

PUBLIC DISCLOSURE

July 27, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

First Nebraska Bank
RSSD# 576952

330 North Spruce St
Valley, Nebraska 68064

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

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

TABLE OF CONTENTS

Institution's Community Reinvestment Act Rating 2
Scope of Examination 2
Description of Institution 3
Conclusions With Respect to Performance Criteria 4
Fair Lending or Other Illegal Credit Practices Review 6
Omaha Metropolitan Assessment Area (Full-Scope Review)
Description of Institution's Operations 7
Conclusions With Respect to Performance Criteria 9
Lincoln Metropolitan Assessment Area (Limited-Scope Review)
Description of Institution's Operations 15
Conclusions With Respect to Performance Criteria 15
Sioux City Metropolitan Assessment Area (Limited-Scope Review)
Description of Institution's Operations 16
Conclusions With Respect to Performance Criteria 16
Central Nebraska Nonmetropolitan Assessment Area (Full-Scope Review)
Description of Institution's Operations 17
Conclusions With Respect to Performance Criteria 19
Arcadia Nonmetropolitan Assessment Area (Limited-Scope Review)
Description of Institution's Operations 24
Conclusions With Respect to Performance Criteria 24
Northeast Nebraska Nonmetropolitan Assessment Area (Limited-Scope Review)
Description of Institution's Operations 25
Conclusions With Respect to Performance Criteria 25
Nebraska City Nonmetropolitan Assessment Area (Limited-Scope Review)
Description of Institution's Operations 26
Conclusions With Respect to Performance Criteria 26
Appendix A – Additional Full-Scope Review Assessment Area Tables 27
Appendix B – Limited-Scope Review Assessment Area Tables 31
Appendix C – Glossary 56

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

- The bank's loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment areas (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs.

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

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

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

For this examination, similar weighting was applied to the Omaha Metropolitan and Central Nebraska AAs when determining the overall institution rating given the bank's lending and deposit volume in each market. In terms of products, more weight was placed on small business lending in this analysis, based on the bank's portfolio mix and strategic plan.

DESCRIPTION OF INSTITUTION

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

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

Table 1

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA[1]

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Omaha Metropolitan and Central Nebraska AAs (full-scope review) and a brief discussion of performance in the Lincoln Metropolitan, Sioux City Metropolitan, Arcadia, Northeast Nebraska, and Nebraska City AAs (limited-scope review).

The bank's overall Lending Test performance is Satisfactory. When evaluating the bank's lending performance, equal weighting was applied to the Central Nebraska and Omaha Metropolitan AAs based on similar lending volume in each respective area. More consideration was given to small business lending in this analysis, based on the bank's portfolio mix and strategic plan.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison, to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, market share, and geographic proximity to the bank's branch locations. The bank's LTD ratio is reasonable.

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

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

Table 2

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

Assessment Area Concentration

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

Table 3

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

Geographic Distribution of Loans

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

Borrower Distribution of Loans

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

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

OMAHA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)

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

The bank's Omaha Metropolitan AA consists of Cass, Douglas, and Sarpy Counties in their entirety, which comprise three of the eight counties that form the Omaha-Council Bluffs Nebraska-Iowa Metropolitan Statistical Area (MSA) (see Appendix A for additional demographic data).

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

Table 4

Population Change Assessment Area: Omaha Metropolitan			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Omaha Metropolitan	732,207	801,728	9.5
Cass County, NE	25,360	26,598	4.9
Douglas County, NE	537,655	584,526	8.7
Sarpy County, NE	169,192	190,604	12.7
Omaha, NE-IA MSA	895,919	967,604	8.0
Nebraska	1,869,365	1,961,504	4.9

Source: 2020 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

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

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

Table 5

Median Family Income Change Assessment Area: Omaha Metropolitan			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Omaha Metropolitan	81,746	88,413	8.2
Cass County, NE	84,927	87,091	2.5
Douglas County, NE	77,891	87,064	11.8
Sarpy County, NE	89,201	98,449	10.4
Omaha, NE-IA MSA	80,449	87,733	9.1
Nebraska	73,448	80,125	9.1

Source: 2011-2015 U.S. Census Bureau: American Community Survey
2016-2020 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

