



PUBLIC DISCLOSURE

March 17, 2025

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: Satisfactory

The following table indicates the performance level of Five Points Bank (the bank) with respect to the lending, investment, and service tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory			
Low Satisfactory	X	X	
Needs to Improve			
Substantial Noncompliance			
* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.			

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to assessment area (AA) credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- A substantial majority of the bank's loans are originated within its delineated AAs.
- The bank's distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is adequate.
- The bank makes a relatively high level of community development (CD) loans.

Investment Test

- The bank makes an adequate level of qualified CD investments and grants but is rarely in a leadership position. In addition, the bank makes rare use of innovative and/or complex investments to support CD initiatives but exhibits adequate responsiveness to credit and CD needs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels in its AAs.

- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services and is responsive to the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an intrastate financial institution 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 headquartered in Grand Island, Nebraska.
- The bank has total assets of \$2.0 billion as of September 30, 2024.
- In addition to its main office and three additional locations in Grand Island, the bank operates from two locations in Kearney, two in Omaha, and one location each in the cities of Lincoln, Sumner, La Vista, and Elkhorn, Nebraska. These branches are all full-service with the exception of one limited-service office in Omaha. The bank also operates three limited-service mobile facilities, including one in each of the cities of Grand Island, Kearney, and Lincoln.
- The bank maintains 24 automated teller machines (ATMs) within its four AAs, including 13 standalone ATMs and 11 ATMs at its branch locations. All bank ATMs are cash-dispensing only.
- Since the prior evaluation, the bank opened a limited-service branch in Omaha and closed four standalone ATMs, including two in Grand Island, one in Kearney, and one in Lincoln.
- As shown in the table below, the bank's primary business focus is commercial and residential real estate lending, of which residential real estate lending is not fully captured in the table, as most home mortgage loans are sold to the secondary market.

Table 1

Composition of Loan Portfolio as of September 30, 2024		
Loan Type	\$(000)	%
Construction and Land Development	109,248	9.1
Farmland	104,532	8.7
1- to 4-Family Residential Real Estate	164,179	13.7
Multifamily Residential Real Estate	48,325	4.0
Nonfarm Nonresidential Real Estate	369,931	30.8
Agricultural	56,630	4.7
Commercial and Industrial	319,710	26.6
Consumer	12,116	1.0
Other	16,991	1.4
Gross Loans	1,201,662	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Outstanding under the Community Reinvestment Act (CRA) at its March 13, 2023 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Performance was assessed within the bank's four AAs. The Grand Island Metropolitan Statistical Area (MSA) and Central Nebraska Nonmetropolitan (Central Nebraska) AAs were assessed using a full-scope review while the Omaha Metropolitan and Lincoln MSA AAs were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, and multi-family loans reported on the bank's 2022 and 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2022 and 2023 CRA LARs;
- CD loans originated from July 1, 2022 through December 31, 2024;
- Qualified investments that were made from July 1, 2022 through December 31, 2024, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from July 1, 2022 through December 31, 2024.

For this evaluation, significantly more weight was placed on the bank's performance in the Grand Island MSA when determining the overall institution rating conclusion based on the bank's relative branch presence, deposit levels, and lending volume within this AA. Small business lending carried considerably more weight in the analysis based on the higher volume of loans compared to the bank's home mortgage lending. Small farm lending performance generally carried the least weight in the conclusion of performance based on lower lending volume in comparison to the other two products at the institution and AA levels.

More emphasis was placed on the bank's lending performance in comparison to HMDA and CRA aggregate lending data than demographic data, as aggregate data is considered a representative indicator of credit demand at the AA level, while demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank's various markets. Furthermore, greater consideration was given to the volume of loan originations rather than the dollar amount, as volume is more representative of the numbers of individuals and entities served.

Table 2 below illustrates the bank's presence in each AA by number of branches, the percentage of lending and deposits compared to the bank-wide totals, and the bank's June 30, 2024 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

Table 2

Review Type and Market Share by AA						
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹	Percent of Bank's Deposits by \$ ²	Deposit Market Share	
			Bank	Bank	% Market Share ²	Market Share Rank ³
Nebraska		12	100.0	100.0		
Grand Island MSA	Full	4	54.8	55.1	28.1	1 of 22
Lincoln Metropolitan	Limited	1	5.6	4.7	0.6	20 of 29
Omaha Metropolitan	Limited	4	16.7	24.7	1.2	13 of 45
Central Nebraska	Full	3	22.9	15.5	5.7	5 of 39
^{1.} Based on the bank's HMDA, small business, and small farm lending used in the analysis. ^{2.} Based on the June 30, 2024 FDIC Deposit Market Share Report. ^{3.} Based on the bank's ranking among FDIC-insured financial institutions in each AA.						

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Conclusions with respect to the lending performance for AAs that received a full-scope review are reflected in the body of this report. This performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's lending, investment, and service activities in the two individual AAs. Conclusions for the two AAs subject to limited-scope reviews may also be found in the body of this report, although the bank's performance in these AAs was briefly evaluated at a high level and do not impact the overall CRA rating.

Lending tables for the AAs that received a full-scope review are reflected in the body of this report and include the bank's 2022 and 2023 lending data. The bank's performance in 2023 is discussed in-depth within the narrative sections of this report, while lending in 2022 is briefly noted. However, the bank's lending performance received equal consideration for both years at the institution and AA level. Lending data for the two AAs that received a limited-scope review are located in Appendix E.

LENDING TEST

The bank's overall lending test performance is low satisfactory. This conclusion is derived from adequate lending test conclusions in the bank's two AAs that received a full-scope review.

The review of home mortgage lending included an evaluation of total lending, as well as the individual sub-products as part of the geographic and borrower distribution analyses for the full-scope review AAs when volume was sufficient for meaningful analyses. This included home purchase lending. In addition, home refinance loans only had sufficient lending volume in the Grand Island MSA AA to assign a rating conclusion. All data is included in the lending tables and totals throughout this evaluation, although a number of mortgage products were not evaluated based on insufficient lending volume within the bank's two full-scope review AAs. However, performance for these products is captured in the bank's total home mortgage lending.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect adequate responsiveness to AA credit needs. Loan volume was most significant in the Grand Island MSA AA, at nearly 55.0 percent of total lending volume by number of loans included in this evaluation, when compared to the remaining three AAs.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2022 and 2023			
	#	\$(000)	#%	\$%
Home Improvement	53	--	\$3,295	--
Home Purchase	435	--	\$101,041	--
Multi-Family Housing	20	--	\$14,254	--
Refinancing	138	--	\$25,088	--
Other Purpose Closed-End	46	--	\$9,802	--
Total HMDA Related	692	22	\$153,480	31
Small Business Loans	1,856	60	\$269,759	54
Small Farms Loans	567	18	\$78,632	16
Total Loans	3,115	100	\$501,871	100

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. During the evaluation period, the bank participated in industry-recognized government-guaranteed loan programs and other programs exclusive to the state of Nebraska that primarily included affordable housing loan programs. Loans originated through these programs provided aid to a number of

residential mortgage loan applicants who might not otherwise qualify for credit. The bank's primary flexible lending programs include the following:

- The bank funded four home purchase loans totaling \$1.1 million (MM) under the U.S. Department of Veterans Affairs lending program.
- The bank originated 14 loans totaling \$2.6MM under the Nebraska Investment Finance Authority (NIFA) program that is designed to assist first-time and repeat homebuyers with affordable lending options under qualifying income and purchase price limitations. The bank also originated one Home Buyers Assistance Loan for \$5.7 thousand (M) in conjunction with one of the NIFA loans noted above that consisted of a low-interest second mortgage to aid a first-time home buyer in purchasing a home.
- The bank originated 13 loans totaling \$2.0MM under Fannie Mae's HomeReady loan program. This mortgage program caters to lower-income homebuyers with as little as 3.0 percent savings for a down payment. In addition, very low-income borrowers making 50.0 percent or less of the area median income (AMI) may also qualify for a \$2,500 credit which can be used toward their down payment and closing costs. While private mortgage insurance is required under this program, premiums are reduced to help keep the monthly payment lower than a standard conventional loan.
- The bank originated 17 loans totaling \$158.0M under the Homeownership Set-aside Program offered by the Federal Home Loan Bank that provides financial assistance to first-time homebuyers. This program offers funding for down payments, closing costs, and repairs for households earning at or below 80.0 percent of the AMI with forgiveness if the loan is maintained for five years.
- The bank originated 14 loans totaling \$11.2M as part of its Credit Builder program which offers customers loans in amounts of \$500 to \$1,000. The loan proceeds are used to purchase a certificate of deposit with a 12-month repayment schedule. The loan payments are reported to the credit reporting agencies, and funds from the certificate of deposit are transferred to the borrower once the loan is paid.
- The bank provided technical assistance for five Economic Development Corporation (EDC) loans totaling \$2.2MM that are funded by grant money for affordable rural housing. The bank underwrites the loan, completes all the documentation, and then sells the loan back to the EDC once the loan is originated.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AAs. As noted in the table below, the bank originated a substantial majority of loans by number inside its AAs.

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	47	88.7	2,513	76.3	6	11.3	782	23.7
Home Purchase - Conventional	378	86.9	85,173	84.3	57	13.1	15,868	15.7
Multi-Family Housing	18	90.0	12,604	88.4	2	10.0	1,650	11.6
Other Purpose Closed-End	43	93.5	9,084	92.7	3	6.5	718	7.3
Refinancing	126	91.3	22,909	91.3	12	8.7	2,179	8.7
Total HMDA related	612	88.4	132,283	86.2	80	11.6	21,197	13.8
Small Business	1,696	91.4	238,914	88.6	160	8.6	30,845	11.4
Small Farm	520	91.7	72,279	91.9	47	8.3	6,353	8.1
Total Loans	2,828	90.8	443,476	88.4	287	9.2	58,395	11.6
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AAs. This conclusion is derived from good performance in the Grand Island MSA AA and adequate performance in the Central Nebraska AA.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes, consistent with performance in the two full-scope review AAs.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. The bank makes a relatively high level of CD loans.

The bank has been responsive in providing financing that addresses credit needs across three of the four CD categories and was particularly responsive in originating loans that supported economic development and revitalization and stabilization initiatives. The Grand Island MSA AA had the highest volume of CD loan activity during the review period, with 55.6 percent of bank-wide CD loans by number and 57.2 percent by dollar volume.

Table 5 illustrates the volume of CD loans by number and dollar volume based on CD purpose. Additional details of specific CD performance results are further discussed in the analysis of each AA. Examples of responsive CD lending activities among all AAs include:

- A \$5.5MM economic development loan was originated to refinance two existing notes for the development of commercial real estate in a blighted area.
- A \$5.2MM economic development loan was originated to a business for the development and operation of a mixed-use property that includes residential units and commercial space in conformance with a city plan to develop a blighted area.
- A \$2.1MM loan renewal that will provide affordable housing to LMI individuals and families.

Table 5

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	2	3,935
Community Services	0	0
Economic Development	5	47,072
Revitalization and Stabilization	2	18,548
Outside Activities	0	0
Total Loans	9	69,555

INVESTMENT TEST

This performance criterion evaluates the bank's level of qualified grants, donations, or in-kind contributions of property made since the last evaluation that have a primary purpose of community development, as well as qualified prior period investments that remain in the bank's securities portfolio. The bank's overall performance under the investment test is low satisfactory. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AAs.

Table 6 below illustrates the total volume of investment and donation activities by CD purpose, including an itemization of prior period investments that remain on the bank's balance sheet and new investments made during the current evaluation period. As the table indicates, there were no current period investments purchased by the bank during this evaluation period.

Investment vehicles generally consisted of school bonds issued by districts where a majority of students qualified for the federally-subsidized free and reduced lunch program, and investments that revitalized and stabilized distressed and underserved communities outside of the bank's delineated AAs.

Examples of current donation activities benefiting the bank's AAs include:

- The bank made a \$20M donation to an area foundation that distributes funds to a number of nonprofit organizations with a primary focus on providing community services to address the needs of LMI individuals and families.
- The bank made eight community service donations totaling \$33M to a nationally recognized organization with a primary purpose of serving those in financial need (LMI individuals and families).
- The bank made a \$1.5M donation to a nationally-recognized organization that constructs and finances affordable homes for LMI individuals and families.

