.0 | 1,500 | 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 - $500,000** | 0 | 0.0 | | 0 | 0.0 | | |
| **Total** | 0 | 0.0 | | 0 | 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-5

| 2024 Cedar County 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 | 269 | 11.4 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 394 | 16.7 |
| Middle | 2 | 100.0 | 2,355 | 100.0 | 95 | 4.0 | 621 | 26.4 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,071 | 45.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **2** | **100.0** | **2,355** | **100.0** | **95** | **4.0** | **2,355** | **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 | 4,173 | 2,791 | 100.0 | 66.9 | 688 | 16.5 | 694 | 16.6 |
| 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** | **4,173** | **2,791** | **100.0** | **66.9** | **688** | **16.5** | **694** | **16.6** |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 493 | 100.0 | 425 | 100.0 | 46 | 100.0 | 22 | 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** | **493** | **100.0** | **425** | **100.0** | **46** | **100.0** | **22** | **100.0** |
| Percentage of Total Businesses: | | | | **86.2** | | **9.3** | | **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 | 219 | 100.0 | 218 | 100.0 | 1 | 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** | **219** | **100.0** | **218** | **100.0** | **1** | **100.0** | **0** | **0.0** |
| Percentage of Total Farms: | | | | **99.5** | | **0.5** | | **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.*

## Saunders County Metropolitan AA
### Table B-6

| Distribution of 2024 Small Business Lending By Income Level of Geography<br>Assessment Area: Saunders County 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 | 6 | 100.0 | 100.0 | 140 | 100.0 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 6 | 100.0 | 100.0 | 140 | 100.0 | 100.0 | 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.*

### Table B-7

| Distribution of 2024 Small Farm Lending By Income Level of Geography<br>Assessment Area: Saunders County 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 | 23 | 100.0 | 100.0 | 1,456 | 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 | 23 | 100.0 | 100.0 | 1,456 | 100.0 | 100.0 | 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.*

## Table B-8

| Distribution of 2024 Small Business Lending By Revenue Size of Businesses<br>Assessment Area: Saunders County Metropolitan | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 5 | 83.3 | 48.8 | 128 | 91.4 | 25.1 | 91.8 |
| **Over $1 Million** | 0 | 0.0 | | 0 | 0.0 | | 5.5 |
| **Revenue Unknown** | 1 | 16.7 | | 12 | 8.6 | | 2.7 |
| **Total** | 6 | 100.0 | | 140 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 6 | 100.0 | 90.9 | 140 | 100.0 | 32.6 | |
| **$100,001 - $250,000** | 0 | 0.0 | 4.0 | 0 | 0.0 | 13.8 | |
| **$250,001 - $1 Million** | 0 | 0.0 | 5.1 | 0 | 0.0 | 53.6 | |
| **Total** | 6 | 100.0 | 100.0 | 140 | 100.0 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | | | |
| **$100,000 or Less** | 5 | 100.0 | | 128 | 100.0 | | |
| **$100,001 - $250,000** | 0 | 0.0 | | 0 | 0.0 | | |
| **$250,001 - $1 Million** | 0 | 0.0 | | 0 | 0.0 | | |
| **Total** | 5 | 100.0 | | 128 | 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.*

## Table B-9

| Distribution of 2024 Small Farm Lending By Revenue Size of Farms<br>Assessment Area: Saunders County Metropolitan | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | $(000) | $% | $% | |
| **By Revenue** | | | | | | | |
| **$1 Million or Less** | 16 | 69.6 | 48.5 | 915 | 62.8 | 61.3 | 99.1 |
| **Over $1 Million** | 3 | 13.0 | | 417 | 28.6 | | 0.9 |
| **Revenue Unknown** | 4 | 17.4 | | 124 | 8.5 | | 0.0 |
| **Total** | 23 | 100.0 | | 1,456 | 100.0 | | 100.0 |
| **By Loan Size** | | | | | | | |
| **$100,000 or Less** | 19 | 82.6 | 71.8 | 679 | 46.6 | 18.0 | |
| **$100,001 - $250,000** | 3 | 13.0 | 13.6 | 495 | 34.0 | 25.1 | |
| **$250,001 - $500,000** | 1 | 4.3 | 14.6 | 282 | 19.4 | 56.9 | |
| **Total** | 23 | 100.0 | 100.0 | 1,456 | 100.0 | 100.0 | |
| **By Loan Size and Revenues $1 Million or Less** | | | | | | | |
| **$100,000 or Less** | 13 | 81.3 | | 420 | 45.9 | | |
| **$100,001 - $250,000** | 3 | 18.8 | | 495 | 54.1 | | |
| **$250,001 - $500,000** | 0 | 0.0 | | 0 | 0.0 | | |
| **Total** | 16 | 100.0 | | 915 | 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.*

## Table B-10

| 2024 Saunders County Metropolitan AA Demographics | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 947 | 16.2 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,266 | 21.6 |
| Middle | 5 | 100.0 | 5,849 | 100.0 | 193 | 3.3 | 1,461 | 25.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,175 | 37.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total AA** | **5** | **100.0** | **5,849** | **100.0** | **193** | **3.3** | **5,849** | **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 | 9,791 | 6,831 | 100.0 | 69.8 | 1,711 | 17.5 | 1,249 | 12.8 |
| 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** | **9,791** | **6,831** | **100.0** | **69.8** | **1,711** | **17.5** | **1,249** | **12.8** |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = $1 Million | | Over $1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 1,033 | 100.0 | 948 | 100.0 | 57 | 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** | **1,033** | **100.0** | **948** | **100.0** | **57** | **100.0** | **28** | **100.0** |
| **Percentage of Total Businesses:** | | | | **91.8** | | **5.5** | | **2.7** |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 215 | 100.0 | 213 | 100.0 | 2 | 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** | **215** | **100.0** | **213** | **100.0** | **2** | **100.0** | **0** | **0.0** |
| **Percentage of Total Farms:** | | | | **99.1** | | **0.9** | | **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.*

## 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.

**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 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.