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

Table 6

Housing Cost Burden Assessment Area: Omaha Metropolitan						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Omaha Metropolitan	77.8	34.5	42.0	67.0	35.0	16.8
Cass County, NE	67.5	36.0	39.9	65.8	29.9	18.2
Douglas County, NE	77.3	33.1	43.1	67.2	33.6	17.3
Sarpy County, NE	81.4	39.4	37.8	66.6	40.6	15.2
Omaha, NE-IA MSA	76.1	32.7	41.5	64.7	32.3	16.7
Nebraska	73.9	28.5	38.4	61.6	28.3	16.2

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

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

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

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

Table 7

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE OMAHA METROPOLITAN AA

Geographic Distribution of Loans

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

Home Mortgage Lending

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

A review of the dispersion of total home mortgage lending revealed conspicuous gaps and lapses in lending, although these deficiencies did not impact the overall conclusion. The bank's three branches in the Omaha Metropolitan AA are a considerable distance from the LMI census tracts concentrated in the urban core of Omaha. As an example, the Elkhorn branch is over six miles away from two relatively isolated moderate-income tracts in Douglas County. According to the June 30, 2025 FDIC Summary of Deposits Market Share Report, there are 52 institutions within the Omaha Metropolitan AA that could have the capability to serve the AA's concentration of LMI tracts based on geographic proximity.

Table 8

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Omaha Metropolitan							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	1	2.4	3.6	137	1.3	2.1	2.9
Moderate	7	17.1	15.3	1,397	12.9	12.5	16.6
Middle	20	48.8	37.0	5,798	53.6	33.8	40.9
Upper	13	31.7	44.0	3,495	32.3	51.6	39.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	10,827	100.0	100.0	100.0

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

Small Business Lending

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

Table 9

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

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

Small Farm Lending

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

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

Table 10

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

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

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

Borrower Distribution of Loans

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

Home Mortgage Lending

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

Table 11

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Omaha Metropolitan							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	5	12.8	8.0	385	3.8	4.2	18.7
Moderate	6	15.4	21.2	1,379	13.6	15.9	18.0
Middle	8	20.5	23.8	1,598	15.8	21.5	22.5
Upper	13	33.3	30.7	4,956	48.9	39.3	40.9
Unknown	7	17.9	16.3	1,817	17.9	19.0	0.0
Total	39	100.0	100.0	10,135	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

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

Table 12

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

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

Small Farm Lending

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

Table 13

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

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

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

LINCOLN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE LINCOLN METROPOLITAN AA

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

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

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

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

- While the bank's assessment area delineation has not changed since the previous examination, Dixon County was removed from the Sioux City, Iowa-Nebraska-South Dakota MSA by the Office of Management and Budget effective July 21, 2023. As a result, Dixon County was removed from the Sioux City Metropolitan AA and is now included in the bank's Northeast Nebraska AA.
- The Sioux City Metropolitan AA is comprised of five middle-income census tracts. At the previous examination, the Sioux City Metropolitan AA was comprised of seven middle-income census tracts.
- The bank operates one full-service branch with an onsite ITM in the town of Emerson, Nebraska, with portions of the town crossing the boundaries of Dakota, Dixon, and Thurston Counties, although the branch is located entirely in Dixon County.
- According to the June 30, 2025, FDIC Market Share Report, the bank ranked 5th out of 7 FDIC-insured depository institutions operating in AA with a deposit market share of 6.8 percent.

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

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

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

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

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

- The Central Nebraska delineated AA remains unchanged since the prior evaluation. The AA is comprised of 22 census tracts, including 2 moderate-, 16 middle-, and 4 upper-income census tracts.
- The bank operates three branches in the Central Nebraska AA with one branch located in each of the following cities: Brainard, Columbus, and Stanton, Nebraska. The area is also served by one loan production office (LPO) located in Norfolk, Nebraska.
- According to the June 30, 2025, FDIC Summary of Deposits Market Share Report, the bank ranked 11th of 23 FDIC-insured depository institutions operating from 65 locations in the Central Nebraska AA, with a total deposit market share of 3.1 percent.
- An interview with a community member that was recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member represents a housing organization within the Central Nebraska AA.