Table 6

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	1	2	1	2
Community Services	13	5,439	0	0	33	87	46	5,526
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	1	329	0	0	0	0	1	329
Outside Activities	22	5,141	0	0	0	0	22	5,141
Total	36	10,909	0	0	34	89	70	10,998
^{1.} Book Value of Investment								
^{2.} Original Market Value of Investment								

SERVICE TEST

The bank's overall performance under the service test is outstanding. This conclusion is derived from excellent service test ratings in the Grand Island MSA and Central Nebraska AAs.

Retail Banking Services

This performance criterion evaluates the bank's level of service-delivery systems provided in each geographic classification. Table 7 below illustrates the distribution of bank offices and full-service ATMs by income level of geographies, as well as the number of branch openings/closings and the volume of CD services provided during the evaluation period.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank opened a limited-service branch in one of Omaha's upper-income census tracts on February 6, 2023.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Branch lobby hours are primarily from 8:30 a.m. to 4:30 p.m., Monday through Friday in the Grand Island MSA and Central Nebraska AAs, while the full-service branches in the Lincoln MSA and Omaha Metropolitan AAs are open until 5:00 p.m. on weekdays. Drive-thru services are available at 10 of the bank's 12 locations and 9 locations offer Saturday morning hours.

Table 7

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	41.7	58.3	0.0	100.0	6.7	21.9	40.1	29.8	1.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	4.2	50.0	45.8	0.0	100.0	5.3	21.2	42.8	30.5	0.2	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	12		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	3		37		11		0		51		16	

¹ Based on 2023 FFIEC census tract definitions.

Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank is a leader in providing CD services, which is derived from leadership performance in the Grand Island MSA and Central Nebraska AAs.

Bank officers and staff provided 51 qualified CD services to 16 different organizations during the evaluation period. Services provided include serving on boards of directors (boards) of affordable housing organizations, non-profit entities that primarily serve LMI individuals and families, and economic development organizations that primarily focus on attracting and retaining small businesses. Other staff serve organizations that provide

financial and technical assistance, educational services, or fundraising efforts that benefit a number of organizations in Nebraska. Examples of community development services include:

- A bank employee served on the board of a national organization that provides an array of community services to individuals facing disability, mental health issues, poverty, or adversarial involvement in the legal system.
- A bank employee served on the board and executive committee of an economic development organization that focuses on business development, workforce programs, and affordable housing initiatives.
- A bank employee served on the board of an economic development organization that provides advocacy, education, collaboration, and outreach for the benefit of Nebraska residents.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

**GRAND ISLAND MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

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

The bank's Grand Island MSA AA consists of Hall, Howard, and Merrick Counties in their entirety, the three counties that comprise the Grand Island, Nebraska MSA. The AA also includes the entirety of Hamilton County, which was removed from the Grand Island MSA in 2019 due to changes by the Office of Management and Budget's MSA definitions, when Hamilton County was designated as a nonmetropolitan geography. However, Hamilton County continues to be included in the bank's delineated AA, as it does not extend substantially beyond the Grand Island MSA boundaries. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation is comprised of 22 census tracts, including 3 moderate-, 15 middle-, and 4 upper-income tracts based on the most recent 2016-2020 American Community Survey (ACS) data.
- There have been no changes to the AA since the prior CRA evaluation, although there were changes to the census tract income designations based on 2011-2015 ACS data when the AA consisted of 4 moderate-, 10 middle-, and 8 upper-income census tracts.
- The bank operates 4 of its 12 banking offices in the AA, including 3 offices located in middle-income census tracts and 1 office in an upper-income census tract. The bank also operates a mobile banking service from the main office in Grand Island that offers deposit-taking services to one or more retirement centers in the city. The bank has not opened or closed any branches in this AA since the prior evaluation.
- The bank offers cash-dispensing ATMs at each of its four locations and 12 standalone cash-dispensing ATMs in the AA.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 1st of 22 FDIC-insured depository institutions operating from 46 locations in the AA, with a total deposit market share of 28.1 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization.

Table 8

Population Change Assessment Area: Grand Island MSA			
Area	2015 Population	2020 Population	Percent Change
Grand Island MSA	84,015	86,467	2.9
Hall County, NE	60,792	62,895	3.5
Hamilton County, NE	9,100	9,429	3.6
Howard County, NE	6,347	6,475	2.0
Merrick County, NE	7,776	7,668	(1.4)
Grand Island, NE MSA	74,915	77,038	2.8
Nebraska	1,869,365	1,961,504	4.9
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population change from 2015 to 2020 was outpaced by growth in the state of Nebraska, with Merrick County noting a slight population decline.
- Hall County, where Grand Island is located, contained a majority of the AA population, at 72.7 percent.
- The AA population accounts for approximately 4.4 percent of residents in the state of Nebraska.

Table 9

Median Family Income Change Assessment Area: Grand Island MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Grand Island MSA	64,251	71,260	10.9
Hall County, NE	61,899	69,722	12.6
Hamilton County, NE	74,091	85,144	14.9
Howard County, NE	71,886	73,023	1.6
Merrick County, NE	65,675	72,727	10.7
Grand Island, NE MSA	62,880	70,828	12.6
Nebraska	73,448	80,125	9.1
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Growth rates in median family income (MFI) were positive in the four AA counties and in the state of Nebraska between 2015 and 2020, with rates exceeding 10.0 percent in all but Howard County, which experienced minimal growth over the five-year period.
- Based on 2020 ACS data, the portion of AA families living below the poverty level was 7.3 percent, which is slightly above the Nebraska statewide figure of 6.6 percent. The portion of families living below the poverty level in the four AA counties ranged from 1.7 percent in Hamilton County to 8.6 percent in Hall County.

Table 10

Housing Cost Burden Assessment Area: Grand Island MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Grand Island MSA	68.4	36.6	35.4	58.8	29.0	15.2
Hall County, NE	69.0	40.6	36.2	55.0	29.4	13.9
Hamilton County, NE	68.8	12.2	25.9	52.5	28.0	14.7
Howard County, NE	60.0	34.9	38.5	64.3	36.4	17.1
Merrick County, NE	69.3	15.2	32.4	73.0	23.8	22.6
Grand Island, NE MSA	68.4	38.5	36.1	59.6	29.2	15.3
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA housing affordability ratio¹ of 38.7 percent was consistent with the state of Nebraska figure of 38.4 percent. Affordability ratios within the four AA counties were generally consistent, ranging from 38.1 percent in Hall County to 43.6 percent in Merrick County.
- The median housing value in the four AA counties ranged from \$119,900 in Merrick County to a high of \$163,900 in Hamilton County, compared to \$152,849 for the AA and \$164,000 for the state of Nebraska.
- A community contact discussed a shortage of single-family housing in one of the AA counties.

Table 11

Unemployment Rates Assessment Area: Grand Island MSA					
Area	2019	2020	2021	2022	2023
Grand Island MSA 23	3.5	5.3	2.8	2.1	2.2
Hall County, NE	3.6	5.8	3.0	2.2	2.3
Hamilton County, NE	3.1	3.7	2.2	1.9	1.9
Howard County, NE	3.6	4.4	2.3	1.9	1.9
Merrick County, NE	3.3	4.0	2.4	1.8	2.0
Grand Island, NE MSA	3.5	5.5	2.9	2.2	2.2
Nebraska	3.1	4.3	2.6	2.2	2.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Post-2020 unemployment figures in five AA counties were all lower than respective figures in 2019 immediately prior to the onset of the COVID-19 pandemic in 2020.

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.

- Major employment sectors in the AA include Manufacturing (7,414 employees), Health Care & Social Assistance (5,704), Retail Trade (4,717), Educational Services (476), and Agriculture, Forestry, Fishing & Hunting (451).

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

LENDING TEST

The bank's performance under the lending test in the Grand Island MSA AA is adequate. An evaluation of the bank's home improvement and multifamily lending was not conducted under the home mortgage subset of products due to limited lending volume.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 249 home mortgage, 989 small business, and 313 small farm loans originated between January 1, 2022 and December 31, 2023.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from an adequate distribution level in home mortgage lending, a good level in small business lending, and an excellent level in small farm lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans in moderate-income census tracts was comparable to the aggregate lending data and above the demographic figure, which represents the percentage of owner-occupied housing units located in each census tract income level.

The geographic distribution of home mortgage lending in 2022 was consistent with the 2023 performance level.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses within AA's middle-income census tracts, which had no impact on the overall conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2023 home purchase lending in moderate-income tracts was comparable to the aggregate lending data and significantly above the demographic figure.

The geographic distribution of home purchase lending in 2022 was consistent with 2023 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is excellent. The bank's level of originations in 2023 was too low to conduct a meaningful analysis, although 42 home refinance loans were reported in 2022. The bank's lending in moderate-income tracts in 2022 was significantly above the aggregate lending data by number and significantly above the demographic figure.

Table 12

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Grand Island MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	18	21.4	17.3	1,545	12.1	13.9	12	20.0	16.2	1,028	11.1	13.7	12.8
Middle	55	65.5	56.9	9,403	73.5	56.8	42	70.0	59.5	7,410	79.7	59.4	65.3
Upper	11	13.1	25.8	1,850	14.5	29.3	6	10.0	24.4	862	9.3	26.9	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	84	100.0	100.0	12,798	100.0	100.0	60	100.0	100.0	9,300	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	23.8	12.9	533	8.9	8.6	4	22.2	12.2	514	27.5	9.2	12.8
Middle	22	52.4	64.4	3,345	55.8	66.6	7	38.9	69.3	725	38.8	68.7	65.3
Upper	10	23.8	22.7	2,116	35.3	24.8	7	38.9	18.5	629	33.7	22.1	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	5,994	100.0	100.0	18	100.0	100.0	1,868	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	3.7	0	0.0	1.8	1	6.3	10.3	10	2.3	10.1	12.8
Middle	8	80.0	68.9	259	70.2	69.2	13	81.3	71.8	343	78.3	72.8	65.3
Upper	2	20.0	27.4	110	29.8	29.1	2	12.5	17.9	85	19.4	17.1	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	369	100.0	100.0	16	100.0	100.0	438	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.0	0	0.0	4.5	0	0.0	20.8	0	0.0	9.6	28.8
Middle	1	33.3	67.7	159	3.5	80.7	0	0.0	58.3	0	0.0	35.1	48.9
Upper	2	66.7	12.3	4,371	96.5	14.8	1	100.0	20.8	200	100.0	55.4	22.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	4,530	100.0	100.0	1	100.0	100.0	200	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	28	19.0	15.4	2,078	8.4	11.3	18	17.6	14.9	1,740	14.0	12.8	12.8
Middle	90	61.2	59.8	13,527	54.4	62.1	67	65.7	62.1	8,851	71.3	59.3	65.3
Upper	29	19.7	24.8	9,264	37.3	26.6	17	16.7	23.0	1,826	14.7	27.9	21.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	147	100.0	100.0	24,869	100.0	100.0	102	100.0	100.0	12,417	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is good. The distribution of 2023 small business lending in moderate-income tracts was above the aggregate lending data by number, significantly above by dollar volume, and above the demographic figure, which represents the percentage of businesses located in each census tract income level.

The geographic distribution of small business lending in 2022 reflected performance consistent with 2023 lending patterns.

An analysis of the bank's loan dispersion among geographies of different income levels revealed no conspicuous gaps or lapses.

Table 13

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Grand Island MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	126	23.2	16.7	14,480	25.3	16.8	97	21.7	15.5	10,674	22.7	13.9	15.0
Middle	302	55.7	59.9	26,685	46.6	54.4	249	55.7	60.1	20,023	42.5	53.5	59.3
Upper	114	21.0	22.7	16,109	28.1	28.7	101	22.6	23.6	16,423	34.9	32.5	25.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	0	0.0	0.8	0	0.0	0.2	
Total	542	100.0	100.0	57,274	100.0	100.0	447	100.0	100.0	47,120	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank's 2023 distribution of lending in the AA's moderate-income tracts was significantly above the aggregate lending data and the demographic figure, which represents the percentage of farms located in each census tract income level.

The geographic distribution of small farm lending in 2022 reflected performance consistent with 2023 lending patterns.

An analysis of the bank's farm lending dispersion among geographies of different income levels revealed no conspicuous gaps or lapses.

