



PUBLIC DISCLOSURE

OCTOBER 21, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**FIVE POINTS BANK
RSSD# 554857**

**2015 NORTH BROADWELL AVENUE
GRAND ISLAND, NEBRASKA 68803**

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

NOTE: This document is an evaluation of this institution'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 institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

- 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 substantial majority of the bank's loans are originated in the AAs.
- An excellent dispersion of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- The bank's record of responding to Community Reinvestment Act (CRA)-related complaints was not evaluated, since the bank has not received any complaints regarding its CRA performance since the prior examination.
- CD activity reflects excellent responsiveness to CD needs of the bank's AAs.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* was utilized 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. Performance was assessed using the full-scope review procedures for the Grand Island Metropolitan AA and Central Nebraska AA, where a substantial majority of the bank's deposit and lending activities occurred, and branch presence is most significant. Additionally, in the Grand Island Metropolitan AA, both branching and overall market presence is most significant; therefore, this AA carries the most weight in the evaluation overall. Limited-scope reviews were conducted for the bank's two other metropolitan AAs, which include the Omaha Metropolitan AA and the Lincoln Metropolitan AA. The following data was reviewed:

- The bank's 14-quarter average NLTD ratio.
- The home mortgage loan review included the entire universe of 649 loan originations reported on the bank's 2016 and 2017 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers. In addition, a statistically derived sample of 131 small business loans was taken from a universe of 372 loans, originated between July 1, 2018 and December 31, 2018.

- CD loans, qualified investments, and CD services from December 7, 2015 to June 30, 2019.

While conclusions with respect to home mortgage lending performance were evaluated for multiple years, only 2017 lending tables for the AAs that received a full-scope review are reflected in the body of the report, with comparisons made to 2016 performance. The bank's 2016 lending data, as well as the lending data for the limited-scope review AAs, can be found in the tables in Appendix B of this report. In deriving the overall conclusions, more weight was placed on small business loans in the analysis due to the bank's strategic focus on commercial lending.

In 2018, the bank changed two of its AA delineations. The Grand Island Metropolitan AA now includes the entire Metropolitan Statistical Area (MSA) and the Central Nebraska AA now includes all of Dawson County. The 2016 and 2017 home mortgage lending performance was evaluated based on the bank's previous AA delineations. The 2018 small business loans were evaluated based on the revised AA delineations.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Hometown Banc Corp, a two-bank holding company located in Grand Island, Nebraska.
- The bank has total assets of \$1.1 billion as of March 31, 2019.
- The bank has nine full-service locations: the main office and three additional offices in Grand Island; two offices in Kearney; and one office each in La Vista, Lincoln, Omaha, and Sumner. Additionally, the bank operates four limited-service mobile locations: one each in Grand Island, La Vista, Kearney, and Lincoln. All offices are located within the state of Nebraska.
- The bank also operates 28 automated teller machines (ATMs), consisting of 11 deposit-accepting ATMs and 17 cash-dispensing only ATMs.
- The bank entered the Lincoln market in June 2018 with the opening of a new branch office.
- The bank's primary business focus is commercial lending, as detailed in Table 1.

**TABLE 1
COMPOSITION OF LOAN PORTFOLIO AS OF MARCH 31, 2019**

Loan Type	\$(000)	%
Commercial	508,421	66.7
Agricultural	135,745	17.8
Residential Real Estate	80,925	10.6
Other	21,605	2.8
Consumer	15,863	2.1
Gross Loans	762,559	100.0

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

The bank was rated Outstanding under the CRA at its December 7, 2015 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 TESTS

The evaluation first discusses the bank's overall performance based on the NLTD ratio and level of lending within its delineated AAs. This is followed by a more in-depth discussion of the bank's record of lending in each full-scope AA.

LENDING TEST

Net Loan-to-Deposit Ratio

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

The bank's 14-quarter average NLTD ratio, at 81.0 percent, was lower than all four comparison banks. The NLTD ratios of the comparable institutions ranged from 85.3 percent to 104.8 percent. However, the bank's ratio reflects a positive trend, having increased from the previous CRA examination figure of 76.2 percent. The bank's NLTD ratio has demonstrated a consistent upward trend during this evaluation timeframe. Although the bank's NLTD ratio falls below the range when compared to peers, the bank's performance is considered reasonable.

**TABLE 2
COMPARATIVE NLTD RATIOS**

Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)
			15 Quarter Average
Five Points Bank	Grand Island, Nebraska	1,133,574	81.0
Equitable Bank	Grand Island, Nebraska	323,431	104.8
Frontier Bank	Omaha, Nebraska	815,969	98.7
Exchange Bank	Gibbon, Nebraska	934,775	96.1
Security First Bank	Lincoln, Nebraska	1,054,950	85.3

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. A substantial majority of the bank's loans, by number and dollar, were originated inside its four AAs.

**TABLE 3
LENDING INSIDE AND OUTSIDE THE AA**

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase	281	41,370	86.5	84.3	44	7,718	13.5	15.7
Home Refinance	226	36,356	91.9	81.0	20	8,529	8.1	19.0
Home Improvement	66	5,365	93.0	89.6	5	624	7.0	10.4
Multifamily	7	2,992	100.0	100.0	0	0	0.0	0.0
Total HMDA Loans	580	86,083	89.4	83.6	69	16,871	10.6	16.4
Small Business Loans	125	13,229	95.4	90.3	6	1,419	4.6	9.7
Total Loans	705	99,312	90.4	84.4	75	18,290	9.6	15.6

Note: Percentages may not add to 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. The bank's overall geographic distribution of loans reflects excellent distribution throughout the AAs. The distribution by income level of census tract was excellent for home mortgage loans in both full-scope AAs, and was excellent for small business loans in the Grand Island Metropolitan AA, but reasonable in the Central Nebraska AA.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has an overall reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes. Both lending to borrowers of different income levels and to businesses of different

revenue sizes were considered reasonable for home mortgage loans and small business loans in both full-scope AAs.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to the CD needs of its AAs through its originations and participations in 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 performance demonstrates excellent responsiveness. The bank's CD activity reflected excellent responsiveness in both of the full-scope AAs and the limited-scope Omaha Metropolitan AA. While the CD activity in the limited-scope Lincoln Metropolitan AA was below the level noted in the other AAs, the lower volume of CD activities was reflective of the bank's new entrance into this market and did not impact the overall CD rating.

The bank's CD loan activity predominantly consisted of small-dollar loans to organizations providing essential services to LMI individuals. Additionally, the bank originated large-dollar loans to small businesses for the creation or retention of jobs, as well as loans to help revitalize and/or stabilize LMI or distressed and/or underserved middle-income geographies. A large number of the bank's other CD activities included investments to educational facilities which serve a majority of children from LMI families. Furthermore, the CD services provided were both of significant value and responsiveness to the AA communities, in particular within the Grand Island AA.

Consideration was also given to CD activities that took place outside of the bank's delineated AAs, but within the greater statewide/regional area that met the requirements for qualified CD credit. These qualified activities consisted of 32 loans and 37 investments made within the broader region. Consideration for these activities took into account the bank's performance and responsiveness to the CD needs of its AAs as well as the level of CD opportunities.

**TABLE 4
COMMUNITY DEVELOPMENT ACTIVITIES**

Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	13	6,338	2	1,360	3	62	65	1,422	8
Community Services	46	6,195	23	14,659	35	110	58	14,769	35
Economic Development	29	44,327	0	0	3	6	3	6	11
Revitalization and Stabilization	38	48,464	46	13,023	0	0	46	13,023	2
Neighborhood Stabilization Plan	0	0	0	0	0	0	0	0	0
Totals	126	105,324	71	29,042	41	179	112	29,221	56

The following examples are representative of the bank's support of area CD needs:

- The bank originated a loan totaling \$10.0 million (MM) to facilitate a housing construction project located in a low-income census tract. The project aligned with a government redevelopment plan, providing critical redevelopment of a large, obsolete building on the north side of Omaha.
- To help support public school education, the bank made 23 school bond investments for \$14.7MM throughout the state of Nebraska, all of which primarily serve students from LMI families.
- The bank demonstrated its commitment to the local communities by donating approximately \$35,000 to an organization located in Grand Island with the primary goal of decreasing childhood poverty and improving financial stability for impoverished families.
- A bank officer serves as a highly involved board member for an organization that seeks to improve the well-being and quality of life for local LMI individuals by providing various community services. This officer's involvement provides much needed leadership and financial expertise to the organization on an ongoing basis.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**GRAND ISLAND METROPOLITAN STATISTICAL AREA ASSESSMENT AREA
(Full Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GRAND ISLAND METROPOLITAN AA

The bank's AA is comprised of Hall, Hamilton, Howard, and Merrick Counties in their entireties (see Appendix A for an AA map).

- As of the 2015 American Community Survey (ACS), the AA includes four moderate-, ten middle-, and eight upper-income census tracts.
- The bank's presence in this AA includes four full-service branches and one limited-service branch in the city of Grand Island. Two of the bank's branches are located in moderate-income census tracts and three branches are located in upper-income census tracts.
- According to the June 30, 2019 FDIC Market Share Report, the bank has a 27.0 percent market share, ranking 1st of 20 FDIC-insured depository institutions operating in the AA. With more than twice the market share of the closest competitor, at 11.9 percent, the bank has a significant presence in the AA.
- To further augment the evaluation, an interview with a member of the community within the bank's AA was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. This contact was a representative from an organization that provides affordable housing to low-income residents in the AA. In addition, information from a previous contact made by another regulatory agency in conjunction with the CRA evaluation of another institution operating in the area was referenced. This contact was a representative from city government who is focused on economic development, public works, transportation, construction, and small business support.

**TABLE 5
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Hall County	58,607	60,792	3.7
Hamilton County	9,124	9,100	(0.3)
Howard County	6,274	6,347	1.2
Merrick County	7,845	7,776	(0.9)
Grand Island MSA	81,850	84,015	2.6
State of Nebraska	1,826,341	1,869,365	2.4

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

- According to 2015 ACS data, approximately 71.6 percent of the AA's population resides in Hall County, the location of the largest city in the AA, Grand Island.
- The focused population growth in Hall County, the location of Grand Island, was

mentioned by a community member as contributing to high demand for homes and the lack of affordable homes available in the city.

**TABLE 6
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Hall County	54,447	56,654	4.1
Hamilton County	57,397	67,813	18.1
Howard County	56,406	65,795	16.6
Merrick County	52,486	60,110	14.5
Grand Island MSA	54,801	58,820	7.3
State of Nebraska	61,888	67,225	8.6

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

- Median family income within the AA was below the state of Nebraska, but income growth in three of the four AA counties was above the statewide level. Notably, income growth in Hall County was half that of the state and well below the other counties of the AA.

**TABLE 7
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Hall County	107,700	122,500	13.7	593	661	11.5
Hamilton County	108,600	111,600	2.8	581	686	18.1
Howard County	89,300	109,200	22.3	561	553	(1.4)
Merrick County	78,900	85,600	8.5	551	584	6.0
Grand Island MSA	102,905	116,344	13.1	584	655	12.2
State of Nebraska	123,900	133,200	7.5	648	726	12.0

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

- The median housing value in the AA was lower than the value for the state of Nebraska; however, the growth rate of 13.1 percent was almost double the statewide figure of 7.5 percent.
- The AA had a slightly higher affordability ratio than the state, 43.5 percent compared to 39.8 percent, suggesting greater housing affordability¹. However, in Hall County, the housing affordability ratio more closely aligned with the statewide affordability ratio.
- The percent of rental units was higher within the moderate-income census tracts when compared to the middle- and upper-income census tracts in the AA. In moderate-

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

income census tracts, only 51.1 percent of housing units were owner-occupied, while 42.7 percent were rental units. In middle- and upper-income census tracts, rental units accounted for 29.4 percent and 24.5 percent, respectively, and owner-occupied units accounted for 60.8 percent and 69.0 percent, respectively.