Table 14

Population Change Assessment Area: Central Nebraska			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Central Nebraska	82,090	84,092	2.4
Butler County, NE	8,256	8,369	1.4
Madison County, NE	35,111	35,585	1.4
Platte County, NE	32,642	34,296	5.1
Stanton County, NE	6,081	5,842	(3.9)
NonMSA Nebraska	685,197	677,796	(1.1)
Nebraska	1,869,365	1,961,504	4.9
Source: 2020 U.S. Census Bureau Decennial Census *2011-2015. Census Bureau: American Community Survey*			

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

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

Table 15

Median Family Income Change Assessment Area: Central Nebraska			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Central Nebraska	69,797	75,251	7.8
Butler County, NE	69,479	79,865	14.9
Madison County, NE	67,293	70,228	4.4
Platte County, NE	73,662	76,959	4.5
Stanton County, NE	66,300	78,916	19.0
NonMSA Nebraska	67,144	70,804	5.5
Nebraska	73,448	80,125	9.1
Source: 2011-2015 U.S. Census Bureau: American Community Survey *2016-2020 U.S. Census Bureau: American Community Survey* *Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*			

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

Table 16

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

- According to 2020 Census data, the median housing value in the Central Nebraska AA was $153,066, which was below the state of Nebraska figure of $164,000.
- In 2020, the median age of Central Nebraska AA housing stock was 57 years, which is higher than the state of Nebraska at 47 years.
- Median gross rent in the Central Nebraska AA was $726, which falls between figures for rural areas statewide and the state of Nebraska, at $713 and $857, respectively.

- A community contact discussed the high demand for LMI housing in the area and a shortage of homes.

Table 17

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE CENTRAL NEBRASKA AA

Geographic Distribution of Loans

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

Home Mortgage Lending

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

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

Table 18

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Central Nebraska							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.6	6.7	56	0.6	5.1	5.1
Middle	31	79.5	78.5	7,061	80.5	76.7	76.3
Upper	7	17.9	14.9	1,657	18.9	18.2	18.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	8,774	100.0	100.0	100.0

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

Small Business Lending

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

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

Table 19

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

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

Small Farm Lending

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

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

Table 20

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

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

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

Borrower Distribution of Loans

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

Home Mortgage Lending

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

Table 21

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: Central Nebraska							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	6	15.8	5.3	734	8.9	3.0	16.6
Moderate	6	15.8	24.0	749	9.1	18.2	18.4
Middle	10	26.3	27.7	1,512	18.3	26.3	22.8
Upper	15	39.5	28.4	4,889	59.1	36.1	42.2
Unknown	1	2.6	14.6	392	4.7	16.3	0.0
Total	38	100.0	100.0	8,276	100.0	100.0	100.0

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

Small Business Lending

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

Table 22

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

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

Small Farm Lending

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

Table 23

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

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

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

ARCADIA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ARCADIA AA

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE ARCADIA AA

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

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

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE NORTHEAST NEBRASKA AA

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

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

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

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

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

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE NEBRASKA CITY AA

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

APPENDIX A – ADDITIONAL FULL-SCOPE REVIEW AA TABLES

Table A-1

2024 Omaha Metropolitan Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	16	7.4	8,047	4.2	2,243	27.9	35,920	18.7
Moderate	53	24.5	37,156	19.3	4,575	12.3	34,500	18.0
Middle	79	36.6	74,558	38.8	3,384	4.5	43,176	22.5
Upper	68	31.5	72,326	37.7	1,518	2.1	78,491	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**216**	**100.0**	**192,087**	**100.0**	**11,720**	**6.1**	**192,087**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	16,050	5,657	2.9	35.2	8,432	52.5	1,961	12.2
Moderate	72,603	31,816	16.6	43.8	34,952	48.1	5,835	8.0
Middle	128,958	78,465	40.9	60.8	42,565	33.0	7,928	6.1
Upper	101,037	76,105	39.6	75.3	20,831	20.6	4,101	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**318,648**	**192,043**	**100.0**	**60.3**	**106,780**	**33.5**	**19,825**	**6.2**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	925	3.1	818	3.0	102	3.6	5	2.0
Moderate	6,020	20.0	5,311	19.7	667	23.2	42	17.0
Middle	12,199	40.5	10,892	40.3	1,195	41.6	112	45.3
Upper	10,998	36.5	10,002	37.0	908	31.6	88	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**30,142**	**100.0**	**27,023**	**100.0**	**2,872**	**100.0**	**247**	**100.0**
Percentage of Total Businesses:				**89.7**		**9.5**		**0.8**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	7	1.4	6	1.2	1	12.5	0	0.0
Moderate	24	4.6	24	4.7	0	0.0	0	0.0
Middle	234	45.2	232	45.7	1	12.5	1	50.0
Upper	253	48.8	246	48.4	6	75.0	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**518**	**100.0**	**508**	**100.0**	**8**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**98.1**		**1.5**		**0.4**