Table 14

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Grand Island MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	2.9	0.6	426	1.5	0.7	5	3.6	0.7	435	2.1	0.5	0.9
Middle	157	90.8	90.8	26,097	92.6	92.7	127	90.7	93.9	18,512	89.2	94.3	89.0
Upper	11	6.4	8.4	1,651	5.9	6.6	8	5.7	5.4	1,811	8.7	5.1	10.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	173	100.0	100.0	28,174	100.0	100.0	140	100.0	100.0	20,758	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending all reflect adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 loans to low-income borrowers was above the aggregate lending data by number and below the demographic figure, which represents the distribution of families in the AA by income level. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2022 was consistent with the bank's 2023 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2023 lending to low-income borrowers was above the aggregate lending data by number and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2022 was below the bank's 2023 lending performance and contributed to the overall rating based on higher lending volume in 2022.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. As previously noted, the bank's volume of home refinance lending in 2023 was too low to conduct a meaningful analysis. The distribution of 2022 loans to low-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

Table 15

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Grand Island MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	3	3.6	4.4	294	2.3	2.4	4	6.7	4.5	297	3.2	2.6	17.5
Moderate	10	11.9	20.8	1,280	10.0	16.7	13	21.7	25.6	1,950	21.0	20.2	19.0
Middle	9	10.7	20.5	1,355	10.6	20.2	7	11.7	26.6	860	9.2	26.6	23.4
Upper	19	22.6	26.4	4,358	34.1	35.3	14	23.3	25.1	3,414	36.7	33.9	40.1
Unknown	43	51.2	28.0	5,511	43.1	25.3	22	36.7	18.2	2,779	29.9	16.8	0.0
Total	84	100.0	100.0	12,798	100.0	100.0	60	100.0	100.0	9,300	100.0	100.0	100.0
Refinance Loans													
Low	3	7.1	7.3	119	2.0	3.5	2	11.1	12.5	44	2.4	6.4	17.5
Moderate	6	14.3	18.0	538	9.0	12.9	5	27.8	22.3	496	26.6	17.8	19.0
Middle	7	16.7	24.4	801	13.4	23.0	1	5.6	23.3	125	6.7	23.8	23.4
Upper	16	38.1	38.1	3,537	59.0	47.9	3	16.7	26.5	383	20.5	33.1	40.1
Unknown	10	23.8	12.2	999	16.7	12.7	7	38.9	15.3	820	43.9	18.8	0.0
Total	42	100.0	100.0	5,994	100.0	100.0	18	100.0	100.0	1,868	100.0	100.0	100.0
Home Improvement Loans													
Low	3	30.0	4.4	101	27.4	2.2	2	12.5	9.4	40	9.1	7.2	17.5
Moderate	1	10.0	15.6	14	3.8	10.9	4	25.0	23.1	90	20.5	19.2	19.0
Middle	2	20.0	23.0	108	29.3	19.8	2	12.5	23.1	113	25.8	21.4	23.4
Upper	1	10.0	47.4	45	12.2	56.4	6	37.5	41.9	140	32.0	48.1	40.1
Unknown	3	30.0	9.6	101	27.4	10.7	2	12.5	2.6	55	12.6	4.1	0.0
Total	10	100.0	100.0	369	100.0	100.0	16	100.0	100.0	438	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	9	6.3	5.3	514	2.5	2.7	9	8.9	6.2	426	3.5	3.2	17.5
Moderate	17	11.8	19.5	1,832	9.0	15.5	24	23.8	24.3	2,614	21.4	19.7	19.0
Middle	19	13.2	21.1	2,317	11.4	20.6	11	10.9	26.0	1,138	9.3	26.1	23.4
Upper	42	29.2	31.6	9,034	44.4	39.2	26	25.7	27.5	4,385	35.9	34.4	40.1
Unknown	57	39.6	22.5	6,642	32.7	21.9	31	30.7	16.1	3,654	29.9	16.6	0.0
Total	144	100.0	100.0	20,339	100.0	100.0	101	100.0	100.0	12,217	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2023 distribution of lending to small businesses which are defined as businesses with gross annual revenues of \$1MM or less, was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small businesses in the AA.

The distribution of small business loans in 2022 reflected consistent performance with the 2023 distribution.

Table 16

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Grand Island MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	219	40.4	50.7	20,296	35.4	37.7	269	60.2	61.2	16,607	35.2	39.6	89.7
Over \$1 Million	106	19.6		28,065	49.0		100	22.4		26,083	55.4		8.9
Revenue Unknown	217	40.0		8,913	15.6		78	17.4		4,430	9.4		1.4
Total	542	100.0		57,274	100.0		447	100.0		47,120	100.0		100.0
By Loan Size													
\$100,000 or Less	411	75.8	87.5	13,786	24.1	32.0	350	78.3	88.9	12,329	26.2	34.6	
\$100,001 - \$250,000	64	11.8	7.0	10,650	18.6	19.8	47	10.5	5.8	8,071	17.1	17.8	
\$250,001 - \$1 Million	67	12.4	5.5	32,838	57.3	48.2	50	11.2	5.2	26,720	56.7	47.5	
Total	542	100.0	100.0	57,274	100.0	100.0	447	100.0	100.0	47,120	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	164	74.9		6,208	30.6		235	87.4		7,535	45.4		
\$100,001 - \$250,000	34	15.5		5,525	27.2		20	7.4		3,507	21.1		
\$250,001 - \$1 Million	21	9.6		8,563	42.2		14	5.2		5,565	33.5		
Total	219	100.0		20,296	100.0		269	100.0		16,607	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The borrower distribution of small farm lending is adequate. The bank's 2023 distribution of lending to small farms, which are defined as farms with gross annual revenues of \$1MM or less, was comparable to the aggregate lending data and the demographic figure, which represents the percentage of small farms in the AA.

The distribution of loans to small farms in 2022 was consistent with 2023 performance.

Table 17

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Grand Island MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	121	69.9	61.3	20,195	71.7	72.0	106	75.7	62.3	1,518	73.1	70.2	97.9
Over \$1 Million	12	6.9		4,179	14.8		15	10.7		464	22.4		2.1
Revenue Unknown	40	23.1		3,800	13.5		19	13.6		94	4.5		0.0
Total	173	100.0		28,174	100.0		140	100.0		2,076	100.0		100.0
By Loan Size													
\$100,000 or Less	83	48.0	64.2	3,710	13.2	19.3	140	100.0	66.8	2,076	100.0	20.0	
\$100,001 - \$250,000	49	28.3	20.5	8,606	30.5	31.3	0	0.0	17.5	0	0.0	27.2	
\$250,001 - \$500,000	41	23.7	15.3	15,858	56.3	49.4	0	0.0	15.7	0	0.0	52.8	
Total	173	100.0	100.0	28,174	100.0	100.0	140	100.0	100.0	2,076	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	53	43.8		2,335	11.6		106	100.0		1,518	100.0		
\$100,001 - \$250,000	38	31.4		6,617	32.8		0	0.0		0	0.0		
\$250,001 - \$500,000	30	24.8		11,243	55.7		0	0.0		0	0.0		
Total	121	100.0		20,195	100.0		106	100.0		1,518	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides a relatively high level of CD loans. The bank originated five CD loans totaling \$39.8 million in this AA. The bank's CD lending was primarily responsive to economic development initiatives that provide jobs to LMI individuals. Examples of the bank's CD lending activities in the AA include:

- Two lines of credit originated by the bank totaling \$34.1MM to fund the construction of a hotel that will provide a number of jobs to LMI individuals in support of economic development.
- A loan originated by the bank totaling \$1.3MM with the proceeds devoted to a moderate-income census tract that was part of a city plan to revitalize and stabilize a blighted area.
- An economic development loan originated by the bank in the amount of \$2.3MM to develop a small business that will provide long-term jobs to LMI individuals.

Table 18

Community Development Loans – Grand Island MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	2,143
Community Services	0	0
Economic Development	3	36,341
Revitalization and Stabilization	1	1,300
Total Loans	5	39,784

INVESTMENT TEST

The bank's performance under the investment test in the Grand Island AA is adequate. The bank has an adequate level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Qualifying activities in the AA were primarily comprised of bonds issued by schools in which the majority of students qualified for the free and reduced lunch program, as well as philanthropic donations to area organizations that provide community services to LMI individuals and families.

Table 19 below illustrates the bank's CD investments within the AA, which were exclusive to prior period investments that remain in the bank's securities portfolio, as well as CD donations made during the current evaluation period.

Examples of donations granted during the current evaluation period include:

- Two donations totaling \$10.0M to a community service organization that provides an array of services to LMI children and families and employment opportunities to LMI adults.
- Two community service donations totaling \$5.0M to an area educational institution that provides an array of services to LMI students.
- Four donations totaling \$7.0M to a community service organization that holds an endowment fund to provide grants to non-profit organizations in the area that primarily focus on helping individuals and families gain access to educational, economic and health opportunities.

Table 19

Investments, Grants, and Donations – Grand Island MSA AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	3	1,036	0	0	22	58	25	1,094
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	1	329	0	0	0	0	1	329
Total	4	1,365	0	0	22	58	26	1,423

^{1.} Book Value of Investment ^{2.} Original Market Value of Investment

SERVICE TEST

The bank's performance under the service test in the Grand Island AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 4 of its 12 branches in the AA. The bank branches are all located in middle- and upper-income census tracts, although the branch locations are readily accessible to the AA's three moderate-income census tracts. Furthermore, 1 of the bank's 12 standalone ATMs in the AA is located in a moderate-income census tract.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches in this AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Institution Retail Banking Services section of this evaluation.

Table 20

Retail Banking and Community Development Services – Grand Island MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	75.0	25.0	0.0	100.0	0.0	13.6	68.2	18.2	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	6.3	68.8	25.0	0.0	100.0	0.0	17.2	61.9	21.0	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	4		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		26		8		0		34		10	

^{1.} Based on 2023 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 20 above, bank employees supported 10 organizations and schools throughout the AA, providing 34 CD services during the evaluation period. The bank's CD services were exclusive to community services and economic development activities. Examples of responsive CD services provided by bank employees include:

- A bank employee served on the board of a nationally chartered organization that provides ongoing mentoring and support to children in need and facing adversity.
- A bank employee engaged in fundraising activities for a foundation that provides over 160 scholarships to students attending area schools in which a majority of students were qualified for the free and reduced lunch program.
- A bank employee provided financial literacy training related to credit scoring models, obtaining bank loans, and retirement planning to a group of LMI college students.

NEBRASKA METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

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

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

- The AA is comprised of 81 census tracts, including 6 low-, 17 moderate-, 26 middle-, 27 upper-, and 5 unknown-income census tracts based on 2016-2020 ACS data.
- There have been no changes to the AA since the prior CRA evaluation, although there were changes to the census tract income designations since the prior review. At that time, the AA included 74 census tracts, including 5 low-, 21 moderate-, 21 middle-, 22 upper-, and 5 unknown-income census tracts based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 322,608, which represents an 8.2 percent increase from the 2015 ACS data.
- The AA is home to a total of 76,036 families. According to 2020 ACS data, 19.3 percent of families are low-, 18.7 percent are moderate-, 22.2 percent are middle-, and 39.8 percent are upper-income.
- The bank maintains one branch located in an upper-income census tract and operates a mobile branch from the same location which serves retirement centers in the Lincoln community. The bank has not opened or closed any branches in this AA since the prior CRA evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 20th of 29 FDIC-insured depository institutions operating from 115 locations in the AA, with a total deposit market share of 0.6 percent.

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

The bank's delineated AA is comprised of Douglas and Sarpy Counties in their entirety, which are two of eight counties that comprise the Omaha-Council Bluffs, Nebraska-Iowa MSA. Both counties are in the state of Nebraska. Refer to Appendix C for a map of the AA and Appendix E for additional demographic data.

- The AA is comprised of 210 census tracts, including 16 low-, 52 moderate-, 75 middle-, and 67 upper-income census tracts based on 2016-2020 ACS data.
- There have been no changes to the AA since the prior CRA evaluation, although there were changes to the census tract income designations since the prior review. At that time, the AA included a total of 199 census tracts, including 28 low-, 43 moderate-, 72 middle-, and 56 upper-income census tracts based on 2011-2015 ACS data.
- Based on 2020 ACS data, the AA population was 775,130, which represents a 9.7 percent increase from the 2015 ACS data.
- The AA includes a total of 184,945 families. According to 2020 ACS data, 18.8 percent of families are low-, 17.9 percent are moderate-, 22.4 percent are middle-, and 40.9 percent are upper-income.
- The bank operates four branches in the AA, including three full-service locations and one limited-service location. The limited-service branch was opened on February 6, 2023. All of the bank's locations are in upper-income census tracts.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 13th of 45 FDIC-insured depository institutions operating from 222 locations in the AA, with a total deposit market share of 1.2 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NEBRASKA METROPOLITAN AAs

The state of Nebraska AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the overall rating for this state or institution.