- A community member stated that because the Grand Island population is growing, there is a lack of affordable housing to fulfill demand.
- Additionally, the contact mentioned a housing study was recently conducted for the city of Grand Island, and preliminary results indicated the population's growth rate continues to rise. The study also highlighted that the area requires a significant number of housing units, including affordable housing, to keep pace with the growth rate and demand.
- Furthermore, the contact mentioned one major housing development project in what has been deemed a blighted and substandard area by the city. Therefore, the land is eligible for tax increment financing, and the contact mentioned there are other opportunities for banks to finance similar new housing developments.

**TABLE 8
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Hall County	3.9	3.9	3.7	3.4	3.2
Hamilton County	3.0	2.9	2.8	2.5	2.5
Howard County	3.7	3.7	3.3	3.0	3.0
Merrick County	3.8	3.7	3.6	2.7	2.8
Grand Island MSA	3.8	3.8	3.5	3.2	3.0
State of Nebraska	3.3	3.0	3.1	2.9	2.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- According to the Bureau of Labor Statistics, the industrial and manufacturing sectors were the largest economic sectors in the AA, at 30.1 percent and 19.2 percent, respectively. Additionally, government and retail trade at 19.2 percent and 16.2 percent, respectively, were also significant contributors to the economy.
- Some of the AAs largest employers include Swift & Company (beef processing), Chief Industries (grain bins, steel buildings, factory-built homes, and sewage treatment systems), Saint Francis Medical Center (healthcare), Case International (farm equipment), and Grand Island Public Schools (education).
- A community member indicated Grand Island has very low unemployment levels and that local businesses have stated there is a shortage of skilled labor. The contact also stated several existing businesses have expanded, including the large employers, which has created numerous additional jobs.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE GRAND ISLAND METROPOLITAN AA

LENDING TEST

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects excellent dispersion among the different census tracts within the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of total HMDA lending in 2016 was below 2017 performance, with stronger lending in moderate-income census tracts in 2017.

As noted in Table 9, the bank's lending in the moderate-income census tracts exceeded aggregate lending data by both dollar and number, and also exceeded the percentage of owner-occupied housing units in moderate-income census tracts by number, but was comparable by dollar. Conversely, the distribution of lending in middle-income census tracts was below both aggregate lending data and the demographic figure. However, lending in upper-income census tracts exceeded both aggregate data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

Due to the low volume of multifamily loans, this product was not evaluated individually as it would not provide for a meaningful analysis.

Home Purchase Loans

The geographic distribution of home purchase loans is excellent. The distribution of home purchase loans in 2017 reflected a stronger performance than the bank's lending in 2016.

The bank's lending performance in moderate-income census tracts exceeded the aggregate lending data and the demographic figure, although was comparable to the demographic figure by dollar volume of loans. The distribution of home purchase lending in middle-income tracts fell below aggregate lending data and the demographic figure, while the distribution of lending in upper-income census tracts exceeded both the aggregate lending data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

Home Refinance Loans

The geographic distribution of home refinance loans is reasonable. The distribution of home refinance loans in 2016 was comparable to 2017 performance.

The bank's lending performance in moderate-income census tracts was comparable to both aggregate lending data and the demographic figure. Lending in middle-income census tracts was below both aggregate data and the demographic figure, while lending in upper-income census tracts was above both aggregate lending data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

Home Improvement Loans

The geographic distribution of home improvement loans is excellent. The volume of home improvement loans in 2016 was not sufficient to provide a meaningful analysis; therefore, the evaluation was based on 2017 lending performance.

In 2017, the bank's home improvement lending in the moderate-income census tracts exceeded aggregate lending data and the demographic figure by number, but was below both comparators by dollar. Home improvement lending in middle-income tracts fell below aggregate lending data and the demographic figure. Conversely, lending in upper-income census tracts exceeded both aggregate lending data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

**TABLE 9
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans			Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%
Total Home Mortgage Loans						
Low	0	0	0.0	0.0	0.0	0.0
Moderate	50	3,716	33.1	20.3	23.2	15.5
Middle	40	4,363	26.5	23.8	45.1	48.2
Upper	61	10,231	40.4	55.9	31.7	36.3
Unknown	0	0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0
Home Purchase Loans						
Low	0	0	0.0	0.0	0.0	0.0
Moderate	28	1,967	38.9	22.2	24.1	17.6
Middle	14	1,679	19.4	19.0	44.0	41.5
Upper	30	5,197	41.7	58.8	31.9	41.0
Unknown	0	0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0
Home Refinance Loans						
Low	0	0	0.0	0.0	0.0	0.0
Moderate	14	1,425	24.6	18.7	20.8	14.0
Middle	20	2,345	35.1	30.7	48.6	55.7
Upper	23	3,869	40.4	50.6	30.6	30.3
Unknown	0	0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0
Home Improvement Loans						
Low	0	0	0.0	0.0	0.0	0.0
Moderate	7	162	33.3	9.7	23.7	17.8
Middle	6	339	28.6	20.3	40.4	38.9
Upper	8	1,165	38.1	69.9	35.9	43.3
Unknown	0	0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0
Multifamily Loans						% of Multifamily Units
Low	0	0	0.0	0.0	0.0	
Moderate	1	162	100.0	100.0	38.9	3.3
Middle	0	0	0.0	0.0	50.0	77.3
Upper	0	0	0.0	0.0	11.1	19.3
Unknown	0	0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0

Source: 2017 FFIEC Census Data
2011- 2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Small Business Lending

The geographic distribution of small business lending is excellent. The bank's lending in moderate-income census tracts exceeded the percentage of businesses operating in moderate-income census tracts by number and dollar volume. The bank's lending in middle-income census tracts was below the demographic figure, while the bank's lending in upper-income census tracts exceeded the demographic figure. Additionally, information for aggregate lenders who report data under the CRA showed lending in moderate-income census tracts at 15.3 percent by number and 13.1 percent by dollar.

Furthermore, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

**TABLE 10
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	24	1,874	28.9	24.0	19.4
Middle	26	2,553	31.3	32.6	47.8
Upper	33	3,395	39.8	43.4	32.8
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

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

The bank's lending has a reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. Overall, the bank's 2016 lending performance to LMI borrowers was comparable to the 2017 distribution.

Lending to low-income borrowers was comparable to aggregate lending data, although both figures were below the percentage of low-income families in the AA. The bank's lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure by number; but below the demographic figure by dollar. The bank's lending to middle-income borrowers was also comparable to aggregate lending data and below the demographic figure, while lending to upper-income borrowers was comparable to aggregate lending data and the demographic figure.

While lending to low-income borrowers was below the demographic figure, the level of lending by aggregate lenders can be considered representative of demand. Therefore, the bank's lending is in line with demand for home mortgage products from low-income individuals. Additionally, home construction has not kept up with the growing population and there is a lack of affordable housing available in the AA. As one community contact indicated, a majority of the redevelopment has been geared towards higher-end income buyers.

Additionally, the bank originated a number of HMDA loans to borrowers whose income was unknown. This is consistent with the bank's strategic focus on commercial lending, as these are generally nonowner-occupied real estate investment loans.

Home Purchase Loans

The borrower distribution of home purchase loans is reasonable. The distribution of home purchase loans in 2016 was comparable to 2017 performance.

Home purchase lending to low-income borrowers was comparable to aggregate lending data, but below the demographic figure. Home purchase lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure by number; but below the demographic figure by dollar. Additionally, home purchase lending to middle-income borrowers was comparable to aggregate lending data and the demographic figure. Lending to upper-income borrowers was above aggregate lending data, but comparable to the demographic figure.

As mentioned previously, the analysis considered that home purchase lending is in line with demand from low-income borrowers and there is a lack of affordable homes available for purchase in the AA.

Home Refinance Loans

The borrower distribution of home refinance loans is reasonable. The distribution of home refinance loans in 2016 was stronger than 2017 lending performance. An analysis of 2016 and 2017 lending data indicates the bank's lending performance in both years was comparable to the aggregate lending data for LMI borrowers.

In 2017, home refinance lending to low-income borrowers was comparable to the aggregate lending data, but below the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data and below the demographic figure. Home refinance lending to middle-income borrowers was also comparable to the aggregate lending data and below demographic figures. Bank lending to upper-income borrowers was comparable to the demographic figure and aggregate lending by number, but below by aggregate lending by dollar.

Home Improvement Loans

The borrower distribution of home improvement loans is reasonable. The volume of home improvement loans in 2016 was not high enough to provide a meaningful analysis; therefore, the evaluation was based on 2017 lending performance.

In 2017, the bank's lending to low-income borrowers was consistent with aggregate lending data, but fell below the demographic figure. Home improvement lending to moderate-income borrowers exceeded aggregate lending data and the demographic figure by number, but by dollar was comparable to aggregate lending and below the demographic figure. Home improvement lending was below aggregate lending data as well as the demographic figure for middle-income borrowers, although it was comparable with aggregate lending by number. Additionally, for upper-income borrowers, the bank's lending performance was below aggregate lending data and the demographic figure, although the dollar volume exceeded aggregate lending.

**TABLE 11
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	11	531	7.3	2.9	5.2	2.5	19.0
Moderate	23	1,503	15.2	8.2	16.4	10.2	17.9
Middle	27	2,408	17.9	13.2	18.6	15.2	23.5
Upper	56	9,227	37.1	50.4	35.0	40.5	39.6
Unknown	34	4,641	22.5	25.3	24.8	31.6	0.0
Home Purchase Loans							
Low	6	291	8.3	3.3	4.4	2.6	19.0
Moderate	12	869	16.7	9.8	16.7	12.6	17.9
Middle	16	1,563	22.2	17.7	18.6	17.8	23.5
Upper	28	5,249	38.9	59.4	31.3	41.8	39.6
Unknown	10	871	13.9	9.8	29.0	25.2	0.0
Home Refinance Loans							
Low	3	169	5.3	2.2	6.4	2.7	19.0
Moderate	6	435	10.5	5.7	15.8	7.9	17.9
Middle	8	746	14.0	9.8	19.1	13.8	23.5
Upper	21	2,778	36.8	36.4	38.8	43.9	39.6
Unknown	19	3,511	33.3	46.0	20.0	31.7	0.0
Home Improvement Loans							
Low	2	71	9.5	4.3	7.6	4.4	19.0
Moderate	5	199	23.8	11.9	17.7	10.6	17.9
Middle	3	99	14.3	5.9	18.7	13.7	23.5
Upper	7	1,200	33.3	72.0	50.0	66.9	39.6
Unknown	4	97	19.0	5.8	6.1	4.3	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.0
Moderate	0	0	0.0	0.0	0.0	0.0	17.9
Middle	0	0	0.0	0.0	0.0	0.0	23.5
Upper	0	0	0.0	0.0	0.0	0.0	39.6
Unknown	1	162	100.0	100.0	100.0	100.0	0.0
Source: 2017 FFIEC Census Data							
2011-2015 U.S. Census Bureau: American Community Survey							
NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with gross annual revenues of \$1MM or less was below the percentage of small businesses in the AA. However, information for aggregate lenders who report data under the CRA showed lending to small businesses at 55.3 percent by number and 46.7 percent by dollar. The bank's lending to businesses with gross annual revenues over \$1MM was above the performance of lenders who report small business lending under the CRA.

Additionally, 94.0 percent of the bank's loans were originated in amounts of \$250,000 or less, which is considered beneficial to smaller business entities operating in the AA. The bank's lending figures demonstrate support of the credit needs of small businesses. Typically, smaller businesses do not have the need or the capacity to borrow large amounts; as such, smaller loan amounts are used as a proxy to estimate the support of small entities.

**TABLE 12
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	55	3,785	66.3	48.4	88.9
Over \$1 Million	15	3,295	18.1	42.1	9.4
Not Known	13	741	15.7	9.5	1.7
Total	83	7,822	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	63	1,970	75.9	25.2	
\$100,001 – \$250,000	15	2,525	18.1	32.3	
\$250,001 – \$1 Million	5	3,326	6.0	42.5	
Total	83	7,822	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	46	1,541	83.6	40.7	
\$100,001 – \$250,000	7	1,118	12.7	29.5	
\$250,001 – \$1 Million	2	1,126	3.6	29.7	
Total	55	3,785	100.0	100.0	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
NOTE: Percentages may not add up to 100.0 due to rounding.					