Table 21

Assessment Area	Lending Test	Investment Test	Service Test
Lincoln Metropolitan	Consistent	Below	Consistent
Omaha Metropolitan	Consistent	Exceeds	Below

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

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

The bank's Central Nebraska AA consists of Buffalo, Custer, Dawson, Greeley, Kearney, Nance, Sherman, and Valley Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA delineation is comprised of 29 census tracts, including 1 low-, 3 moderate-, 21 middle-, and 4 upper-income tracts based on the most recent 2016-2020 ACS data.
- There have been no changes to the AA since the prior CRA evaluation, although there were changes to the census tract income designations based on 2011-2015 ACS data. At that time, the AA consisted of 3 moderate-, 22 middle-, and 4 upper-income census tracts.
- As of 2024, the FFIEC had designated middle-income census tracts in Greeley, Nance, Sherman, and Valley Counties as underserved.
- The bank operates 3 of its 12 banking offices in the AA, including 2 offices located in middle-income census tracts and 1 office in an upper-income census tract. Two of the branches offer cash dispensing ATMs, and the bank also operates a mobile banking service from the one of the Kearney locations that offers deposit taking services to residents of one or more retirement centers. The bank has not opened or closed any branches in this AA since the prior evaluation.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share Report, the bank ranked 5th of 39 FDIC-insured depository institutions operating from 77 locations in the AA, with a total deposit market share of 5.7 percent.
- A community contact recently conducted as part of the CRA evaluation of another financial institution with branches in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact represented an area economic development organization.

Table 22

Population Change Assessment Area: Central Nebraska			
Area	2015 Population	2020 Population	Percent Change
Central Nebraska	102,854	104,014	1.1
Buffalo County, NE	47,958	50,084	4.4
Custer County, NE	10,802	10,545	(2.4)
Dawson County, NE	24,069	24,111	0.2
Greeley County, NE	2,476	2,188	(11.6)
Kearney County, NE	6,549	6,688	2.1
Nance County, NE	3,639	3,380	(7.1)
Sherman County, NE	3,107	2,959	(4.8)
Valley County, NE	4,254	4,059	(4.6)
NonMSA Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- According to 2020 ACS data, 48.2 percent of the AA's population resides in Buffalo County. This county includes the city of Kearney, which is the largest community in the AA and serves as the county seat, with a population of 33,790 according to 2020 Census data.
- The eight AA counties experienced relatively wide fluctuations in population change from 2015 through 2020, and the four counties with the lowest number of residents noted a significant population decline.

Table 23

Median Family Income Change Assessment Area: Central Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Nebraska	68,516	73,922	7.9
Buffalo County, NE	77,985	83,673	7.3
Custer County, NE	61,283	59,930	(2.2)
Dawson County, NE	60,943	64,632	6.1
Greeley County, NE	57,123	62,738	9.8
Kearney County, NE	67,609	76,607	13.3
Nance County, NE	62,290	64,545	3.6
Sherman County, NE	64,705	67,440	4.2
Valley County, NE	65,099	77,531	19.1
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The portion of LMI families in the AA, at 36.5 percent, is comparable to figures for nonmetropolitan Nebraska (rural areas statewide) and the state of Nebraska, at 37.5 percent and 37.2 percent, respectively.
- The 2020 ACS data indicates the percentage of AA families below the poverty level, at 7.6 percent, is comparable to the figure of 7.0 percent for rural areas statewide. However, the distribution varied among AA counties, ranging from 6.1 percent in Buffalo County to 10.0 percent in Greeley County.

Table 24

Housing Cost Burden Assessment Area: Central Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Nebraska	67.7	15.3	31.9	62.4	23.3	17.5
Buffalo County, NE	69.1	22.7	37.1	64.3	30.1	18.3
Custer County, NE	69.4	9.3	28.7	65.0	17.4	18.6
Dawson County, NE	73.3	10.1	30.0	66.9	20.4	15.4
Greeley County, NE	56.7	0.0	24.5	64.3	11.8	19.9
Kearney County, NE	55.7	0.0	19.4	59.0	28.4	19.7
Nance County, NE	61.5	4.2	21.0	46.9	19.4	15.1
Sherman County, NE	52.2	22.2	19.7	51.3	20.0	16.2
Valley County, NE	29.3	0.0	11.3	52.0	13.8	14.6
NonMSA Nebraska	64.8	16.4	31.1	57.6	21.7	15.7
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA housing affordability ratio of 38.9 percent was lower than the figure for rural areas statewide, at 44.0 percent. Affordability ratios within the eight AA counties ranged from 34.3 percent in Buffalo County to 67.8 percent in Nance County.
- The median housing value in the eight AA counties ranged from \$74,200 in Greeley County to a high of \$185,300 in Buffalo County, compared to \$150,272 for the AA and \$126,095 for rural areas statewide.
- A community contact discussed the advantage multifamily housing units would provide to low-income earners in one of the AA counties.

Table 25

Unemployment Rates Assessment Area: Central Nebraska					
Area	2019	2020	2021	2022	2023
Central Nebraska	2.8	3.6	2.1	1.9	2.0
Buffalo County, NE	2.7	4.0	2.1	1.8	1.8
Custer County, NE	2.4	2.7	1.7	1.6	1.7
Dawson County, NE	3.0	3.4	2.2	2.3	2.4
Greeley County, NE	3.1	3.0	2.0	1.8	2.0
Kearney County, NE	2.3	3.3	1.9	1.7	1.7
Nance County, NE	3.1	3.2	2.0	1.9	2.1
Sherman County, NE	3.3	3.2	2.2	2.1	2.2
Valley County, NE	3.3	2.8	2.2	2.0	2.2
NonMSA Nebraska	3.0	3.5	2.2	2.0	2.1
Nebraska	3.1	4.3	2.6	2.2	2.3
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment rates in the AA, state of Nebraska, and rural areas statewide were relatively low from 2019 through 2023, when compared to national rates that ranged from a high of 6.7 percent in 2020 to a low of 3.5 percent in 2022.
- Major employment sectors in the AA include Health Care & Social Assistance (7,699 employees), Manufacturing (6,274), Retail Trade (6,000), Agriculture, Forestry, Fishing & Hunting (2,510), and Educational Services (509).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CENTRAL NEBRASKA AA

LENDING TEST

The bank's performance under the lending test in the Central Nebraska AA is adequate. An evaluation of the bank's home refinance, home improvement, and multifamily lending was not conducted under the home mortgage subset of products due to limited lending volume in the AA.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 108 home mortgage, 333 small business, and 206 small farm loans originated between January 1, 2022 and December 31, 2023.

The bank makes use of innovative and flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall Institution Lending Activity section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage, small business, and small farm lending by income level of geography all reflect adequate performance based on relevant performance context related to the bank's branching footprint.

As previously noted, the AA includes one low- and three moderate-income census tract(s). Two of the AA's moderate-income census tracts are located in Dawson County, including one moderate-income census tract in the town of Lexington and the other in Cozad. The bank's only branch in Dawson County is located in the town of Sumner, which is approximately 19 miles from Lexington and 25 miles from Cozad, and both towns are served by a number of other financial institutions. Furthermore, the two moderate-income census tracts in Dawson County contain a majority of the owner-occupied housing units, businesses, and farms among the AA's three moderate-income census tracts.

While the demand for home mortgage, small business and small farm loans within the AA fluctuated in 2022 and 2023, the moderate-income tracts in Dawson County are beyond a distance the bank's Sumner branch could reasonably be expected to serve.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans in the low-income census tract was comparable to aggregate lending data by number, below by dollar volume, and significantly above the demographic figure. The distribution of loans in moderate-income census tracts was significantly below the aggregate lending data and the demographic figure.

While overall performance in the AA's LMI tracts was significantly below the aggregate lending data in 2023, the bank's performance is considered adequate based on the bank's branching footprint relative to the location of census tracts within the AA.

The geographic distribution of home mortgage lending in 2022 was consistent with performance in 2023 based on the context noted above.

An analysis of the dispersion of loans revealed conspicuous lending gaps and lapses, including in LMI census tracts, although these gaps are explained by performance context as previously discussed.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase lending in the low-income census tract was below the aggregate lending data by number, significantly below by dollar volume, and comparable to the demographic figure. The distribution of loans in moderate-income census tracts was significantly below the aggregate lending data and the demographic figure.

Similar to the bank's home mortgage distribution, two of the AA's moderate-income census tracts are located in towns served by other financial institutions and are beyond a distance that could be reasonably served by the bank's nearest location in Sumner. This impacted the bank's combined distribution among the AA's low- and moderate-income census tracts.

The geographic distribution of home mortgage lending in 2022 was consistent with performance in 2023 based on relevant performance context.

Table 26

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Nebraska													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	6.5	3.1	245	3.4	2.8	1	2.4	4.6	100	1.1	4.0	2.0
Moderate	1	3.2	14.4	266	3.7	12.1	0	0.0	11.8	0	0.0	10.5	9.9
Middle	18	58.1	63.4	2,843	39.8	59.5	29	70.7	63.9	5,618	61.1	55.7	70.4
Upper	10	32.3	19.0	3,796	53.1	25.6	11	26.8	19.7	3,473	37.8	29.8	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	7,150	100.0	100.0	41	100.0	100.0	9,191	100.0	100.0	100.0
Refinance Loans													
Low	1	6.7	3.5	63	3.1	3.3	0	0.0	2.8	0	0.0	2.3	2.0
Moderate	0	0.0	10.4	0	0.0	6.7	0	0.0	10.4	0	0.0	8.7	9.9
Middle	8	53.3	63.9	1,131	55.0	60.9	2	33.3	71.5	170	25.7	70.1	70.4
Upper	6	40.0	22.3	862	41.9	29.0	4	66.7	15.3	492	74.3	18.8	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	2,056	100.0	100.0	6	100.0	100.0	662	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	1	16.7	2.8	31	10.5	1.2	2.0
Moderate	0	0.0	10.5	0	0.0	11.2	0	0.0	4.7	0	0.0	5.0	9.9
Middle	1	100.0	71.6	70	100.0	71.2	1	16.7	66.0	120	40.7	54.2	70.4
Upper	0	0.0	17.9	0	0.0	17.5	4	66.7	26.4	144	48.8	39.6	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	70	100.0	100.0	6	100.0	100.0	295	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	100.0	23.5	388	100.0	5.4	0	0.0	0.0	0	0.0	0.0	7.8
Moderate	0	0.0	11.8	0	0.0	6.3	0	0.0	16.7	0	0.0	3.4	16.0
Middle	0	0.0	58.8	0	0.0	85.3	0	0.0	83.3	0	0.0	96.6	40.8
Upper	0	0.0	5.9	0	0.0	3.0	0	0.0	0.0	0	0.0	0.0	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	388	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	4	8.2	3.3	696	7.2	3.0	2	3.4	3.9	131	1.2	3.6	2.0
Moderate	1	2.0	12.8	266	2.7	10.4	0	0.0	10.8	0	0.0	9.8	9.9
Middle	27	55.1	63.4	4,044	41.7	61.5	36	61.0	65.1	6,155	58.6	58.0	70.4
Upper	17	34.7	20.5	4,695	48.4	25.0	21	35.6	20.2	4,215	40.1	28.5	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	49	100.0	100.0	9,701	100.0	100.0	59	100.0	100.0	10,501	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2023 small business lending in the low-income tract was below the aggregate lending data and the demographic figure. Lending in the AA's moderate-income tracts was comparable to aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The geographic distribution of small business lending in 2022 reflected performance below 2023 lending patterns, although overall performance is considered adequate. As previously noted, the bank does not have a branch presence in close proximity to two of the AA's three moderate-income census tracts. Based on the distance of the two moderate-income census tracts from the nearest branch location, overall performance is considered adequate.

An analysis of the dispersion of small business lending revealed conspicuous lending gaps and lapses, including in LMI census tracts, although these gaps are explained by performance context as previously discussed.

Table 27

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Central Nebraska													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Low	3	1.7	1.7	770	2.4	1.9	1	0.6	1.2	100	0.5	0.8	1.7
Moderate	9	5.1	8.7	2,856	8.9	10.0	13	8.3	8.1	3,275	16.3	12.5	8.9
Middle	115	65.3	68.2	18,489	57.5	63.0	109	69.4	71.7	11,637	58.1	68.2	74.1
Upper	49	27.8	19.3	10,033	31.2	24.6	34	21.7	17.9	5,019	25.1	18.4	15.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.1	0	0.0	0.5	0	0.0	1.1	0	0.0	0.2	
Total	176	100.0	100.0	32,148	100.0	100.0	157	100.0	100.0	20,031	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of 2023 small farm lending in the AA's low- income census tract was comparable to the aggregate lending data and the demographic figure. Lending in the moderate-income census tracts was comparable to the aggregate lending data and below the demographic figure.

As noted in the table below, the bank did not originate any farm loans in the AA's LMI census tracts. According to 2023 Dun & Bradstreet data, the AA's low-income census tract included 2 farms, while 27 farms operated within the three moderate-income tracts. Moreover, as the table below indicates, there were no loans originated by aggregate lenders in the AA's low-income census tract. Furthermore, an in-depth review of aggregate lending data revealed that the majority of farm loans originated by other CRA reporting lenders (22 of 26 loans) occurred in Dawson County's two moderate-income tracts where the bank does not have a branch close to these tracts.

The bank's distribution of lending in 2022 was consistent with 2023 lending patterns. An analysis of the dispersion of small farm lending revealed conspicuous lending gaps and lapses, including in LMI census tracts, although these gaps are explained by performance context.

Table 28

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Central Nebraska													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Moderate	0	0.0	1.4	0	0.0	1.4	0	0.0	1.0	0	0.0	0.6	2.2
Middle	107	95.5	90.9	11,365	97.9	91.6	90	95.7	91.5	10,743	95.6	92.4	90.4
Upper	5	4.5	7.7	239	2.1	7.0	4	4.3	7.4	500	4.4	6.9	7.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	
Total	112	100.0	100.0	11,604	100.0	100.0	94	100.0	100.0	11,243	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage and small business lending reflect adequate performance, while distribution of small farm lending is good.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 loans to low-income borrowers was significantly above the aggregate lending data by number and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2022 was consistent with the bank's 2023 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans to low-income borrowers was significantly above the aggregate lending data by number and comparable to the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2022 was consistent with the 2023 distribution and supported the overall conclusion.

Table 29

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level Assessment Area: Central Nebraska													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	6.5	7.4	222	3.1	3.9	5	12.2	7.6	276	3.0	4.0	18.0
Moderate	5	16.1	22.4	739	10.3	16.4	7	17.1	22.5	954	10.4	17.2	18.4
Middle	4	12.9	20.8	832	11.6	20.8	4	9.8	27.0	513	5.6	26.3	21.8
Upper	14	45.2	27.7	4,616	64.6	41.0	19	46.3	25.3	6,372	69.3	37.5	41.8
Unknown	6	19.4	21.7	741	10.4	17.9	6	14.6	17.6	1,076	11.7	15.0	0.0
Total	31	100.0	100.0	7,150	100.0	100.0	41	100.0	100.0	9,191	100.0	100.0	100.0
Refinance Loans													
Low	4	26.7	12.6	306	14.9	7.0	1	16.7	13.3	101	15.3	8.0	18.0
Moderate	1	6.7	21.2	64	3.1	16.7	2	33.3	19.3	127	19.2	15.3	18.4
Middle	4	26.7	25.9	696	33.9	24.0	1	16.7	24.9	264	39.9	22.9	21.8
Upper	3	20.0	27.7	542	26.4	39.5	1	16.7	29.7	40	6.0	39.3	41.8
Unknown	3	20.0	12.6	448	21.8	12.9	1	16.7	12.9	130	19.6	14.5	0.0
Total	15	100.0	100.0	2,056	100.0	100.0	6	100.0	100.0	662	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.3	0	0.0	5.6	1	16.7	8.5	31	10.5	4.8	18.0
Moderate	0	0.0	13.7	0	0.0	9.3	1	16.7	18.9	5	1.7	18.5	18.4
Middle	1	100.0	27.4	70	100.0	20.7	0	0.0	24.5	0	0.0	23.4	21.8
Upper	0	0.0	46.3	0	0.0	56.4	4	66.7	44.3	259	87.8	49.8	41.8
Unknown	0	0.0	6.3	0	0.0	8.0	0	0.0	3.8	0	0.0	3.5	0.0
Total	1	100.0	100.0	70	100.0	100.0	6	100.0	100.0	295	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	6	12.5	8.9	528	5.7	4.7	8	13.6	8.9	425	4.0	4.7	18.0
Moderate	6	12.5	21.3	803	8.6	16.3	12	20.3	21.6	1,226	11.7	17.0	18.4
Middle	10	20.8	22.7	1,635	17.6	21.7	5	8.5	25.8	777	7.4	25.5	21.8
Upper	17	35.4	28.9	5,158	55.4	40.8	27	45.8	28.3	6,867	65.4	38.4	41.8
Unknown	9	18.8	18.3	1,189	12.8	16.5	7	11.9	15.4	1,206	11.5	14.4	0.0
Total	48	100.0	100.0	9,313	100.0	100.0	59	100.0	100.0	10,501	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is adequate. The bank's 2023 distribution of lending to small businesses was comparable to aggregate lending data and to the demographic figure.

The distribution of small business lending in 2022 was consistent with the 2023 distribution.

Table 30

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Central Nebraska														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	71	40.3	52.8	11,138	34.6	40.9	98	62.4	56.9	6,834	34.1	35.9	89.7	
Over \$1 Million	42	23.9		16,167	50.3		28	17.8		9,777	48.8		8.0	
Revenue Unknown	63	35.8		4,843	15.1		31	19.7		3,420	17.1		2.3	
Total	176	100.0		32,148	100.0		157	100.0		20,031	100.0		100.0	
By Loan Size														
\$100,000 or Less	114	64.8	88.9	4,558	14.2	32.4	116	73.9	89.3	4,990	24.9	35.1		
\$100,001 - \$250,000	24	13.6	6.0	4,199	13.1	18.3	17	10.8	5.9	2,952	14.7	19.1		
\$250,001 - \$1 Million	38	21.6	5.1	23,391	72.8	49.3	24	15.3	4.9	12,089	60.4	45.8		
Total	176	100.0	100.0	32,148	100.0	100.0	157	100.0	100.0	20,031	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	47	66.2		2,091	18.8		83	84.7		3,256	47.6			
\$100,001 - \$250,000	10	14.1		1,655	14.9		11	11.2		1,779	26.0			
\$250,001 - \$1 Million	14	19.7		7,392	66.4		4	4.1		1,799	26.3			
Total	71	100.0		11,138	100.0		98	100.0		6,834	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of 2023 lending to small farms was significantly above the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2022 was below 2023 lending patterns and contributed to the overall rating based on higher lending volume in 2022.

Table 31

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Central Nebraska													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	87	77.7	57.6	10,116	87.2	67.9	78	83.0	53.9	9,863	87.7	62.0	97.3
Over \$1 Million	3	2.7		764	6.6		5	5.3		950	8.4		2.7
Revenue	22	19.6		724	6.2		11	11.7		430	3.8		0.0
Unknown													
Total	112	100.0		11,604	100.0		94	100.0		11,243	100.0		100.0
By Loan Size													
\$100,000 or Less	80	71.4	75.3	3,557	30.7	25.4	59	62.8	70.1	2,556	22.7	20.3	
\$100,001 - \$250,000	19	17.0	15.2	3,248	28.0	30.8	20	21.3	17.2	3,564	31.7	30.8	
\$250,001 - \$500,000	13	11.6	9.5	4,799	41.4	43.9	15	16.0	12.7	5,123	45.6	48.9	
Total	112	100.0	100.0	11,604	100.0	100.0	94	100.0	100.0	11,243	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	60	69.0		3,133	31.0		49	62.8		2,351	23.8		
\$100,001 - \$250,000	15	17.2		2,684	26.5		15	19.2		2,689	27.3		
\$250,001 - \$500,000	12	13.8		4,299	42.5		14	17.9		4,823	48.9		
Total	87	100.0		10,116	100.0		78	100.0		9,863	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank provides a relatively high level of CD loans by dollar volume when considering the bank's capacity, AA needs, and the availability of lending opportunities in rural areas. The bank originated 2 CD loans totaling \$19.0MM in this AA that supported affordable housing and revitalization and stabilization efforts. The following two CD loans were considered impactful and responsive to AA credit needs:

- The bank originated a \$17.2MM loan to revitalize and stabilize a blighted area in the AA by providing funds to build a hotel that will provide needed jobs to LMI individuals.
- The bank renewed a \$1.8MM loan that provided 70 affordable housing units to area residents.

Table 32

Community Development Loans – Central Nebraska AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	1,792
Community Services	0	0
Economic Development	0	0
Revitalization and Stabilization	1	17,248
Total Loans	2	19,040

INVESTMENT TEST

The bank's performance under the investment test in the Central Nebraska AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs of its AA. Qualifying activities in the AA were comprised of community service investments issued by school districts where a majority of students qualified for the federally-subsidized free and reduced lunch program.

The table below illustrates the breakdown of the bank's CD investments within the AA as well as CD donations made since the prior evaluation. The bank did not report any CD investments during the current evaluation period. Examples of current period activities include the following donations:

- The bank made a \$20.0M donation to an organization that provides charitable services and grants to a number of community service organizations, including an entity that grants educational scholarships primarily targeted to those in need of financial support.
- The bank made two donations totaling \$2.0M to an organization that provides a variety of needed funding to various community service organizations.
- The bank made a \$1.5M donation to an organization that funds projects to support LMI individuals and families.

Table 33

Investments, Grants, and Donations – Central Nebraska AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	0	0	0	0
Community Services	6	1,408	0	0	8	24	14	1,432
Economic Development	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	6	1,408	0	0	8	24	14	1,432

¹. Book Value of Investment ². Original Market Value of Investment

SERVICE TEST

The bank's performance under the service test in the Central Nebraska AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates three branches in the AA, including two branches in middle-income census tracts and one branch in an upper-income census tract. The bank also offers mobile banking from one of the branches in Buffalo County that offers deposit-taking services to residents of one or more retirement facilities.

Two of the branches maintain cash dispensing ATMs and one of the branches is in close proximity to one low- and one moderate-income census tracts in Buffalo County. While six of the eight AA counties do not have a branch or ATM presence, the bank is able to meet the credit needs of borrowers in these areas.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has not opened or closed any branches in this AA since the prior evaluation.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and product offerings in the AA generally mirror those in all the bank's markets, which are described in the overall Institution Retail Banking Services section of this evaluation.

Table 34

Retail Banking and Community Development Services – Central Nebraska AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	66.7	33.3	0.0	100.0	3.4	10.3	72.4	13.8	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Changes in Branch Location	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	50.0	50.0	0.0	100.0	3.7	10.4	68.8	17.0	0.0	100.0
Community Development Services	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	3		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	3		2		3		0		8		3	

¹ Based on 2023 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 34, bank employees supported three organizations operating throughout the AA, providing eight CD services in support of affordable housing, community services to LMI individuals and families, and economic development initiatives. CD services provided by the bank include the following:

- A bank employee served on an organization's resource committee that focuses on providing healthy homes and sustainable communities by increasing the number of affordable housing options in the area.
- A bank employee served on the board of a community service organization with a mission of supporting LMI households and disabled military veterans.
- A bank employee served on the board of an economic development organization dedicated to improving economic and living conditions throughout the community with a focus on blighted areas.