COMMUNITY DEVELOPMENT TEST

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

**TABLE 13
COMMUNITY DEVELOPMENT ACTIVITIES**

Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	3	1,155	1	278	3	62	4	340	6
Community Services	3	875	6	1,447	32	107	38	1,554	25
Economic Development	5	3,724	0	0	0	0	0	0	3
Revitalization and Stabilization	24	11,488	7	4,243	0	0	7	4,243	1
Neighborhood Stabilization Plan	0	0	0	0	0	0	0	0	0
Totals	35	17,242	14	5,968	35	169	49	6,137	35

As detailed in Table 13, approximately 40.5 percent of the bank's CD activities occurred in the Grand Island Metropolitan AA. Examples of CD activities in this AA include:

- Twenty-four CD loans for \$11.49MM were originated to provide construction of or permanent financing on buildings within a designated redevelopment area in the city of Grand Island. These loans supported revitalization of various dilapidated areas within the city.
- Three bonds totaling \$2.97MM also provided funds for essential infrastructure and support services within the designated redevelopment area.
- Bank officers also provide significant support to several local agencies that provide food, shelter, and other essential services to area LMI individuals and families by serving on their boards of directors.

CENTRAL NEBRASKA ASSESSMENT AREA
(Full Scope Review)

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

The bank's AA is comprised of Buffalo, Greeley, Kearney, Nance, Dawson, Custer, Sherman, and Valley Counties in their entireties (see Appendix A for an AA map).

- As of the 2015 ACS, the AA includes 3 moderate-, 22 middle-, and 4 upper-income census tracts.
- The bank's presence in this AA includes two full-service branches and one limited-service branch in the city of Kearney, and one full-service branch in the town of Sumner. Two branches are located in middle-income census tracts and two are located in upper-income census tracts.
- According to the June 30, 2019 FDIC Market Share Report, the bank has a 4.4 percent market share, ranking 6th of 41 FDIC-insured depository institutions operating in the AA. However, of the 41 institutions in the AA, the leading depository institution's market share is only 9.7 percent, which indicates a strong level of competition for deposits in this AA.
- To further augment the evaluation, two interviews with members of the communities within the bank's AA were conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions.

**TABLE 14
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Buffalo County	46,102	47,958	4.0
Custer County	10,939	10,802	(1.3)
Dawson County	24,326	24,069	(1.1)
Greeley County	2,538	2,476	(2.4)
Kearney County	6,489	6,549	0.9
Nance County	3,735	3,639	(2.6)
Sherman County	3,152	3,107	(1.4)
Valley County	4,260	4,254	(0.1)
State of Nebraska	1,826,341	1,869,365	2.4

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

- According to 2015 ACS data, approximately 46.6 percent of the AA's population resides in Buffalo County, which includes the largest city in the AA, Kearney.

**TABLE 15
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Buffalo County	60,646	71,377	17.7
Custer County	50,110	56,090	11.9
Dawson County	51,674	55,779	7.9
Greeley County	53,500	52,283	(2.3)
Kearney County	62,718	61,880	(1.3)
Nance County	52,083	57,012	9.5
Sherman County	48,065	59,222	23.2
Valley County	49,417	59,583	20.6
State of Nebraska	61,888	67,225	8.6

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

- According to 2015 ACS data, 36.1 percent of AA families were LMI, which is consistent with the statewide figure of 37.5 percent.
- One community contact stated the area has been facing a hiring problem as many local businesses have been unable to find higher skilled workers due to insufficient wages. According to a recent report, approximately 79 percent of Kearney area businesses reported difficulties trying to fill open positions, primarily due to the lack of applications and lack of qualified applicants. The ongoing wage depression can be directly tied to low paying wages in the agricultural industry and a lack of diversity in businesses and job opportunities available in the region.

**TABLE 16
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Buffalo County	128,600	151,300	17.7	619	722	16.6
Custer County	71,500	86,700	21.3	391	576	47.3
Dawson County	83,400	88,800	6.5	565	653	15.6
Greeley County	52,100	59,600	14.4	363	500	37.7
Kearney County	101,100	109,900	8.7	548	703	28.3
Nance County	60,200	78,400	30.2	487	534	9.7
Sherman County	53,200	86,600	62.8	469	520	10.9
Valley County	72,900	84,700	16.2	370	500	35.1
State of Nebraska	123,900	133,200	7.5	648	726	12.0

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

- The median housing value in the AA was below the state of Nebraska; however, the growth rate in six of the eight counties exceeded the statewide figure of 12.0 percent, with increases of over 30.0 percent in many cases.
- Housing affordability within the AA was greater than the statewide figure. Although the AA's housing affordability ratio of 43.7 percent was above the statewide figure, at

39.8 percent, it is lower than other rural areas in the state, at 48.0 percent.

- The percent of rental units was higher in the moderate-income tracts of the AA when compared to middle- and upper-income census tracts. In moderate-income census tracts, only 46.0 percent of housing units were owner-occupied, while 45.6 percent were rental units. In middle- and upper-income census tracts, owner-occupied units accounted for 60.2 percent and 67.3 percent, respectively, and rental units accounted for 26.4 percent and 29.6 percent, respectively.
- In addition, the age of housing stock in moderate-income census tracts, at 44 years, suggests a potential need for home improvement loans. The median age of AA housing stock by tract income level was 60 years in middle- and 34 years in upper-income census tracts.
- A community member stated that housing is a major need and that businesses can't attract workers because the workforce housing sector (from the \$150K to \$250K range) has little to no homes available. Additionally, area homes are older, but people can't afford to, or choose not to, remodel homes. Additionally, due to low profit margins in workforce housing, builders choose to build other types of housing.

**TABLE 17
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Buffalo County	2.8	2.4	2.5	2.4	2.3
Custer County	2.4	2.2	2.3	2.1	2.1
Dawson County	3.5	3.2	2.9	2.8	2.8
Greeley County	3.2	3.1	3.1	3.0	2.6
Kearney County	2.4	2.2	2.4	2.2	2.1
Nance County	2.7	2.5	2.7	2.4	2.4
Sherman County	3.3	2.9	3.2	2.8	2.6
Valley County	3.0	2.8	2.8	2.6	2.9
State of Nebraska	3.3	3.0	3.1	2.9	2.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As of 2015, the service industry, agriculture, retail trade, and construction were the largest employment sectors in the AA. Some of the largest employers include CHI Health Good Samaritan (healthcare), University of Nebraska-Kearney (education), Kearney Public Schools (education), Kearney Regional Medical Center (healthcare), Baldwin Filters (oil, air, and fuel filters), and Eaton Corporation (auto valves and forged gears).
- Historically, the AA has prospered or declined based on the performance of the agricultural sector. The Central Nebraska AA covers approximately 22 percent of the entire state, and 24 percent of the region's land is devoted to agriculture.
- The AA boasts approximately 61 manufacturing businesses, ranging from 1-5 employees to 400 employees.
- A community contact stated that although the local area continues to grow, employment and housing barriers persist; specifically, the area lacks skilled trade

laborers as well as affordable housing options necessary to facilitate and maintain an expanding workforce.

- The contact also discussed the rising cost of land and infrastructure in the area has not been conducive to creating affordable housing. However, the area has seen an influx of reasonably priced multifamily developments over the last four to five years.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL NEBRASKA AA

LENDING TEST

Geographic Distribution of Loans

The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts within the AA. Greater emphasis on the overall rating was placed on the reasonable distribution for small business loans, although the home mortgage lending distribution was excellent.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of total HMDA lending in 2016 was comparable to 2017 performance, with similar lending in moderate-income census tracts for 2016 and 2017.

As noted in Table 18, the distribution of lending in the moderate-income census tracts was greater than aggregate lending data and the percentage of owner-occupied housing units in those tracts. Conversely, lending in the middle-income census tracts was below aggregate lending data and the demographic figure. Lending in upper-income census tracts exceeded both aggregate lending data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

Due to the low volume of home improvement and multifamily loans, these products were not evaluated individually as it would not provide for a meaningful analysis.

Home Purchase Loans

The geographic distribution of home mortgage lending is excellent. The distribution of home purchase loans in 2016 was comparable to 2017.

The bank's lending performance in moderate-income census tracts exceeded the aggregate lending data by number and the demographic figure, but was comparable to the aggregate data

by dollar. The distribution of home purchase lending in middle-income census tracts fell below the aggregate lending data and the demographic figure. Conversely, the distribution of lending in upper-income census tracts exceeded aggregate lending data and the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

Home Refinance Loans

The geographic distribution of home refinance loans is excellent. The distribution of home refinance loans in 2016 was comparable to 2017 performance.

The bank's lending performance in moderate-income census tracts exceeded aggregate lending and the demographic figure by number, but was comparable to the demographic figure by dollar. Home refinance lending in middle-income census tracts fell below the aggregate lending data, as well as the demographic figure, while lending in the upper-income census tracts was comparable to aggregate lending data and above the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

**TABLE 18
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	8	962	10.4	7.5	5.7	5.3	4.7
Middle	35	5,371	45.5	41.9	64.1	50.9	71.6
Upper	34	6,495	44.2	50.6	30.2	43.8	23.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	582	10.0	8.5	6.8	7.8	4.7
Middle	16	1,943	40.0	28.4	65.4	55.3	71.6
Upper	20	4,305	50.0	63.0	27.8	36.9	23.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	380	17.4	8.5	4.0	2.9	4.7
Middle	11	2,500	47.8	55.7	65.0	63.8	71.6
Upper	8	1,605	34.8	35.8	31.1	33.3	23.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	4.1	4.4	4.7
Middle	6	468	50.0	44.4	55.1	41.4	71.6
Upper	6	585	50.0	55.6	40.8	54.1	23.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	8.3	1.8	17.8
Middle	2	460	100.0	100.0	41.7	11.5	43.6
Upper	0	0	0.0	0.0	50.0	86.6	38.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2017 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending is reasonable. Lending in moderate-income census tracts was comparable to the demographic figure by both number and dollar. The bank's lending in middle-income census tracts was below the demographic figure, while the bank's lending in upper-income census tracts was above the demographic figure.

Additionally, when loan dispersion was evaluated, no gaps or lapses in lending were identified within the AA.

**TABLE 19
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY**

Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	2	57	9.1	2.0	5.9
Middle	7	969	31.8	34.3	77.0
Upper	13	1,795	59.1	63.6	17.1
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

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

The bank's lending has a reasonable penetration among individuals of different income levels (including LMI) and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's 2016 lending performance was comparable to 2017. However, specific to low-income borrowers, the bank's performance in 2016 was stronger than in 2017.

The bank did not originate any loans in 2017 to low-income borrowers. Lending to moderate-income borrowers was comparable to aggregate lending data, as well as the demographic figure. The bank's lending to middle-income borrowers was comparable to aggregate lending data, but fell below the demographic figure. However, the bank's lending to upper-income borrowers exceeded aggregate lending data and was comparable to the demographic figure by number, but above the demographic figure by dollar.

Despite the lack of lending to low-income borrowers, the bank's performance was deemed reasonable given lending data for moderate-income borrowers and stronger lending to low-

income borrowers in 2016. Additionally considered was the lack of available housing in the AA, particularly homes affordable to LMI individuals.

The bank made a number of HMDA loans to borrowers in which the income was not known. These types of loans are generally secured by nonowner-occupied properties for rental or secondary home purposes. This is consistent with the bank's strategic focus on commercial real estate lending, as these are generally real estate investor loans.

Due to the low volume of home improvement and multifamily loans, these products were not evaluated individually as it would not provide for a meaningful analysis.

Home Purchase Loans

The borrower distribution of home purchase loans is reasonable. The distribution in 2016 was comparable with 2017 lending performance overall. However, specific to low-income borrowers, the bank's performance in 2016 was stronger than in 2017.

The bank did not originate any loans to low-income borrowers in 2017. However, home purchase lending to moderate-income borrowers exceeded the aggregate lending data by number, but was comparable by dollar and to the demographic figure. Home purchase lending to middle-income borrowers was comparable to aggregate lending data and the demographic figure by number, but below the demographic figure by dollar. Lending to upper-income borrowers was above aggregate lending data and the demographic figure by dollar, but comparable to the demographic figure by number.