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> Five Points Bank Grand Island, Nebraska		<u>Products/Services Reviewed</u> <div><div>• Home Purchase Loans</div><div>• Home Refinance Loans</div><div>• Home Improvement Loans</div><div>• Multifamily Loans</div></div> <div><div>• Small Business (SB) Loans</div><div>• Small Farm (SF) Loans</div><div>• Community Development Loans</div><div>• Qualified Investments and Donations</div><div>• Community Development Services</div></div>	
<u>Time Period</u> <div><div>HMDA LAR and CRA SB and SF Loans:</div><div>January 1, 2022 to December 31, 2023</div></div> <div><div>Community Development Activities:</div><div>Julu 1, 2022to December 31, 2024</div></div>			
List of Affiliates Considered in this Evaluation			
Affiliates		Affiliate Relationship	Products Reviewed
None		None	None
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>NEBRASKA</u>			
Grand Island MSA	Full Review	None	1 prior
Lincoln Metropolitan	Limited Review	None	none
Omaha Metropolitan	Limited Review	None	none
Central Nebraska	Full Review	None	1 prior

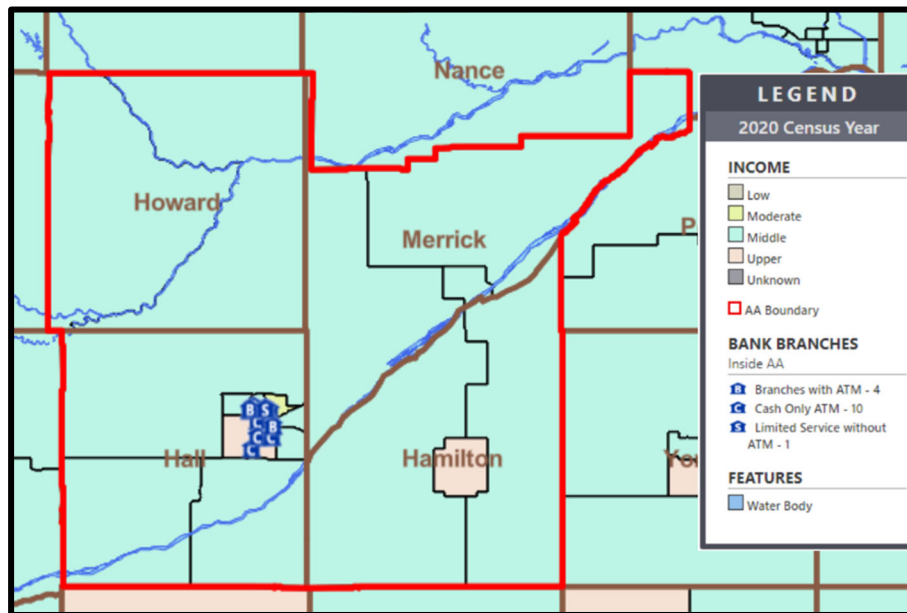
**APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA
RATINGS**

Table B-1

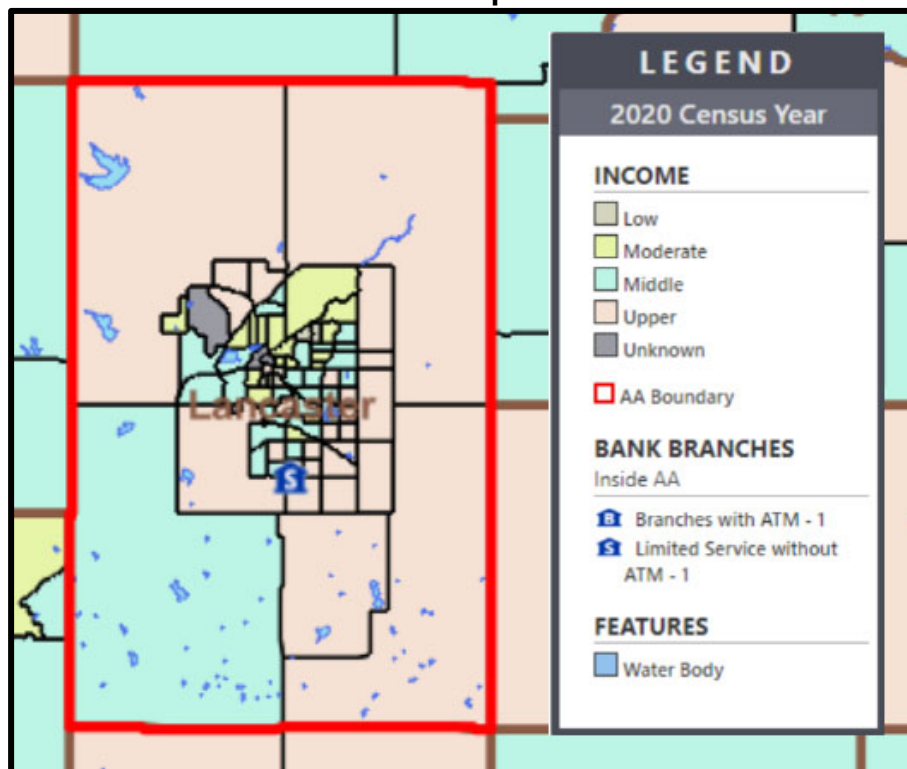
State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Nebraska	Low Satisfactory	Low Satisfactory	Outstanding	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

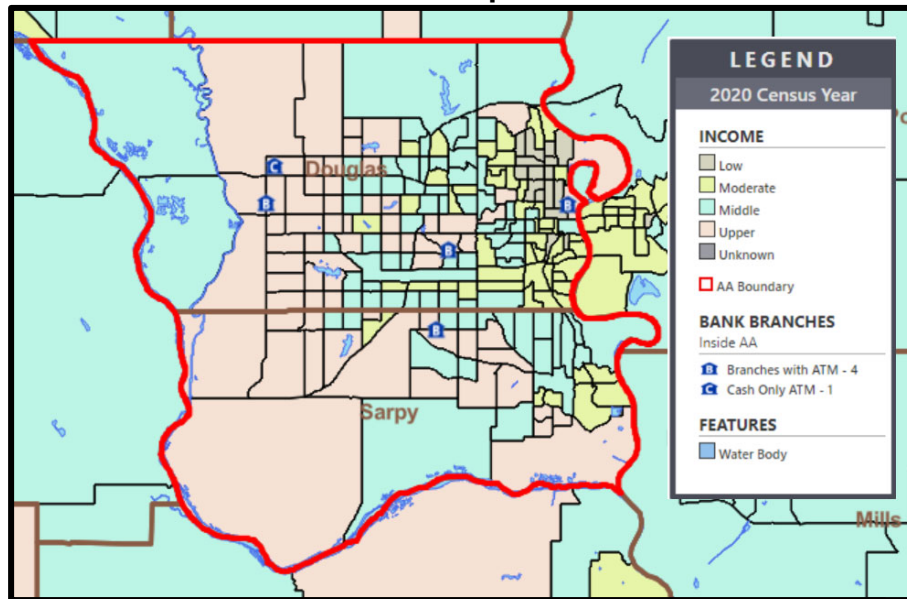
Map C-1
Grand Island MSA AA



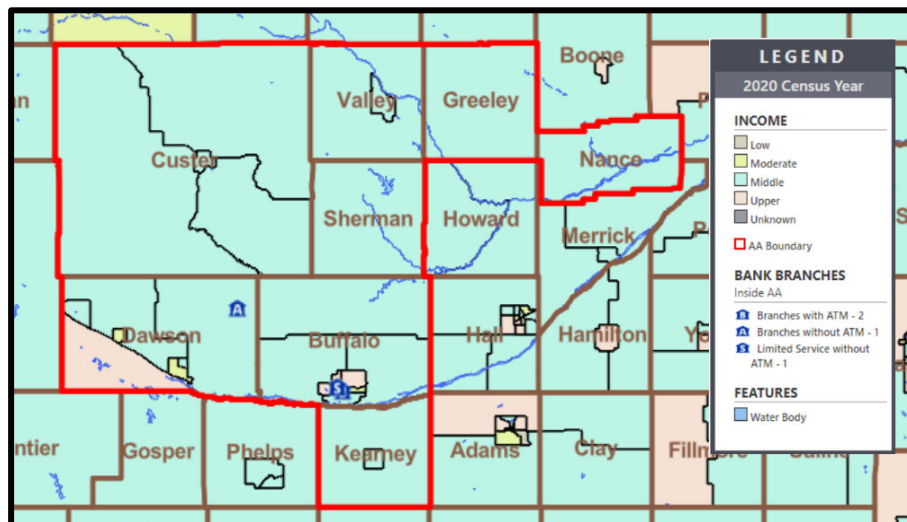
Map C-2
Lincoln Metropolitan AA



Map C-3
Omaha Metropolitan AA



Map C-4
Central Nebraska AA



APPENDIX D – DEMOGRAPHIC INFORMATION

Grand Island MSA
Table D-1

2023 Grand Island MSA 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	3,961	17.5
Moderate	3	13.6	3,575	15.8	578	16.2	4,301	19.0
Middle	15	68.2	14,245	63.0	842	5.9	5,285	23.4
Upper	4	18.2	4,792	21.2	227	4.7	9,065	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	22,612	100.0	1,647	7.3	22,612	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	6,017	2,824	12.8	46.9	2,869	47.7	324	5.4
Middle	22,653	14,397	65.3	63.6	6,130	27.1	2,126	9.4
Upper	7,439	4,820	21.9	64.8	2,140	28.8	479	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,109	22,041	100.0	61.0	11,139	30.8	2,929	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	585	15.0	525	15.0	55	15.9	5	8.9
Middle	2,311	59.3	2,105	60.3	165	47.6	41	73.2
Upper	998	25.6	861	24.7	127	36.6	10	17.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,894	100.0	3,491	100.0	347	100.0	56	100.0
Percentage of Total Businesses:				89.7		8.9		1.4
	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	6	0.9	5	0.8	1	7.1	0	0.0
Middle	605	89.0	593	89.0	12	85.7	0	0.0
Upper	69	10.1	68	10.2	1	7.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	680	100.0	666	100.0	14	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-2

2022 Grand Island MSA 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	3,961	17.5
Moderate	3	13.6	3,575	15.8	578	16.2	4,301	19.0
Middle	15	68.2	14,245	63.0	842	5.9	5,285	23.4
Upper	4	18.2	4,792	21.2	227	4.7	9,065	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	22,612	100.0	1,647	7.3	22,612	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	6,017	2,824	12.8	46.9	2,869	47.7	324	5.4
Middle	22,653	14,397	65.3	63.6	6,130	27.1	2,126	9.4
Upper	7,439	4,820	21.9	64.8	2,140	28.8	479	6.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	36,109	22,041	100.0	61.0	11,139	30.8	2,929	8.1
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	602	15.3	541	15.3	57	16.6	4	7.5
Middle	2,321	58.9	2,120	59.9	161	46.9	40	75.5
Upper	1,015	25.8	881	24.9	125	36.4	9	17.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,938	100.0	3,542	100.0	343	100.0	53	100.0
Percentage of Total Businesses:				89.9		8.7		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	0.9	5	0.7	1	6.7	0	0.0
Middle	609	88.9	596	89.0	13	86.7	0	0.0
Upper	70	10.2	69	10.3	1	6.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	685	100.0	670	100.0	15	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Central Nebraska
Table D-3

2023 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	1	3.4	812	3.0	158	19.5	4,889	18.0
Moderate	3	10.3	2,963	10.9	427	14.4	5,007	18.4
Middle	21	72.4	18,828	69.4	1,408	7.5	5,906	21.8
Upper	4	13.8	4,544	16.7	57	1.3	11,345	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,147	100.0	2,050	7.6	27,147	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,697	574	2.0	33.8	967	57.0	156	9.2
Moderate	4,621	2,828	9.9	61.2	1,489	32.2	304	6.6
Middle	32,831	20,030	70.4	61.0	8,434	25.7	4,367	13.3
Upper	7,860	5,021	17.6	63.9	2,032	25.9	807	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,009	28,453	100.0	60.5	12,922	27.5	5,634	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	91	1.7	75	1.6	14	3.3	2	1.7
Moderate	469	8.9	415	8.7	47	11.1	7	5.8
Middle	3,917	74.1	3,500	73.8	312	73.9	105	87.5
Upper	810	15.3	755	15.9	49	11.6	6	5.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,287	100.0	4,745	100.0	422	100.0	120	100.0
Percentage of Total Businesses:				89.7		8.0		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.2	3	0.3	0	0.0	0	0.0
Moderate	27	2.2	25	2.1	2	6.1	0	0.0
Middle	1,107	90.4	1,078	90.5	29	87.9	0	0.0
Upper	87	7.1	85	7.1	2	6.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,224	100.0	1,191	100.0	33	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-4