Despite the lack of lending to low-income borrowers, the bank's performance was deemed reasonable given lending data for moderate-income borrowers and stronger lending to low-income borrowers in 2016. Additionally considered was the lack of available housing in the AA, particularly homes affordable to LMI individuals.

Home Refinance Loans

The borrower distribution of home refinance loans is reasonable. The distribution of home refinance loans in 2016 was consistent with 2017 lending performance overall. However, specific to low-income borrowers, the bank's performance in 2016 was stronger than in 2017.

The bank did not originate any home refinance loans to low-income borrowers in 2017. The bank's lending to moderate-income borrowers was comparable to aggregate lending data, but below the demographic figure. Home refinance lending to middle-income borrowers was below aggregate lending data and the demographic figure, while lending to upper-income borrowers exceeded aggregate lending data and the demographic figure.

Despite the lack of lending to low-income borrowers, the bank's performance was deemed reasonable given lending data for moderate-income borrowers and stronger lending to low-income borrowers in 2016.

**TABLE 20
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	5.6	2.4	16.3
Moderate	15	1,590	19.5	12.4	15.8	8.9	18.0
Middle	12	1,604	15.6	12.5	19.5	15.3	22.7
Upper	36	7,848	46.8	61.2	38.6	42.7	43.0
Unknown	14	1,786	18.2	13.9	20.6	30.7	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.8	2.4	16.3
Moderate	9	999	22.5	14.6	16.7	11.7	18.0
Middle	9	1,102	22.5	16.1	19.2	18.9	22.7
Upper	17	3,990	42.5	58.4	34.0	46.1	43.0
Unknown	5	739	12.5	10.8	25.3	20.8	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	8.1	3.8	16.3
Moderate	3	421	13.0	9.4	14.3	8.7	18.0
Middle	2	274	8.7	6.1	20.3	16.0	22.7
Upper	12	3,289	52.2	73.3	42.5	53.7	43.0
Unknown	6	501	26.1	11.2	14.8	17.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.7	1.0	16.3
Moderate	3	170	25.0	16.1	15.6	7.5	18.0
Middle	1	228	8.3	21.7	20.4	18.6	22.7
Upper	7	569	58.3	54.0	57.8	70.0	43.0
Unknown	1	86	8.3	8.2	3.4	3.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	16.3
Moderate	0	0	0.0	0.0	0.0	0.0	18.0
Middle	0	0	0.0	0.0	0.0	0.0	22.7
Upper	0	0	0.0	0.0	0.0	0.0	43.0
Unknown	2	460	100.0	100.0	100.0	100.0	0.0
Source: 2017 FFIEC Census Data 2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with gross annual revenues of \$1MM or less was below the percentage of small businesses in the AA. However, when reviewing the aggregate lending data of CRA reporters, aggregate lenders originated 48.2 percent of loans by number and 43.4 percent by dollar to small businesses. The bank's lending to businesses with gross annual revenues over \$1MM was above the performance of these lenders reporting CRA data.

Further, 86.3 percent of the bank's small business loans were originated in amounts of \$250,000 or less, indicating the bank's willingness to meet the credit needs of small businesses.

**TABLE 21
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	13	2,152	59.1	76.3	88.8
Over \$1 Million	4	219	18.2	7.8	8.8
Not Known	5	450	22.7	16.0	2.4
Total	22	2,821	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	16	601	72.7	21.3	
\$100,001 – \$250,000	3	440	13.6	15.6	
\$250,001 – \$1 Million	3	7,780	13.6	63.1	
Total	22	2,821	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	8	332	61.5	15.4	
\$100,001 – \$250,000	3	440	23.1	20.4	
\$250,001 – \$1 Million	2	1,380	15.4	64.1	
Total	13	2,152	100.0	100.0	

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AA 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 AA. The bank's CD performance demonstrates excellent responsiveness.

**TABLE 21
COMMUNITY DEVELOPMENT ACTIVITIES**

Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	2	1,088	0	0	0	0	0	0	1
Community Services	10	556	7	1,120	2	1	9	1,127	4
Economic Development	15	23,789	0	0	0	0	0	0	4
Revitalization and Stabilization	2	3,574	11	1,875	0	0	11	1,875	0
Neighborhood Stabilization Plan	0	0	0	0	0	0	0	0	0
Totals	29	29,006	18	2,995	2	1	20	2,996	9

As detailed in Table 21, approximately 19.7 percent of the bank's CD activities occurred in the Central Nebraska AA. A few examples of CD activities focused in this AA include:

- The bank originated three loans totaling \$634,384 which provided permanent financing for Low Income Housing Tax Credit projects within the AA.
- The bank originated a loan in the amount of \$602,045 to a center that provides shelter for the homeless.
- The bank purchased 10 bonds totaling \$1.6MM which were used to support infrastructure and education projects within LMI or underserved middle-income census tracts within the AA.

OMAHA METROPOLITAN ASSESSMENT AREA
(Limited Scope Review)

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

The bank delineates Douglas and Sarpy Counties in their entirety, two of the eight counties of the Omaha-Council Bluffs Nebraska-Iowa MSA, as its AA. The bank's presence in the area includes two full-service branches, one in Omaha and one in La Vista, and one limited-service branch in La Vista. The AA is comprised of 199 census tracts, including 28 low-, 43 moderate-, 72 middle-, and 56 upper-income census tracts. Based on 2015 ACS data, the total population of the AA was 706,847, which is an increase of 4.6 percent since the 2010 Census.

The diverse Omaha economy consists of several main industries including banking, insurance, telecommunications, and transportation. Omaha is headquarters for the multinational conglomerate Berkshire Hathaway, as well as the United States' largest railroad operator, Union Pacific Corporation.

According to the June 30, 2019 FDIC Deposit Market Share Report, the bank's total market share in this area was 0.6 percent, ranking 18th of 39 FDIC-insured financial institutions operating from 225 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OMAHA METROPOLITAN AA

The institution's lending performance in the AA is consistent with the institution's lending performance overall. Under the lending test, the dispersion of loans, as well as the distribution of lending by income level of borrower and revenue size of businesses, were consistent with the full-scope AAs for all loan products. However, the distribution of lending by income level of geography was below performance in the full-scope AAs.

Additionally considered when evaluating performance was the bank's limited presence in this AA and focus on commercial lending, which resulted in fewer home mortgage loan originations in 2016 and 2017 than in the full-scope AAs. In addition, the sample of 2018 loans only consisted of 16 small business loans, which does not provide for a meaningful analysis. The conclusions for this AA were based on a limited review. Lending and demographic tables for this AA are located in Appendix B.

The institution's CD performance in the area is consistent with the institution's CD performance for the institution. The bank had 25 qualified CD loans totaling \$39.6MM, 4 donations totaling \$8,500, 3 investments totaling \$2.9MM, and 9 community services in this AA.

Although this AA was subject to a limited-scope review, the bank received full credit for all qualifying CD activities in the overall conclusions section of this performance evaluation.

LINCOLN METROPOLITAN ASSESSMENT AREA
(Limited Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LINCOLN METROPOLITAN AA

The bank delineates Lancaster County in its entirety, one of two counties in the Lincoln, Nebraska MSA as its AA. The bank operates one full-service branch and one cash-dispensing ATM in Lincoln. This AA is new since the previous CRA evaluation. The branch is located in an upper-income census tract. The AA is comprised of 74 census tracts: 5 low-, 21 moderate-, 21 middle-, 22 upper- and 5 unknown-income census tracts. In addition to Lincoln being the capitol of Nebraska, the University of Nebraska-Lincoln is located within the AA. Based on 2015 ACS data, the total population of the AA was 298,080, reflecting a 4.4 percent increase from the 2010 Census.

A majority of the jobs in the Lincoln AA come from government, education, health services, retail and wholesale trade, and professional services. Lincoln's largest employers include the State of Nebraska, the University of Nebraska-Lincoln, and the City of Lincoln. Additionally, Lancaster County's banking industry is highly saturated with two of the top three banks in the market being large national banks. Despite a weakened agricultural industry, overall conditions in the city of Lincoln remain vibrant, and the area's residential real estate market is particularly strong.

According to the June 30, 2019 FDIC Deposit Market Share Report, the bank's total market share in this area was 0.1 percent, ranking 24th of 27 FDIC-insured financial institutions operating from 128 offices in the AA.

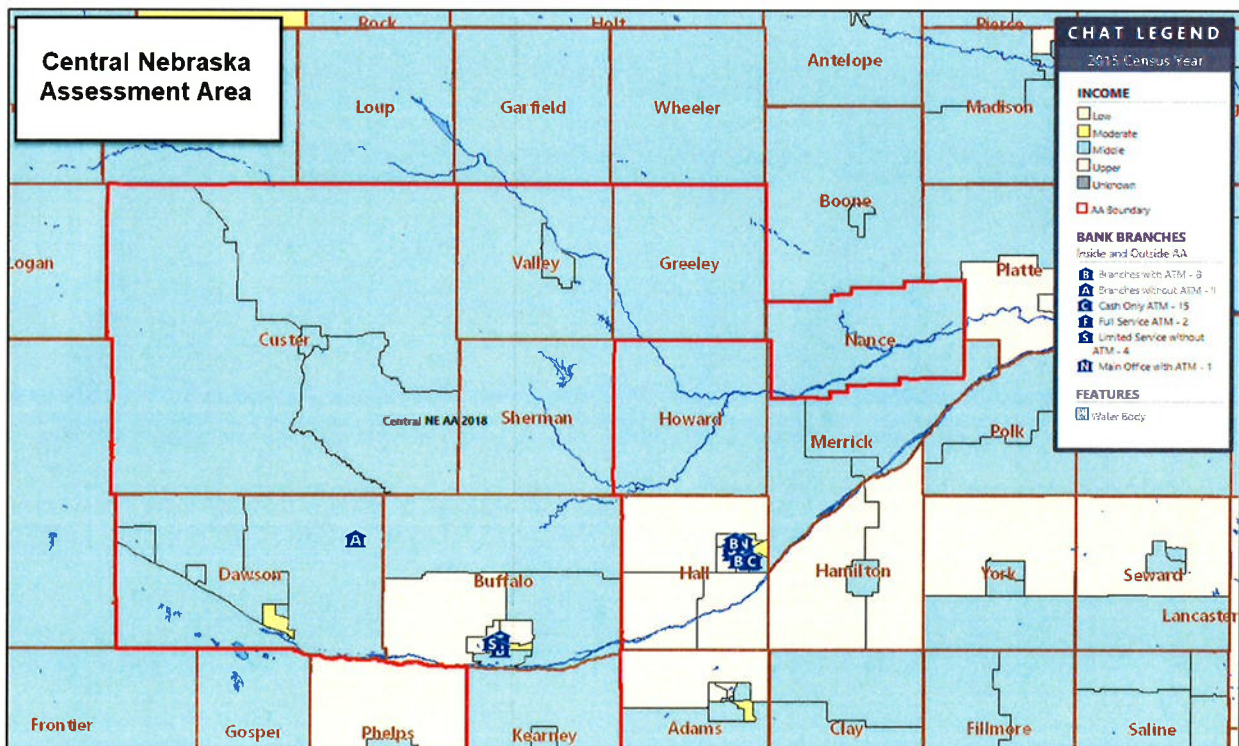
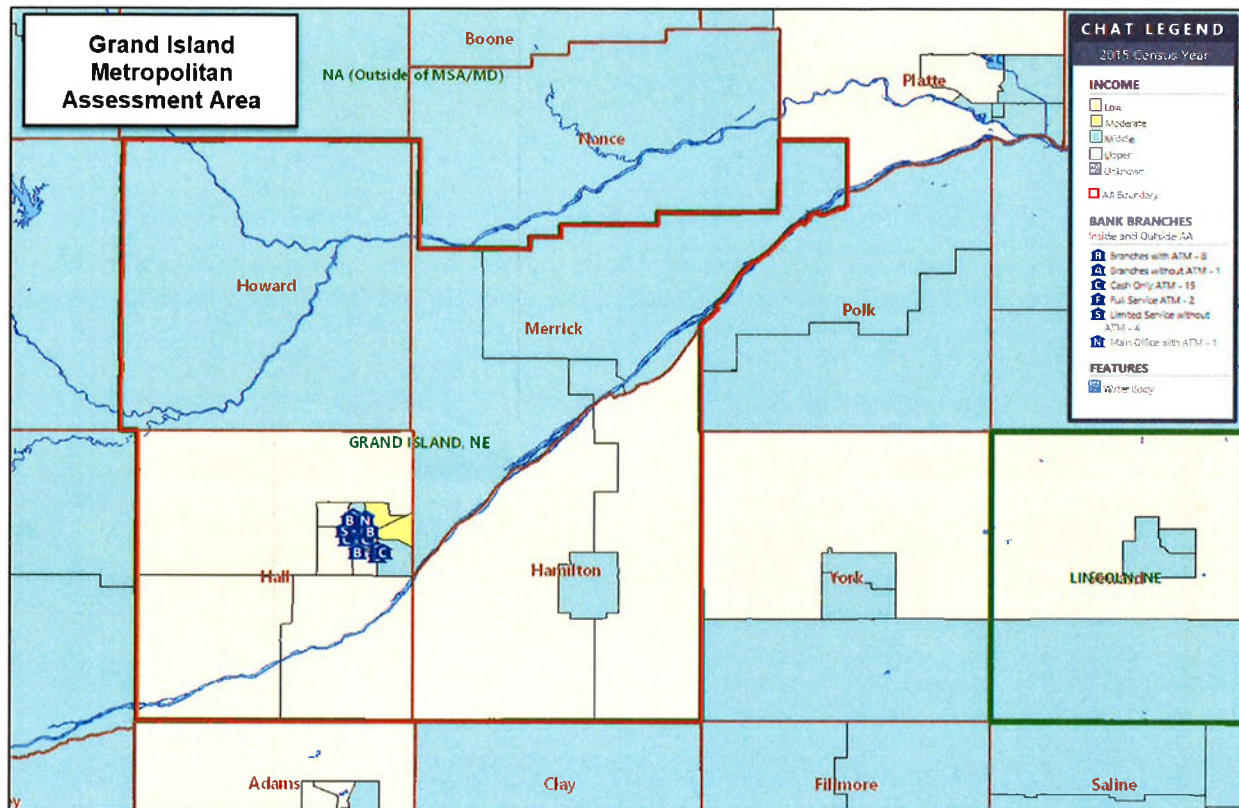
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LINCOLN METROPOLITAN AA

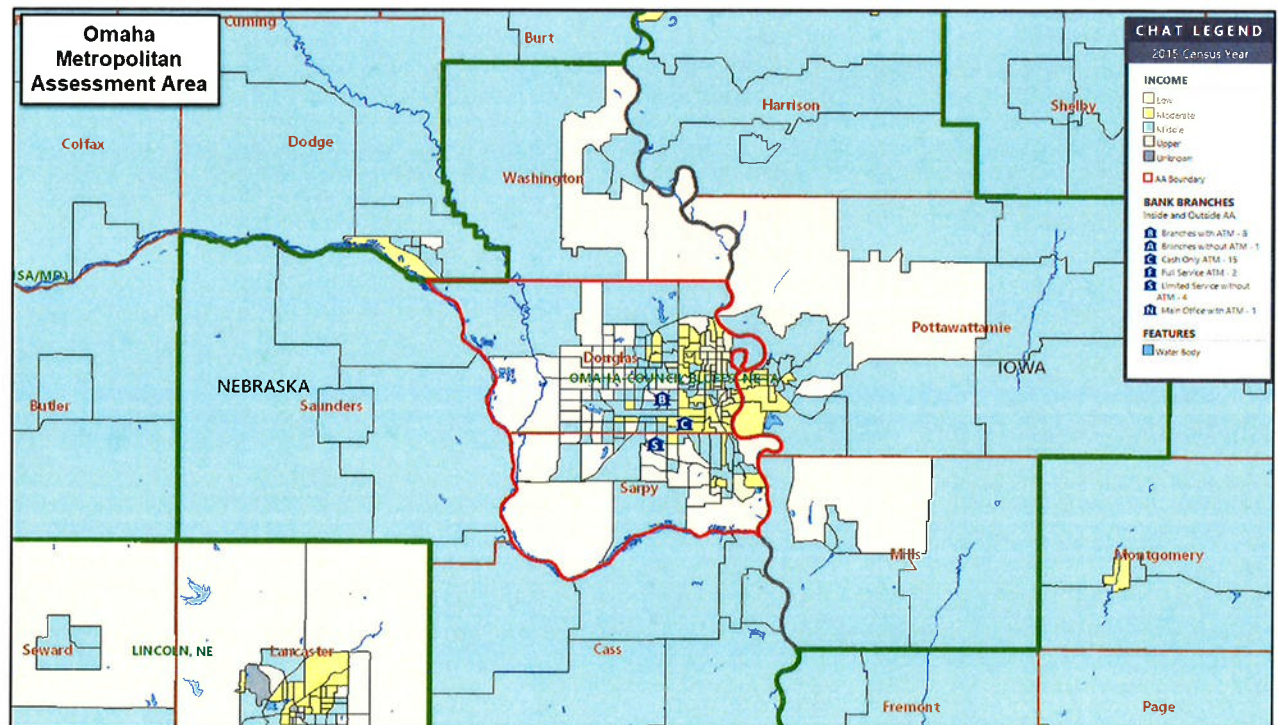
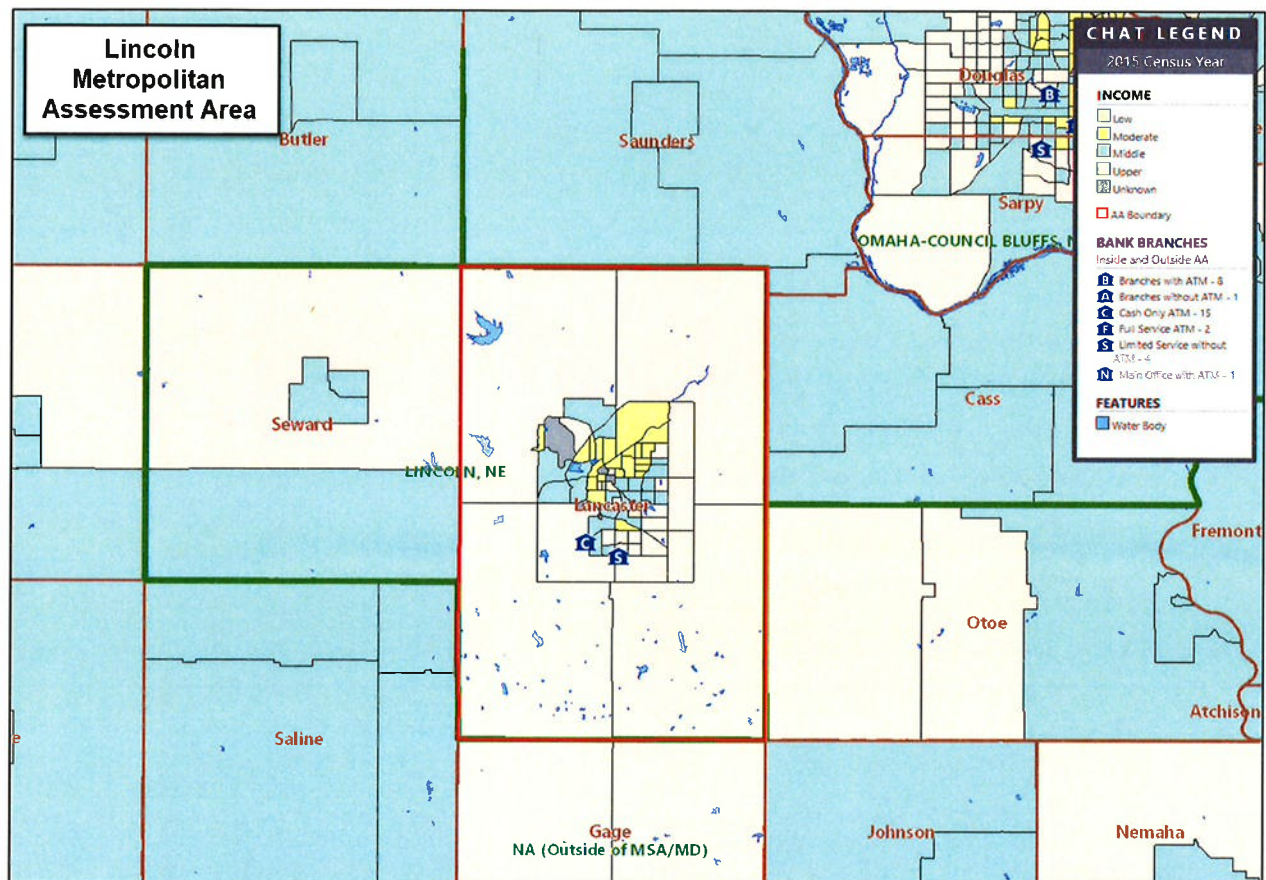
The institution's lending performance in the area is consistent with the institution's lending performance overall. Under the lending test, the dispersion of loans, as well as the distribution of lending by income level of borrower and revenue size of business, were consistent with the full scope AA for all loan products. However, the distribution of lending by income level of geography was below the performance in the full-scope AAs. The bank's recent arrival to this area in 2018 resulted in only two home mortgage loans being originated in 2016 and seven home mortgage loans in 2017. In addition, the sample of 2018 loans only consisted of four small business loans. This low volume did not provide for a meaningful analysis. The conclusions for this AA were based on a limited review. Lending and demographic tables for this AA are located in Appendix B.

The institution's CD performance in the AA is below the institution's CD performance for the institution; however, it does not change the rating for the institution and is reflective of the short amount of time the bank has been in this market. The bank's CD activities consisted of five CD loans totaling approximately \$7.0MM, and three CD services in this AA. Although this AA was

subject to a limited-scope review, the bank received full credit for all qualifying CD activities in the overall conclusions section of this performance evaluation.

APPENDIX A – MAP OF THE ASSESSMENT AREAS





APPENDIX B – DEMOGRAPHIC INFORMATION AND LENDING ANALYSIS TABLES

**TABLE B-1
2018 GRAND ISLAND 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	3,998	18.6
Moderate	4	18.2	5,148	24.0	996	19.3	3,861	18.0
Middle	10	45.5	9,349	43.6	922	9.9	5,118	23.9
Upper	8	36.4	6,956	32.4	248	3.6	8,476	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	21,453	100.0	2,166	10.1	21,453	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	7,980	4,074	19.1	51.1	3,410	42.7	496	6.2
Middle	16,041	9,788	46.0	61.0	4,741	29.6	1,512	9.4
Upper	10,707	7,417	34.9	69.3	2,537	23.7	753	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,728	21,279	100.0	61.3	10,688	30.8	2,761	8.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	797	19.4	717	19.6	73	18.9	7	10.1
Middle	1,967	47.8	1,758	48.1	172	44.6	37	53.6
Upper	1,348	32.8	1,182	32.3	141	36.5	25	36.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,112	100.0	3,657	100.0	386	100.0	69	100.0
Percentage of Total Businesses:				88.9		9.4		1.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	15	2.0	14	1.9	1	5.9	0	0.0
Middle	338	45.2	332	45.5	6	35.3	0	0.0
Upper	395	52.8	384	52.6	10	58.8	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	748	100.0	730	100.0	17	100.0	1	100.0
Percentage of Total Farms:				97.6		2.3		0.1