2022 Central Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	812	3.0	158	19.5	4,889	18.0
Moderate	3	10.3	2,963	10.9	427	14.4	5,007	18.4
Middle	21	72.4	18,828	69.4	1,408	7.5	5,906	21.8
Upper	4	13.8	4,544	16.7	57	1.3	11,345	41.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	27,147	100.0	2,050	7.6	27,147	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,697	574	2.0	33.8	967	57.0	156	9.2
Moderate	4,621	2,828	9.9	61.2	1,489	32.2	304	6.6
Middle	32,831	20,030	70.4	61.0	8,434	25.7	4,367	13.3
Upper	7,860	5,021	17.6	63.9	2,032	25.9	807	10.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,009	28,453	100.0	60.5	12,922	27.5	5,634	12.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	95	1.8	79	1.6	14	3.2	2	1.7
Moderate	488	9.1	429	8.9	52	11.8	7	5.8
Middle	3,942	73.6	3,517	73.3	320	72.9	105	87.5
Upper	829	15.5	770	16.1	53	12.1	6	5.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,354	100.0	4,795	100.0	439	100.0	120	100.0
Percentage of Total Businesses:				89.6		8.2		2.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.2	2	0.2	0	0.0	0	0.0
Moderate	27	2.2	25	2.1	2	6.1	0	0.0
Middle	1,103	90.5	1,074	90.6	29	87.9	0	0.0
Upper	87	7.1	85	7.2	2	6.1	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,219	100.0	1,186	100.0	33	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Lincoln Metropolitan
Table E-1

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Lincoln Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	6.1	3.1	480	8.1	1.9	0	0.0	3.4	0	0.0	2.3	2.3
Moderate	11	33.3	15.4	1,435	24.1	10.4	4	19.0	16.1	410	9.9	11.1	15.6
Middle	12	36.4	38.5	1,724	29.0	32.3	14	66.7	39.7	2,763	66.8	34.6	41.2
Upper	7	21.2	42.8	2,228	37.5	55.1	3	14.3	40.6	964	23.3	52.0	40.7
Unknown	1	3.0	0.3	80	1.3	0.3	0	0.0	0.3	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	5,947	100.0	100.0	21	100.0	100.0	4,137	100.0	100.0	100.0
Refinance Loans													
Low	1	14.3	2.9	135	12.5	2.0	0	0.0	1.9	0	0.0	1.0	2.3
Moderate	4	57.1	16.3	413	38.1	11.4	0	0.0	15.7	0	0.0	11.4	15.6
Middle	2	28.6	40.9	535	49.4	34.9	1	33.3	42.6	85	12.6	38.9	41.2
Upper	0	0.0	39.8	0	0.0	51.6	2	66.7	39.6	590	87.4	48.6	40.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,083	100.0	100.0	3	100.0	100.0	675	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.9	0	0.0	0.9	0	0.0	1.4	0	0.0	0.6	2.3
Moderate	1	50.0	13.0	99	42.9	9.0	0	0.0	11.8	0	0.0	9.0	15.6
Middle	1	50.0	40.2	132	57.1	33.0	0	0.0	36.5	0	0.0	31.3	41.2
Upper	0	0.0	44.9	0	0.0	57.1	1	100.0	50.1	12	100.0	59.0	40.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	231	100.0	100.0	1	100.0	100.0	12	100.0	100.0	100.0
													Multi-family Units %
Multifamily Loans													
Low	3	37.5	37.1	2,343	42.3	17.4	3	100.0	42.4	997	100.0	48.6	19.5
Moderate	4	50.0	29.8	2,256	40.7	20.3	0	0.0	25.2	0	0.0	25.6	30.1
Middle	1	12.5	21.9	943	17.0	18.0	0	0.0	25.9	0	0.0	8.0	25.0
Upper	0	0.0	10.6	0	0.0	44.2	0	0.0	5.8	0	0.0	17.6	23.2
Unknown	0	0.0	0.7	0	0.0	0.1	0	0.0	0.7	0	0.0	0.2	2.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	5,542	100.0	100.0	3	100.0	100.0	997	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	6	11.5	3.4	2,958	22.8	3.7	3	10.7	3.5	997	17.1	6.0	
Moderate	21	40.4	15.5	4,344	33.5	11.6	4	14.3	15.5	410	7.0	12.2	15.6
Middle	17	32.7	39.2	3,369	26.0	31.1	15	53.6	39.7	2,848	48.9	32.7	41.2
Upper	7	13.5	41.7	2,228	17.2	53.4	6	21.4	41.0	1,566	26.9	48.9	40.7
Unknown	1	1.9	0.2	80	0.6	0.2	0	0.0	0.3	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	52	100.0	100.0	12,979	100.0	100.0	28	100.0	100.0	5,821	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-2

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Lincoln Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	3	6.4	3.9	81	0.6	4.2	2	6.7	4.0	30	0.5	4.6	4.8
Moderate	9	19.1	19.0	2,914	22.8	21.3	4	13.3	17.3	1,427	25.4	19.5	18.7
Middle	16	34.0	32.3	4,440	34.8	29.3	13	43.3	30.4	1,571	28.0	30.9	34.2
Upper	19	40.4	42.1	5,319	41.7	40.9	11	36.7	45.9	2,587	46.1	42.3	39.7
Unknown	0	0.0	2.1	0	0.0	4.2	0	0.0	1.8	0	0.0	2.4	2.7
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.7	0	0.0	0.3	
Total	47	100.0	100.0	12,754	100.0	100.0	30	100.0	100.0	5,615	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-3

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Lincoln Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	2.2	0	0.0	3.5	0	0.0	5.1	0	0.0	2.7	5.2
Middle	0	0.0	35.7	0	0.0	32.1	0	0.0	30.7	0	0.0	27.1	28.8
Upper	0	0.0	62.1	0	0.0	64.5	0	0.0	64.2	0	0.0	70.2	63.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-4

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	##	##	\$(000)	\$%	\$%	#	##	##	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	6.8	0	0.0	3.8	1	4.8	7.7	50	1.2	4.3	19.3
Moderate	3	9.1	19.8	620	10.4	14.8	1	4.8	22.1	120	2.9	16.8	18.7
Middle	1	3.0	22.2	191	3.2	21.2	3	14.3	22.1	727	17.6	20.8	22.2
Upper	2	6.1	30.5	604	10.2	40.5	2	9.5	28.4	457	11.0	38.1	39.8
Unknown	27	81.8	20.6	4,532	76.2	19.7	14	66.7	19.7	2,783	67.3	19.9	0.0
Total	33	100.0	100.0	5,947	100.0	100.0	21	100.0	100.0	4,137	100.0	100.0	100.0
Refinance Loans													
Low	1	14.3	10.8	100	9.2	6.5	1	33.3	10.4	85	12.6	6.5	19.3
Moderate	0	0.0	21.5	0	0.0	17.0	0	0.0	21.8	0	0.0	16.8	18.7
Middle	0	0.0	24.3	0	0.0	22.3	0	0.0	22.3	0	0.0	19.8	22.2
Upper	1	14.3	28.2	435	40.2	37.3	1	33.3	31.3	350	51.9	38.0	39.8
Unknown	5	71.4	15.3	548	50.6	16.9	1	33.3	14.4	240	35.6	18.9	0.0
Total	7	100.0	100.0	1,083	100.0	100.0	3	100.0	100.0	675	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.1	0	0.0	3.7	0	0.0	5.8	0	0.0	3.3	19.3
Moderate	0	0.0	18.3	0	0.0	11.1	0	0.0	19.0	0	0.0	12.7	18.7
Middle	0	0.0	25.2	0	0.0	17.1	1	100.0	23.9	12	100.0	19.3	22.2
Upper	0	0.0	43.0	0	0.0	55.8	0	0.0	46.2	0	0.0	58.7	39.8
Unknown	2	100.0	7.5	231	100.0	12.3	0	0.0	5.0	0	0.0	6.0	0.0
Total	2	100.0	100.0	231	100.0	100.0	1	100.0	100.0	12	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.3	7.9	100	1.3	4.4	2	8.0	8.2	135	2.8	4.6	19.3
Moderate	3	6.8	20.1	620	8.3	15.0	1	4.0	21.6	120	2.5	16.7	18.7
Middle	2	4.5	23.0	332	4.5	21.2	4	16.0	22.8	739	15.3	20.8	22.2
Upper	4	9.1	30.9	1,074	14.4	39.9	3	12.0	30.7	807	16.7	38.7	39.8
Unknown	34	77.3	18.2	5,311	71.4	19.5	15	60.0	16.7	3,023	62.7	19.2	0.0
Total	44	100.0	100.0	7,437	100.0	100.0	25	100.0	100.0	4,824	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-5

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Lincoln Metropolitan														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	27	57.4	54.0	7,344	57.6	32.1	15	50.0	54.5	2,070	36.9	29.0	90.4	
Over \$1 Million	14	29.8		4,218	33.1		7	23.3		2,954	52.6		8.3	
Revenue Unknown	6	12.8		1,192	9.3		8	26.7		591	10.5		1.2	
Total	47	100.0		12,754	100.0		30	100.0		5,615	100.0		100.0	
By Loan Size														
\$100,000 or Less	21	44.7	90.7	1,081	8.5	27.6	13	43.3	90.7	661	11.8	29.2		
\$100,001 - \$250,000	12	25.5	4.5	2,363	18.5	15.3	14	46.7	4.5	2,677	47.7	16.0		
\$250,001 - \$1 Million	14	29.8	4.8	9,310	73.0	57.1	3	10.0	4.8	2,277	40.6	54.7		
Total	47	100.0	100.0	12,754	100.0	100.0	30	100.0	100.0	5,615	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	9	33.3		562	7.7		7	46.7		470	22.7			
\$100,001 - \$250,000	10	37.0		1,873	25.5		8	53.3		1,600	77.3			
\$250,001 - \$1 Million	8	29.6		4,909	66.8		0	0.0		0	0.0			
Total	27	100.0		7,344	100.0		15	100.0		2,070	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Table E-6

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Lincoln Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	66.1	0	0.0	70.1	0	0.0	62.3	0	0.0	58.8	98.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.7
Revenue	0	0.0		0	0.0		0	0.0		0.0			
Unknown	0	0.0		0	0.0		0	0.0		0.0			
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	77.7	0	0.0	24.0	0	0.0	75.3	0	0.0	21.8	
\$100,001 - \$250,000	0	0.0	10.3	0	0.0	21.5	0	0.0	12.1	0	0.0	22.7	
\$250,001 - \$500,000	0	0.0	12.1	0	0.0	54.5	0	0.0	12.6	0	0.0	55.5	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0					
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0					
Total	0	0.0		0	0.0		0	0.0					
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-7

2023 Lincoln Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	7.4	3,107	4.1	750	24.1	14,646	19.3
Moderate	17	21.0	15,096	19.9	2,020	13.4	14,247	18.7
Middle	26	32.1	29,008	38.2	1,674	5.8	16,910	22.2
Upper	27	33.3	28,611	37.6	704	2.5	30,233	39.8
Unknown	5	6.2	214	0.3	14	6.5	0	0.0
Total AA	81	100.0	76,036	100.0	5,162	6.8	76,036	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	11,231	1,706	2.3	15.2	8,506	75.7	1,019	9.1
Moderate	30,828	11,726	15.6	38.0	17,408	56.5	1,694	5.5
Middle	48,297	30,889	41.2	64.0	15,027	31.1	2,381	4.9
Upper	41,458	30,511	40.7	73.6	9,811	23.7	1,136	2.7
Unknown	1,267	105	0.1	8.3	977	77.1	185	14.6
Total AA	133,081	74,937	100.0	56.3	51,729	38.9	6,415	4.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	634	4.8	552	4.6	67	6.1	15	9.4
Moderate	2,464	18.7	2,182	18.3	267	24.2	15	9.4
Middle	4,513	34.2	4,115	34.5	358	32.5	40	25.2
Upper	5,242	39.7	4,801	40.2	361	32.8	80	50.3
Unknown	350	2.7	292	2.4	49	4.4	9	5.7
Total AA	13,203	100.0	11,942	100.0	1,102	100.0	159	100.0
Percentage of Total Businesses:				90.4		8.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	10	2.9	10	2.9	0	0.0	0	0.0
Moderate	18	5.2	17	5.0	1	16.7	0	0.0
Middle	100	28.8	97	28.4	3	50.0	0	0.0
Upper	219	63.1	217	63.6	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	347	100.0	341	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-8