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-2
2017 GRAND ISLAND 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	3,776	19.0
Moderate	4	20.0	5,148	25.9	996	19.3	3,557	17.9
Middle	9	45.0	8,377	42.1	893	10.7	4,678	23.5
Upper	7	35.0	6,351	32.0	234	3.7	7,865	39.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	19,876	100.0	2,123	10.7	19,876	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	7,980	4,074	20.8	51.1	3,410	42.7	496	6.2
Middle	14,431	8,767	44.7	60.8	4,242	29.4	1,422	9.9
Upper	9,809	6,770	34.5	69.0	2,406	24.5	633	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,220	19,611	100.0	60.9	10,058	31.2	2,551	7.9
	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	671	19.9	596	20.1	69	19.3	6	10.9
Middle	1,584	46.9	1,405	47.4	148	41.5	31	56.4
Upper	1,121	33.2	963	32.5	140	39.2	18	32.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,376	100.0	2,964	100.0	357	100.0	55	100.0
Percentage of Total Businesses:				87.8		10.6		1.6
	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	13	2.0	12	1.8	1	8.3	0	0.0
Middle	346	52.3	343	52.8	3	25.0	0	0.0
Upper	303	45.8	295	45.4	8	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	662	100.0	650	100.0	12	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-3
2016 GRAND ISLAND 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	3,551	17.8
Moderate	1	5.0	1,312	6.6	212	16.2	3,638	18.2
Middle	16	80.0	15,250	76.2	1,193	7.8	4,912	24.6
Upper	3	15.0	3,441	17.2	170	4.9	7,902	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	20,003	100.0	1,575	7.9	20,003	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,161	757	3.8	35.0	1,311	60.7	93	4.3
Middle	24,285	15,874	78.8	65.4	6,470	26.6	1,941	8.0
Upper	4,936	3,518	17.5	71.3	1,122	22.7	296	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	31,382	20,149	100.0	64.2	8,903	28.4	2,330	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	208	5.5	182	5.4	26	7.3	0	0.0
Middle	2,858	76.0	2,570	76.7	239	67.1	49	89.1
Upper	696	18.5	599	17.9	91	25.6	6	10.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,762	100.0	3,351	100.0	356	100.0	55	100.0
Percentage of Total Businesses:			89.1		9.5		1.5	
	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	5	0.7	5	0.7	0	0.0	0	0.0
Middle	701	94.7	695	95.2	6	60.0	0	0.0
Upper	34	4.6	30	4.1	4	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	740	100.0	730	100.0	10	100.0	0	0.0
Percentage of Total Farms:			98.6		1.4		0.0	

Source: 2016 FFIEC Census Data
2016 Dun & Bradstreet Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-4
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
GRAND ISLAND METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	7	1,004	4.8	5.6	4.7	4.1	3.8
Middle	108	11,681	73.5	64.8	72.4	67.6	78.8
Upper	32	5,338	21.8	29.6	22.9	28.3	17.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	332	5.0	5.4	5.0	3.9	3.8
Middle	42	3,696	70.0	59.9	71.2	64.6	78.8
Upper	15	2,146	25.0	34.8	23.8	31.5	17.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	672	5.9	6.3	4.0	3.4	3.8
Middle	50	7,075	73.5	66.1	72.5	68.8	78.8
Upper	14	2,958	20.6	27.6	23.5	27.9	17.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	2.7	1.4	3.8
Middle	14	630	87.5	77.4	80.1	77.7	78.8
Upper	2	184	12.5	22.6	17.2	21.0	17.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	38.1	15.8	12.5
Middle	2	280	66.7	84.8	57.1	83.8	63.6
Upper	1	50	33.3	15.2	4.8	0.4	23.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data
2006- 2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-5
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
GRAND ISLAND METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	14	1,758	9.5	9.8	5.1	2.9	17.8
Moderate	15	839	10.2	4.7	16.2	10.9	18.2
Middle	21	1,495	14.3	8.3	18.8	16.4	24.6
Upper	61	8,812	41.5	48.9	36.6	43.6	39.5
Unknown	36	5,119	24.5	28.4	23.3	26.2	0.0
Home Purchase Loans							
Low	3	106	5.0	1.7	4.7	2.8	17.8
Moderate	7	580	11.7	9.4	17.5	13.6	18.2
Middle	10	866	16.7	14.0	19.1	18.8	24.6
Upper	24	3,085	40.0	50.0	31.9	40.7	39.5
Unknown	16	1,537	26.7	24.9	26.8	24.0	0.0
Home Refinance Loans							
Low	10	1,637	14.7	15.3	5.9	3.5	17.8
Moderate	6	230	8.8	2.1	14.2	7.9	18.2
Middle	8	489	11.8	4.6	18.8	15.1	24.6
Upper	28	5,135	41.2	48.0	39.6	49.8	39.5
Unknown	16	3,214	23.5	30.0	21.4	23.6	0.0
Home Improvement Loans							
Low	1	15	6.3	1.8	5.0	2.1	17.8
Moderate	2	29	12.5	3.6	17.6	14.0	18.2
Middle	3	140	18.8	17.2	18.6	14.6	24.6
Upper	9	592	56.3	72.7	54.8	65.7	39.5
Unknown	1	38	6.3	4.7	4.1	3.6	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	17.8
Moderate	0	0	0.0	0.0	0.0	0.0	18.2
Middle	0	0	0.0	0.0	0.0	0.0	24.6
Upper	0	0	0.0	0.0	0.0	0.0	39.5
Unknown	3	330	100.0	100.0	100.0	100.0	0.0

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-6
2018 CENTRAL NEBRASKA AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,639	17.5
Moderate	3	10.3	2,513	9.5	543	21.6	4,940	18.6
Middle	22	75.9	18,882	71.2	1,514	8.0	6,188	23.3
Upper	4	13.8	5,141	19.4	167	3.2	10,769	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	26,536	100.0	2,224	8.4	26,536	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	4,634	2,131	7.8	46.0	2,111	45.6	392	8.5
Middle	33,091	19,936	73.1	60.2	8,739	26.4	4,416	13.3
Upper	7,762	5,221	19.1	67.3	2,298	29.6	243	3.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,487	27,288	100.0	60.0	13,148	28.9	5,051	11.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	314	5.9	263	5.6	47	10.0	4	3.1
Middle	4,102	77.0	3,641	76.9	351	75.0	110	85.3
Upper	914	17.1	829	17.5	70	15.0	15	11.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,330	100.0	4,733	100.0	468	100.0	129	100.0
Percentage of Total Businesses:				88.8		8.8		2.4
	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	17	1.3	15	1.2	2	6.1	0	0.0
Middle	1,182	91.0	1,151	91.1	29	87.9	2	100.0
Upper	100	7.7	98	7.8	2	6.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,299	100.0	1,264	100.0	33	100.0	2	100.0
Percentage of Total Farms:				97.3		2.5		0.2

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-7
2017 CENTRAL NEBRASKA AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,434	16.3
Moderate	2	8.7	1,230	5.8	269	21.9	3,807	18.0
Middle	17	73.9	14,754	69.8	1,104	7.5	4,799	22.7
Upper	4	17.4	5,141	24.3	167	3.2	9,085	43.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	21,125	100.0	1,540	7.3	21,125	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,800	1,049	4.7	37.5	1,495	53.4	256	9.1
Middle	25,913	15,840	71.6	61.1	6,791	26.2	3,282	12.7
Upper	7,762	5,221	23.6	67.3	2,298	29.6	243	3.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,475	22,110	100.0	60.6	10,584	29.0	3,781	10.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	163	4.3	129	3.8	32	8.7	2	2.1
Middle	2,887	75.4	2,532	75.3	270	73.4	85	88.5
Upper	777	20.3	702	20.9	66	17.9	9	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,827	100.0	3,363	100.0	368	100.0	96	100.0
Percentage of Total Businesses:				87.9		9.6		2.5
	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	8	0.8	7	0.7	1	3.2	0	0.0
Middle	948	89.4	919	89.3	29	93.5	0	0.0
Upper	104	9.8	103	10.0	1	3.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,060	100.0	1,029	100.0	31	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		0.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-8
2016 CENTRAL NEBRASKA AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,466	16.7
Moderate	1	4.3	847	4.1	190	22.4	3,630	17.5
Middle	18	78.3	15,268	73.7	1,333	8.7	4,981	24.0
Upper	4	17.4	4,598	22.2	304	6.6	8,636	41.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	20,713	100.0	1,827	8.8	20,713	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	1,819	659	2.9	36.2	1,049	57.7	111	6.1
Middle	26,879	16,939	75.8	63.0	6,088	22.6	3,852	14.3
Upper	7,097	4,746	21.2	66.9	1,828	25.8	523	7.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	35,795	22,344	100.0	62.4	8,965	25.0	4,486	12.5
	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	87	2.1	75	2.0	11	3.0	1	1.0
Middle	3,273	77.4	2,894	76.9	292	79.6	87	88.8
Upper	870	20.6	796	21.1	64	17.4	10	10.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,230	100.0	3,765	100.0	367	100.0	98	100.0
Percentage of Total Businesses:				89.0		8.7		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	3	0.2	2	0.2	1	3.4	0	0.0
Middle	1,087	90.2	1,059	90.1	27	93.1	1	100.0
Upper	115	9.5	114	9.7	1	3.4	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,205	100.0	1,175	100.0	29	100.0	1	100.0
Percentage of Total Farms:				97.5		2.4		0.1

Source: 2016 FFIEC Census Data
2016 Dun & Bradstreet Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-9
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
CENTRAL NEBRASKA AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	8	3,106	10.3	23.4	3.9	4.1	2.9
Middle	40	5,699	51.3	42.9	62.7	53.2	75.8
Upper	30	4,465	38.5	33.6	33.4	42.8	21.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	2,697	10.8	37.0	3.4	5.2	2.9
Middle	19	2,293	51.4	31.4	65.2	54.5	75.8
Upper	14	2,306	37.8	31.6	31.4	40.3	21.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	288	9.1	5.3	4.4	3.0	2.9
Middle	18	3,140	54.5	57.4	58.8	58.8	75.8
Upper	12	2,042	36.4	37.3	36.8	38.1	21.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	121	12.5	24.0	3.4	5.0	2.9
Middle	3	266	37.5	52.8	66.2	50.9	75.8
Upper	4	117	50.0	23.2	30.4	44.1	21.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	40.0	1.4	14.5
Middle	0	0	0.0	0.0	20.0	2.1	48.0
Upper	0	0	0.0	0.0	40.0	96.5	37.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data
2006- 2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-10
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CENTRAL NEBRASKA AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	215	3.8	1.6	4.8	3.0	16.7
Moderate	14	1,739	17.9	13.1	16.7	10.8	17.5
Middle	13	1,579	16.7	11.9	22.6	18.2	24.0
Upper	34	4,451	43.6	33.5	39.5	46.1	41.7
Unknown	14	5,286	17.9	39.8	16.3	21.9	0.0
Home Purchase Loans							
Low	1	57	2.7	0.8	5.0	2.3	16.7
Moderate	12	1,620	32.4	22.2	18.7	13.8	17.5
Middle	5	701	13.5	9.6	21.0	20.7	24.0
Upper	13	1,893	35.1	25.9	35.8	47.7	41.7
Unknown	6	3,025	16.2	41.5	19.6	15.5	0.0
Home Refinance Loans							
Low	2	158	6.1	2.9	4.8	4.3	16.7
Moderate	1	29	3.0	0.5	14.1	8.5	17.5
Middle	6	703	18.2	12.9	22.9	16.8	24.0
Upper	16	2,319	48.5	42.4	44.3	49.9	41.7
Unknown	8	2,261	24.2	41.3	13.9	20.5	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.1	2.1	16.7
Moderate	1	90	12.5	17.9	17.6	12.8	17.5
Middle	2	175	25.0	34.7	31.8	29.4	24.0
Upper	5	239	62.5	47.4	41.9	53.7	41.7
Unknown	0	0	0.0	0.0	4.7	2.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	16.7
Moderate	0	0	0.0	0.0	0.0	0.0	17.5
Middle	0	0	0.0	0.0	0.0	0.0	24.0
Upper	0	0	0.0	0.0	0.0	0.0	41.7
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE B-11
2018 OMAHA METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	14.1	15,286	8.7	5,155	33.7	36,038	20.6
Moderate	43	21.6	34,055	19.5	4,954	14.5	30,687	17.5
Middle	72	36.2	65,046	37.2	4,210	6.5	36,199	20.7
Upper	56	28.1	60,599	34.6	1,362	2.2	72,062	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	199	100.0	174,986	100.0	15,681	9.0	174,986	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,584	9,848	5.7	31.2	16,889	53.5	4,847	15.3
Moderate	63,063	31,232	18.2	49.5	27,056	42.9	4,775	7.6
Middle	112,889	66,071	38.4	58.5	40,378	35.8	6,440	5.7
Upper	82,396	64,871	37.7	78.7	14,179	17.2	3,346	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	289,932	172,022	100.0	59.3	98,502	34.0	19,408	6.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,015	6.4	1,752	6.2	247	7.6	16	5.0
Moderate	5,023	15.9	4,493	16.0	498	15.4	32	10.0
Middle	14,041	44.3	12,144	43.2	1,732	53.5	165	51.7
Upper	10,608	33.5	9,741	34.6	761	23.5	106	33.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31,687	100.0	28,130	100.0	3,238	100.0	319	100.0
Percentage of Total Businesses:			88.8		10.2		1.0	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7	1.9	7	1.9	0	0.0	0	0.0
Moderate	29	7.7	29	7.9	0	0.0	0	0.0
Middle	143	37.8	137	37.2	5	62.5	1	50.0
Upper	199	52.6	195	53.0	3	37.5	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	378	100.0	368	100.0	8	100.0	2	100.0
Percentage of Total Farms:			97.4		2.1		0.5	

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-12
2017 OMAHA METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	14.1	15,286	8.7	5,155	33.7	36,038	20.6
Moderate	43	21.6	34,055	19.5	4,954	14.5	30,687	17.5
Middle	72	36.2	65,046	37.2	4,210	6.5	36,199	20.7
Upper	56	28.1	60,599	34.6	1,362	2.2	72,062	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	199	100.0	174,986	100.0	15,681	9.0	174,986	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,584	9,848	5.7	31.2	16,889	53.5	4,847	15.3
Moderate	63,063	31,232	18.2	49.5	27,056	42.9	4,775	7.6
Middle	112,889	66,071	38.4	58.5	40,378	35.8	6,440	5.7
Upper	82,396	64,871	37.7	78.7	14,179	17.2	3,346	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	289,932	172,022	100.0	59.3	98,502	34.0	19,408	6.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,716	6.7	1,447	6.5	257	8.1	12	5.2
Moderate	4,071	15.8	3,540	15.9	506	15.9	25	10.9
Middle	11,565	44.9	9,757	43.7	1,681	52.9	127	55.2
Upper	8,386	32.6	7,584	34.0	736	23.1	66	28.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25,738	100.0	22,328	100.0	3,180	100.0	230	100.0
Percentage of Total Businesses:				88.6		12.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	1.8	6	1.9	0	0.0	0	0.0
Moderate	26	7.9	26	8.0	0	0.0	0	0.0
Middle	134	40.5	129	39.8	5	71.4	0	0.0
Upper	165	49.8	163	50.3	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	331	100.0	324	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-13
2016 OMAHA METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	14.1	15,177	9.2	4,330	28.5	33,939	20.5
Moderate	40	20.1	28,996	17.5	4,137	14.3	27,857	16.8
Middle	71	35.7	62,602	37.8	3,863	6.2	36,640	22.1
Upper	59	29.6	59,021	35.6	1,098	1.9	67,360	40.6
Unknown	1	0.5	0	0.0	0	0.0	0	0.0
Total AA	199	100.0	165,796	100.0	13,428	8.1	165,796	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	31,211	11,433	6.8	36.6	14,846	47.6	4,932	15.8
Moderate	59,348	26,946	16.0	45.4	26,036	43.9	6,366	10.7
Middle	104,195	66,151	39.2	63.5	32,042	30.8	6,002	5.8
Upper	80,332	64,083	38.0	79.8	13,238	16.5	3,011	3.7
Unknown	257	0	0.0	0.0	147	57.2	110	42.8
Total AA	275,343	168,613	100.0	61.2	86,309	31.3	20,421	7.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,049	7.1	1,711	6.7	320	10.0	18	7.4
Moderate	4,836	16.7	4,208	16.5	580	18.2	48	19.8
Middle	11,639	40.2	10,077	39.5	1,470	46.1	92	37.9
Upper	10,298	35.6	9,430	37.0	784	24.6	84	34.6
Unknown	113	0.4	74	0.3	38	1.2	1	0.4
Total AA	28,935	100.0	25,500	100.0	3,192	100.0	243	100.0
Percentage of Total Businesses:				88.1		11.0		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	9	2.3	9	2.4	0	0.0	0	0.0
Moderate	28	7.3	27	7.2	1	14.3	0	0.0
Middle	191	49.7	187	49.6	4	57.1	0	0.0
Upper	155	40.4	154	40.8	1	14.3	0	0.0
Unknown	1	0.3	0	0.0	1	14.3	0	0.0
Total AA	384	100.0	377	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0

Source: 2016 FFIEC Census Data
2016 Dun & Bradstreet Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE B-14
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
OMAHA METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	120	4.3	1.0	4.0	2.7	5.7
Moderate	12	1,160	17.4	9.6	15.9	10.8	18.2
Middle	17	2,827	24.6	23.5	36.5	34.2	38.4
Upper	37	7,948	53.6	65.9	43.6	52.3	37.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	2	49	5.9	0.8	3.8	1.9	5.7
Moderate	9	1,030	26.5	17.0	15.8	9.7	18.2
Middle	10	1,845	29.4	30.5	36.4	33.2	38.4
Upper	13	3,126	38.2	51.7	44.1	55.2	37.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	1	71	3.3	1.3	3.7	2.1	5.7
Moderate	1	50	3.3	0.9	15.4	9.0	18.2
Middle	6	814	20.0	15.3	36.5	32.3	38.4
Upper	22	4,393	73.3	82.5	44.4	56.7	37.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.2	3.1	5.7
Moderate	2	80	40.0	11.8	17.9	11.5	18.2
Middle	1	168	20.0	24.8	38.0	37.1	38.4
Upper	2	429	40.0	63.4	38.9	48.3	37.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	26.7	11.3	12.4
Moderate	0	0	0.0	0.0	40.5	26.2	22.1
Middle	0	0	0.0	0.0	26.7	47.5	48.5
Upper	0	0	0.0	0.0	6.1	14.9	17.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2017 FFIEC Census Data
2011- 2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-15
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OMAHA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	155	2.9	1.3	7.0	3.5	20.6
Moderate	4	482	5.8	4.0	17.7	11.9	17.5
Middle	4	661	5.8	5.5	20.6	17.3	20.7
Upper	45	9,117	65.2	75.6	35.5	43.2	41.2
Unknown	14	1,640	20.3	13.6	19.1	24.1	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	7.0	3.9	20.6
Moderate	3	341	8.8	5.6	18.5	13.8	17.5
Middle	3	493	8.8	8.1	20.6	19.4	20.7
Upper	22	4,325	64.7	71.5	34.2	46.0	41.2
Unknown	6	891	17.6	14.7	19.6	16.9	0.0
Home Refinance Loans							
Low	2	155	6.7	2.9	6.7	3.6	20.6
Moderate	1	141	3.3	2.6	15.6	10.6	17.5
Middle	0	0	0.0	0.0	19.6	16.6	20.7
Upper	20	4,351	66.7	81.7	37.6	48.1	41.2
Unknown	7	681	23.3	12.8	20.5	21.1	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	8.7	3.3	20.6
Moderate	0	0	0.0	0.0	19.2	9.2	17.5
Middle	1	168	20.0	24.8	25.7	17.2	20.7
Upper	3	441	60.0	65.1	42.4	51.2	41.2
Unknown	1	68	20.0	10.0	4.1	19.2	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.6
Moderate	0	0	0.0	0.0	0.0	0.0	17.5
Middle	0	0	0.0	0.0	0.0	0.0	20.7
Upper	0	0	0.0	0.0	0.0	0.0	41.2
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-16
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
OMAHA METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	168	4.1	1.7	3.4	2.9	6.8
Moderate	6	2,553	12.2	26.0	11.2	8.3	16.0
Middle	16	2,237	32.7	22.7	38.1	32.6	39.2
Upper	25	4,879	51.0	49.6	47.3	56.2	38.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	2	168	6.5	3.3	3.5	2.0	6.8
Moderate	1	114	3.2	2.3	12.0	7.5	16.0
Middle	10	1,578	32.3	31.2	39.9	35.8	39.2
Upper	18	3,198	58.1	63.2	44.6	54.8	38.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.6	1.4	6.8
Moderate	4	399	30.8	19.1	9.3	6.0	16.0
Middle	4	377	30.8	18.1	35.8	30.8	39.2
Upper	5	1,312	38.5	62.8	52.2	61.8	38.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.8	1.5	6.8
Moderate	0	0	0.0	0.0	13.3	7.6	16.0
Middle	2	282	50.0	43.3	37.7	30.9	39.2
Upper	2	369	50.0	56.7	44.3	60.0	38.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	31.6	26.3	13.2
Moderate	1	2,040	100.0	100.0	51.1	35.7	29.1
Middle	0	0	0.0	0.0	12.0	10.6	39.7
Upper	0	0	0.0	0.0	5.3	27.4	17.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data
2006- 2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-17
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OMAHA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	273	4.1	2.8	6.4	3.2	20.5
Moderate	1	90	2.0	0.9	15.9	10.7	16.8
Middle	5	497	10.2	5.1	20.4	17.2	22.1
Upper	30	5,610	61.2	57.0	38.4	47.1	40.6
Unknown	11	3,367	22.4	34.2	18.9	21.8	0.0
Home Purchase Loans							
Low	2	273	6.5	5.4	7.4	4.1	20.5
Moderate	1	90	3.2	1.8	19.2	14.2	16.8
Middle	3	288	9.7	5.7	21.5	20.2	22.1
Upper	18	3,300	58.1	65.2	34.6	46.8	40.6
Unknown	7	1,107	22.6	21.9	17.2	14.6	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	4.6	2.2	20.5
Moderate	0	0	0.0	0.0	11.2	7.0	16.8
Middle	2	209	15.4	10.0	18.8	14.9	22.1
Upper	9	1,729	69.2	82.8	42.5	52.5	40.6
Unknown	2	150	15.4	7.2	23.0	23.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	8.3	3.0	20.5
Moderate	0	0	0.0	0.0	16.3	8.1	16.8
Middle	0	0	0.0	0.0	21.9	15.6	22.1
Upper	3	581	75.0	89.2	49.6	66.8	40.6
Unknown	1	70	25.0	10.8	3.9	6.4	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.5
Moderate	0	0	0.0	0.0	0.0	0.0	16.8
Middle	0	0	0.0	0.0	0.0	0.0	22.1
Upper	0	0	0.0	0.0	0.0	0.0	40.6
Unknown	1	2,040	100.0	100.0	100.0	100.0	0.0

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-18
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY
OMAHA METROPOLITAN AA**

Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	%	
Low	1	50	6.3	2.2	6.4
Moderate	2	110	12.5	4.9	15.9
Middle	7	1,165	43.8	51.9	44.3
Upper	6	921	37.5	41.0	33.5
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-19
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES
OMAHA METROPOLITAN AA**

	Bank Loans				Total Businesses
	#	\$(000)	#%	%	%
By Revenue					
\$1 Million or Less	6	678	37.5	30.2	88.8
Over \$1 Million	5	1,175	31.3	52.3	10.2
Not Known	5	392	31.3	17.5	1.0
Total	16	2,246	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	8	359	50.0	16.0	
\$100,001 – \$250,000	5	737	31.3	32.8	
\$250,001 – \$1 Million	3	1,150	18.8	51.2	
Total	16	2,246	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	4	213	66.7	31.4	
\$100,001 – \$250,000	1	115	16.7	17.0	
\$250,001 – \$1 Million	1	350	16.7	51.6	
Total	6	678	100.0	100.0	