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

Omaha Metropolitan

Table E-9

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Omaha Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	1	1.8	3.4	61	0.3	1.5	1	1.9	4.3	114	0.6	2.0	3.1
Moderate	9	16.1	15.6	1,311	7.3	9.6	6	11.5	15.6	947	5.1	9.7	16.6
Middle	18	32.1	35.1	7,141	39.7	31.3	10	19.2	35.9	2,213	11.9	32.2	39.8
Upper	28	50.0	45.9	9,478	52.7	57.5	35	67.3	44.2	15,385	82.5	56.1	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	56	100.0	100.0	17,991	100.0	100.0	52	100.0	100.0	18,659	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.2	0	0.0	1.0	1	14.3	2.5	23	1.5	1.6	3.1
Moderate	1	3.6	16.3	188	2.1	10.4	0	0.0	16.6	0	0.0	11.4	16.6
Middle	9	32.1	38.1	2,449	27.2	33.9	1	14.3	37.6	60	3.8	35.7	39.8
Upper	18	64.3	43.4	6,353	70.7	54.7	5	71.4	43.3	1,498	94.8	51.4	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	8,990	100.0	100.0	7	100.0	100.0	1,581	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.8	0	0.0	1.3	0	0.0	1.8	0	0.0	1.7	3.1
Moderate	1	20.0	11.2	70	8.9	8.5	1	16.7	11.6	60	19.4	9.4	16.6
Middle	2	40.0	35.3	338	42.8	29.1	1	16.7	36.4	25	8.1	32.6	39.8
Upper	2	40.0	51.8	381	48.3	61.1	4	66.7	50.3	224	72.5	56.3	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	789	100.0	100.0	6	100.0	100.0	309	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	9.5	0	0.0	2.1	1	100.0	25.2	330	100.0	5.4	3.2
Moderate	1	100.0	45.2	617	100.0	12.0	0	0.0	34.7	0	0.0	38.9	30.3
Middle	0	0.0	34.3	0	0.0	40.4	0	0.0	31.3	0	0.0	38.8	44.2
Upper	0	0.0	11.0	0	0.0	45.5	0	0.0	8.8	0	0.0	16.9	22.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	617	100.0	100.0	1	100.0	100.0	330	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.0	2.9	61	0.2	1.5	3	3.9	3.8	467	2.1	2.2	3.1
Moderate	12	12.1	15.2	2,186	6.4	10.0	7	9.2	15.3	1,007	4.6	12.4	16.6
Middle	32	32.3	35.9	11,571	33.9	32.9	13	17.1	36.0	2,398	10.9	33.6	39.8
Upper	54	54.5	46.0	20,274	59.5	55.7	53	69.7	44.8	18,031	82.3	51.8	40.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	99	100.0	100.0	34,092	100.0	100.0	76	100.0	100.0	21,903	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-10

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Omaha Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Low	1	0.6	2.4	250	0.7	2.3	1	0.7	2.3	250	0.9	1.9	3.1
Moderate	32	20.6	18.9	9,640	27.6	21.2	24	16.9	15.4	5,475	18.9	16.5	19.8
Middle	47	30.3	35.5	8,867	25.4	34.9	52	36.6	35.6	7,455	25.7	36.5	38.9
Upper	75	48.4	42.8	16,217	46.4	41.5	65	45.8	46.2	15,818	54.5	45.0	38.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	155	100.0	100.0	34,974	100.0	100.0	142	100.0	100.0	28,998	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-11

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Omaha Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	1.8	0	0.0	0.7	0	0.0	0.7	0	0.0	0.1	1.4
Moderate	0	0.0	4.2	0	0.0	1.2	0	0.0	2.8	0	0.0	0.2	6.3
Middle	0	0.0	37.1	0	0.0	22.9	0	0.0	35.2	0	0.0	27.4	33.0
Upper	0	0.0	55.7	0	0.0	75.2	1	100.0	61.4	500	100.0	72.3	59.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	500	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Table E-12

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Omaha Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	3.6	5.8	360	2.0	3.1	2	3.8	8.2	351	1.9	4.4	18.8
Moderate	6	10.7	18.6	1,246	6.9	13.4	6	11.5	22.4	1,202	6.4	16.6	17.9
Middle	9	16.1	21.3	2,076	11.5	20.3	6	11.5	23.4	1,187	6.4	22.1	22.4
Upper	28	50.0	32.1	10,613	59.0	42.7	27	51.9	29.0	13,525	72.5	40.4	40.9
Unknown	11	19.6	22.2	3,696	20.5	20.4	11	21.2	17.0	2,394	12.8	16.5	0.0
Total	56	100.0	100.0	17,991	100.0	100.0	52	100.0	100.0	18,659	100.0	100.0	100.0
Refinance Loans													
Low	2	7.1	10.3	400	4.4	5.8	0	0.0	11.7	0	0.0	6.8	18.8
Moderate	3	10.7	20.6	518	5.8	15.5	0	0.0	21.9	0	0.0	16.9	17.9
Middle	3	10.7	21.7	785	8.7	19.9	0	0.0	22.1	0	0.0	19.2	22.4
Upper	18	64.3	32.0	6,760	75.2	42.9	6	85.7	30.2	1,558	98.5	39.7	40.9
Unknown	2	7.1	15.5	527	5.9	15.8	1	14.3	14.1	23	1.5	17.4	0.0
Total	28	100.0	100.0	8,990	100.0	100.0	7	100.0	100.0	1,581	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.6	0	0.0	4.5	1	16.7	7.7	60	19.4	4.8	18.8
Moderate	0	0.0	16.4	0	0.0	12.9	3	50.0	17.8	99	32.0	12.3	17.9
Middle	0	0.0	23.7	0	0.0	18.6	1	16.7	27.8	25	8.1	23.7	22.4
Upper	1	20.0	48.7	81	10.3	57.7	1	16.7	42.6	125	40.5	54.0	40.9
Unknown	4	80.0	4.7	708	89.7	6.2	0	0.0	4.1	0	0.0	5.2	0.0
Total	5	100.0	100.0	789	100.0	100.0	6	100.0	100.0	309	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	4.1	7.0	760	2.3	3.8	3	4.0	8.7	411	1.9	4.7	18.8
Moderate	9	9.2	18.7	1,764	5.3	13.8	10	13.3	21.6	1,346	6.2	16.3	17.9
Middle	13	13.3	21.7	3,177	9.5	20.0	10	13.3	23.9	1,323	6.1	21.7	22.4
Upper	54	55.1	34.3	22,093	66.0	43.5	40	53.3	30.9	16,076	74.5	40.5	40.9
Unknown	18	18.4	18.4	5,681	17.0	18.9	12	16.0	14.9	2,417	11.2	16.8	0.0
Total	98	100.0	100.0	33,475	100.0	100.0	75	100.0	100.0	21,573	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table E-13

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Omaha Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	66	42.6	48.0	13,798	39.5	32.4	102	71.8	50.8	19,192	66.2	31.9	89.8
Over \$1 Million	47	30.3		13,700	39.2		28	19.7		8,114	28.0		9.5
Revenue Unknown	42	27.1		7,476	21.4		12	8.5		1,692	5.8		0.7
Total	155	100.0		34,974	100.0		142	100.0		28,998	100.0		100.0
By Loan Size													
\$100,000 or Less	80	51.6	92.7	4,461	12.8	35.9	78	54.9	92.5	4,907	16.9	35.1	
\$100,001 - \$250,000	28	18.1	3.4	4,870	13.9	13.9	26	18.3	3.7	4,455	15.4	15.3	
\$250,001 - \$1 Million	47	30.3	3.9	25,643	73.3	50.2	38	26.8	3.8	19,636	67.7	49.6	
Total	155	100.0	100.0	34,974	100.0	100.0	142	100.0	100.0	28,998	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	37	56.1		2,347	17.0		59	57.8		3,498	18.2		
\$100,001 - \$250,000	10	15.2		1,626	11.8		19	18.6		3,251	16.9		
\$250,001 - \$1 Million	19	28.8		9,825	71.2		24	23.5		12,443	64.8		
Total	66	100.0		13,798	100.0		102	100.0		19,192	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-14

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Omaha Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	0	0.0	61.1	0	0.0	71.1	1	100.0	64.1	500	100.0	58.7	97.5
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.2
Revenue	0	0.0		0	0.0		0	0.0		0.3			
Unknown	0	0.0		0	0.0		0	0.0		0.3			
Total	0	0.0		0	0.0		1	100.0		500	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	78.4	0	0.0	21.8	0	0.0	76.6	0	0.0	19.0	
\$100,001 - \$250,000	0	0.0	12.6	0	0.0	31.3	0	0.0	9.0	0	0.0	19.3	
\$250,001 - \$500,000	0	0.0	9.0	0	0.0	46.8	1	100.0	14.5	500	100.0	61.7	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	500	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0					
\$250,001 - \$500,000	0	0.0		0	0.0		1	100.0		500	100.0		
Total	0	0.0		0	0.0		1	100.0		500	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-15

2023 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	7.6	8,047	4.4	2,243	27.9	34,750	18.8
Moderate	52	24.8	36,058	19.5	4,482	12.4	33,032	17.9
Middle	75	35.7	70,057	37.9	3,253	4.6	41,490	22.4
Upper	67	31.9	70,783	38.3	1,470	2.1	75,673	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	210	100.0	184,945	100.0	11,448	6.2	184,945	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,050	5,657	3.1	35.2	8,432	52.5	1,961	12.2
Moderate	70,661	30,605	16.6	43.3	34,363	48.6	5,693	8.1
Middle	121,594	73,174	39.8	60.2	41,604	34.2	6,816	5.6
Upper	98,715	74,395	40.5	75.4	20,520	20.8	3,800	3.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	307,020	183,831	100.0	59.9	104,919	34.2	18,270	6.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	964	3.1	852	3.1	107	3.7	5	2.3
Moderate	6,125	19.8	5,411	19.5	674	23.1	40	18.4
Middle	12,027	38.9	10,759	38.7	1,184	40.5	84	38.7
Upper	11,794	38.2	10,749	38.7	957	32.8	88	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30,910	100.0	27,771	100.0	2,922	100.0	217	100.0
Percentage of Total Businesses:				89.8		9.5		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	5	1.4	5	1.4	0	0.0	0	0.0
Moderate	23	6.3	22	6.1	1	12.5	0	0.0
Middle	121	33.0	120	33.5	1	12.5	0	0.0
Upper	218	59.4	211	58.9	6	75.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	367	100.0	358	100.0	8	100.0	1	100.0
Percentage of Total Farms:				97.5		2.2		0.3
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-16

2022 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	7.6	8,047	4.4	2,243	27.9	34,750	18.8
Moderate	52	24.8	36,058	19.5	4,482	12.4	33,032	17.9
Middle	75	35.7	70,057	37.9	3,253	4.6	41,490	22.4
Upper	67	31.9	70,783	38.3	1,470	2.1	75,673	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	210	100.0	184,945	100.0	11,448	6.2	184,945	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,050	5,657	3.1	35.2	8,432	52.5	1,961	12.2
Moderate	70,661	30,605	16.6	43.3	34,363	48.6	5,693	8.1
Middle	121,594	73,174	39.8	60.2	41,604	34.2	6,816	5.6
Upper	98,715	74,395	40.5	75.4	20,520	20.8	3,800	3.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	307,020	183,831	100.0	59.9	104,919	34.2	18,270	6.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,022	3.2	903	3.1	113	3.8	6	2.5
Moderate	6,314	19.7	5,581	19.3	692	23.4	41	17.2
Middle	12,481	38.9	11,204	38.7	1,181	39.9	96	40.2
Upper	12,306	38.3	11,236	38.8	974	32.9	96	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	32,123	100.0	28,924	100.0	2,960	100.0	239	100.0
Percentage of Total Businesses:				90.0		9.2		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	1.6	6	1.7	0	0.0	0	0.0
Moderate	20	5.5	20	5.6	0	0.0	0	0.0
Middle	120	32.9	119	33.3	1	14.3	0	0.0
Upper	219	60.0	212	59.4	6	85.7	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	365	100.0	357	100.0	7	100.0	1	100.0
Percentage of Total Farms:				97.8		1.9		0.3
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX F – 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity and responsiveness).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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). 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 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.