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-20
2018 LINCOLN METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.8	2,930	4.2	900	30.7	15,027	21.3
Moderate	21	28.4	17,011	24.1	3,283	19.3	12,043	17.1
Middle	21	28.4	24,396	34.6	1,714	7.0	14,937	21.2
Upper	22	29.7	25,882	36.7	533	2.1	28,542	40.5
Unknown	5	6.8	330	0.5	161	48.8	0	0.0
Total AA	74	100.0	70,549	100.0	6,591	9.3	70,549	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,081	1,128	1.6	12.4	7,161	78.9	792	8.7
Moderate	34,905	13,619	19.5	39.0	18,937	54.3	2,349	6.7
Middle	42,098	26,890	38.5	63.9	13,751	32.7	1,457	3.5
Upper	36,734	28,104	40.2	76.5	7,188	19.6	1,442	3.9
Unknown	955	111	0.2	11.6	778	81.5	66	6.9
Total AA	123,773	69,852	100.0	56.4	47,815	38.6	6,106	4.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	498	3.7	427	3.5	54	4.4	17	9.8
Moderate	3,854	28.5	3,330	27.5	455	37.0	69	39.7
Middle	4,155	30.7	3,772	31.1	359	29.2	24	13.8
Upper	4,816	35.6	4,432	36.6	327	26.6	57	32.8
Unknown	205	1.5	164	1.4	34	2.8	7	4.0
Total AA	13,528	100.0	12,125	100.0	1,229	100.0	174	100.0
Percentage of Total Businesses:				89.6		9.1		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	1.8	6	1.8	0	0.0	0	0.0
Moderate	26	7.7	24	7.3	1	14.3	1	100.0
Middle	55	16.2	53	16.0	2	28.6	0	0.0
Upper	251	74.0	247	74.6	4	57.1	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	339	100.0	331	100.0	7	100.0	1	100.0
Percentage of Total Farms:				97.6		2.1		0.3

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-21
2017 LINCOLN METROPOLITAN AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.8	2,930	4.2	900	30.7	15,027	21.3
Moderate	21	28.4	17,011	24.1	3,283	19.3	12,043	17.1
Middle	21	28.4	24,396	34.6	1,714	7.0	14,937	21.2
Upper	22	29.7	25,882	36.7	533	2.1	28,542	40.5
Unknown	5	6.8	330	0.5	161	48.8	0	0.0
Total AA	74	100.0	70,549	100.0	6,591	9.3	70,549	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	9,081	1,128	1.6	12.4	7,161	78.9	792	8.7
Moderate	34,905	13,619	19.5	39.0	18,937	54.3	2,349	6.7
Middle	42,098	26,890	38.5	63.9	13,751	32.7	1,457	3.5
Upper	36,734	28,104	40.2	76.5	7,188	19.6	1,442	3.9
Unknown	955	111	0.2	11.6	778	81.5	66	6.9
Total AA	123,773	69,852	100.0	56.4	47,815	38.6	6,106	4.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	441	3.8	376	3.7	50	4.1	15	10.9
Moderate	3,360	29.0	2,823	27.6	464	38.1	73	53.3
Middle	3,530	30.5	3,160	30.9	360	29.6	10	7.3
Upper	4,061	35.1	3,723	36.5	304	25.0	34	24.8
Unknown	175	1.5	130	1.3	40	3.3	5	3.6
Total AA	11,567	100.0	10,212	100.0	1,218	100.0	137	100.0
Percentage of Total Businesses:				88.3		10.5		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.1	6	2.1	0	0.0	0	0.0
Moderate	22	7.6	22	7.8	0	0.0	0	0.0
Middle	45	15.6	43	15.2	2	33.3	0	0.0
Upper	215	74.7	211	74.8	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	288	100.0	282	100.0	6	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0

Source: 2017 FFIEC Census Data
2017 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE B-22
2016 LINCOLN METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	10	13.5	5,679	8.2	1,681	29.6	13,457	19.4
Moderate	15	20.3	11,663	16.8	1,673	14.3	12,616	18.2
Middle	23	31.1	26,400	38.1	1,479	5.6	16,165	23.3
Upper	23	31.1	25,629	36.9	523	2.0	27,135	39.1
Unknown	3	4.1	2	0.0	0	0.0	0	0.0
Total AA	74	100.0	69,373	100.0	5,356	7.7	69,373	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	14,512	3,444	5.0	23.7	9,514	65.6	1,554	10.7
Moderate	24,634	9,751	14.0	39.6	12,707	51.6	2,176	8.8
Middle	44,792	28,205	40.6	63.0	14,474	32.3	2,113	4.7
Upper	35,256	28,098	40.4	79.7	5,738	16.3	1,420	4.0
Unknown	2	2	0.0	100.0	0	0.0	0	0.0
Total AA	119,196	69,500	100.0	58.3	42,433	35.6	7,263	6.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	959	7.3	831	7.1	110	9.0	18	12.2
Moderate	2,921	22.4	2,456	21.0	395	32.4	70	47.6
Middle	4,231	32.4	3,839	32.8	374	30.7	18	12.2
Upper	4,907	37.6	4,544	38.9	325	26.6	38	25.9
Unknown	39	0.3	20	0.2	16	1.3	3	2.0
Total AA	13,057	100.0	11,690	100.0	1,220	100.0	147	100.0
Percentage of Total Businesses:				89.5		9.3		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	7	1.9	7	1.9	0	0.0	0	0.0
Moderate	17	4.6	17	4.6	0	0.0	0	0.0
Middle	59	15.9	57	15.6	2	33.3	0	0.0
Upper	289	77.7	285	77.9	4	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	372	100.0	366	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0

Source: 2016 FFIEC Census Data
2016 Dun & Bradstreet Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE B-23
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
LINCOLN METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	2.2	2.0	1.6
Moderate	3	265	42.9	26.0	19.6	13.8	19.5
Middle	2	203	28.6	19.9	37.6	31.8	38.5
Upper	2	550	28.6	54.0	40.3	52.2	40.2
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	1.8	1.5	1.6
Moderate	2	200	33.3	21.0	20.9	14.2	19.5
Middle	2	203	33.3	21.3	38.0	33.0	38.5
Upper	2	550	33.3	57.7	39.1	51.2	40.2
Unknown	0	0	0.0	0.0	0.1	0.1	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.2	1.6	1.6
Moderate	1	65	100.0	100.0	16.8	11.2	19.5
Middle	0	0	0.0	0.0	37.6	31.6	38.5
Upper	0	0	0.0	0.0	43.1	55.2	40.2
Unknown	0	0	0.0	0.0	0.3	0.4	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	1.3	1.1	1.6
Moderate	0	0	0.0	0.0	18.3	12.0	19.5
Middle	0	0	0.0	0.0	36.8	31.9	38.5
Upper	0	0	0.0	0.0	43.3	54.7	40.2
Unknown	0	0	0.0	0.0	0.3	0.3	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	47.7	9.2	20.0
Moderate	0	0	0.0	0.0	27.9	21.6	36.3
Middle	0	0	0.0	0.0	14.0	20.2	25.2
Upper	0	0	0.0	0.0	8.1	48.8	16.7
Unknown	0	0	0.0	0.0	2.3	0.2	1.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2017 FFIEC Census Data
2011- 2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-24
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
LINCOLN METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	6.6	3.6	21.3
Moderate	1	73	14.3	7.2	17.5	12.1	17.1
Middle	2	200	28.6	19.6	20.7	18.0	21.2
Upper	4	745	57.1	73.2	30.7	37.3	40.5
Unknown	0	0	0.0	0.0	24.5	28.9	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	6.4	3.7	21.3
Moderate	1	73	16.7	7.7	18.4	13.7	17.1
Middle	2	200	33.3	21.0	19.8	19.0	21.2
Upper	3	680	50.0	71.4	28.8	38.6	40.5
Unknown	0	0	0.0	0.0	26.6	25.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	7.3	4.2	21.3
Moderate	0	0	0.0	0.0	16.1	11.5	17.1
Middle	0	0	0.0	0.0	21.9	19.2	21.2
Upper	1	65	100.0	100.0	32.5	41.6	40.5
Unknown	0	0	0.0	0.0	22.2	23.5	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.1	4.1	21.3
Moderate	0	0	0.0	0.0	16.5	12.0	17.1
Middle	0	0	0.0	0.0	26.1	23.7	21.2
Upper	0	0	0.0	0.0	45.6	54.9	40.5
Unknown	0	0	0.0	0.0	4.7	5.4	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	21.3
Moderate	0	0	0.0	0.0	0.0	0.0	17.1
Middle	0	0	0.0	0.0	0.0	0.0	21.2
Upper	0	0	0.0	0.0	0.0	0.0	40.5
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

Source: 2017 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE B-25
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
LINCOLN METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
		\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	3.6	2.7	5.0
Moderate	0	0	0.0	0.0	11.9	9.5	14.0
Middle	1	166	50.0	22.4	38.1	31.4	40.6
Upper	1	576	50.0	77.6	46.4	56.5	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.7	2.1	5.0
Moderate	0	0	0.0	0.0	13.9	9.4	14.0
Middle	1	166	100.0	100.0	40.3	34.7	40.6
Upper	0	0	0.0	0.0	42.1	53.8	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.7	1.5	5.0
Moderate	0	0	0.0	0.0	9.1	6.3	14.0
Middle	0	0	0.0	0.0	35.3	28.1	40.6
Upper	1	576	100.0	100.0	53.0	64.1	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.1	0.9	5.0
Moderate	0	0	0.0	0.0	11.6	5.5	14.0
Middle	0	0	0.0	0.0	40.2	32.8	40.6
Upper	0	0	0.0	0.0	45.0	60.8	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	48.2	19.0	24.9
Moderate	0	0	0.0	0.0	25.5	39.7	28.2
Middle	0	0	0.0	0.0	19.1	22.4	31.8
Upper	0	0	0.0	0.0	7.3	18.9	15.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data
2006- 2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-26
DISTRIBUTION OF 2016 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
LINCOLN METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	6.4	3.4	19.4
Moderate	0	0	0.0	0.0	16.2	11.1	18.2
Middle	1	166	50.0	22.4	19.8	17.3	23.3
Upper	0	0	0.0	0.0	33.5	41.1	39.1
Unknown	1	576	50.0	77.6	24.0	27.2	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	7.5	4.4	19.4
Moderate	0	0	0.0	0.0	19.2	14.5	18.2
Middle	1	166	100.0	100.0	20.0	20.1	23.3
Upper	0	0	0.0	0.0	29.2	38.8	39.1
Unknown	0	0	0.0	0.0	24.1	22.2	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	5.0	2.5	19.4
Moderate	0	0	0.0	0.0	12.3	8.1	18.2
Middle	0	0	0.0	0.0	19.4	15.7	23.3
Upper	0	0	0.0	0.0	38.0	47.4	39.1
Unknown	1	576	100.0	100.0	25.2	26.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.9	3.5	19.4
Moderate	0	0	0.0	0.0	18.7	10.4	18.2
Middle	0	0	0.0	0.0	23.2	19.1	23.3
Upper	0	0	0.0	0.0	46.7	61.6	39.1
Unknown	0	0	0.0	0.0	4.5	5.4	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	0.0	0.0	18.2
Middle	0	0	0.0	0.0	0.0	0.0	23.3
Upper	0	0	0.0	0.0	0.0	0.0	39.1
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

Source: 2016 FFIEC Census Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-27
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY
LINCOLN METROPOLITAN AA**

Census Tract Income Level	Bank Loans				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	3.7
Moderate	1	25	25.0	7.3	28.5
Middle	2	70	50.0	20.5	30.7
Upper	1	245	25.0	71.8	35.6
Unknown	0	0	0.0	0.0	1.5
Not Reported	0	0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2006-2010 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

**TABLE B-28
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES
LINCOLN METROPOLITAN AA**

	Bank Loans				Total Businesses
	#	\$(000)	#%	\$%	%
By Revenue					
\$1 Million or Less	4	340	100.0	100.0	89.6
Over \$1 Million	0	0	0.0	0.0	9.1
Not Known	0	0	0.0	0.0	1.3
Total	4	340	100.0	100.0	100.0
By Loan Size					
\$100,000 or less	3	95	75.0	27.9	
\$100,001 – \$250,000	1	245	25.0	72.1	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	4	340	100.0	100.0	
By Loan Size and Revenue \$1 Million or Less					
\$100,000 or less	3	95	75.0	27.9	
\$100,001 – \$250,000	1	245	25.0	72.1	
\$250,001 – \$1 Million	0	0	0.0	0.0	
Total	4	340	100.0	100.0	

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 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, home equity 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 under the Lending, Investment, and Service Tests 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 under the Lending, Investment, and Service Tests 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.

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.

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) and the Thrift Financial Reporting (TFR) 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 instructions for preparation of the Consolidated Report of Condition and Income (Call Report). 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.