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

Table A-2

2023 Omaha Metropolitan Demographics

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	7.4	8,047	4.2	2,243	27.9	35,920	18.7
Moderate	53	24.5	37,156	19.3	4,575	12.3	34,500	18.0
Middle	79	36.6	74,558	38.8	3,384	4.5	43,176	22.5
Upper	68	31.5	72,326	37.7	1,518	2.1	78,491	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**216**	**100.0**	**192,087**	**100.0**	**11,720**	**6.1**	**192,087**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	16,050	5,657	2.9	35.2	8,432	52.5	1,961	12.2
Moderate	72,603	31,816	16.6	43.8	34,952	48.1	5,835	8.0
Middle	128,958	78,465	40.9	60.8	42,565	33.0	7,928	6.1
Upper	101,037	76,105	39.6	75.3	20,831	20.6	4,101	4.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**318,648**	**192,043**	**100.0**	**60.3**	**106,780**	**33.5**	**19,825**	**6.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	964	3.0	852	3.0	107	3.6	5	2.0
Moderate	6,259	19.5	5,538	19.2	681	22.8	40	16.4
Middle	12,837	40.0	11,493	39.9	1,236	41.4	108	44.3
Upper	12,011	37.5	10,957	38.0	963	32.2	91	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**32,071**	**100.0**	**28,840**	**100.0**	**2,987**	**100.0**	**244**	**100.0**
Percentage of Total Businesses:				**89.9**		**9.3**		**0.8**

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

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

Table A-3

2024 Central Nebraska Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	3,433	16.4
Moderate	2	9.1	1,394	6.7	201	14.4	3,830	18.3
Middle	16	72.7	15,605	74.8	1,008	6.5	4,735	22.7
Upper	4	18.2	3,874	18.6	209	5.4	8,875	42.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**22**	**100.0**	**20,873**	**100.0**	**1,418**	**6.8**	**20,873**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,081	1,206	5.1	39.1	1,468	47.6	407	13.2
Middle	26,987	18,011	76.3	66.7	6,818	25.3	2,158	8.0
Upper	5,998	4,392	18.6	73.2	1,282	21.4	324	5.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**36,066**	**23,609**	**100.0**	**65.5**	**9,568**	**26.5**	**2,889**	**8.0**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	402	12.0	351	11.7	49	16.7	2	3.4
Middle	2,372	70.6	2,124	70.6	207	70.4	41	70.7
Upper	585	17.4	532	17.7	38	12.9	15	25.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,359**	**100.0**	**3,007**	**100.0**	**294**	**100.0**	**58**	**100.0**
Percentage of Total Businesses:				**89.5**		**8.8**		**1.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	1.7	10	1.7	0	0.0	0	0.0
Middle	391	64.5	387	64.5	4	66.7	0	0.0
Upper	205	33.8	203	33.8	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**606**	**100.0**	**600**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**99.0**		**1.0**		**0.0**

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

Table A-4

2023 Central Nebraska Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	3,481	16.7
Moderate	2	9.1	1,394	6.7	201	14.4	3,869	18.5
Middle	16	72.7	15,605	74.8	1,008	6.5	4,769	22.8
Upper	4	18.2	3,874	18.6	209	5.4	8,754	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**22**	**100.0**	**20,873**	**100.0**	**1,418**	**6.8**	**20,873**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	3,081	1,206	5.1	39.1	1,468	47.6	407	13.2
Middle	26,987	18,011	76.3	66.7	6,818	25.3	2,158	8.0
Upper	5,998	4,392	18.6	73.2	1,282	21.4	324	5.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**36,066**	**23,609**	**100.0**	**65.5**	**9,568**	**26.5**	**2,889**	**8.0**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	417	11.1	365	10.9	50	14.8	2	3.2
Middle	2,731	72.7	2,439	72.7	246	72.8	46	73.0
Upper	606	16.1	549	16.4	42	12.4	15	23.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,754**	**100.0**	**3,353**	**100.0**	**338**	**100.0**	**63**	**100.0**
Percentage of Total Businesses:				**89.3**		**9.0**		**1.7**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	1.6	10	1.6	0	0.0	0	0.0
Middle	422	65.7	417	65.7	5	71.4	0	0.0
Upper	210	32.7	208	32.8	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**642**	**100.0**	**635**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.9**		**1.1**		**0.0**

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

APPENDIX B – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table B-1

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography
Assessment Area: Lincoln Metropolitan

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	1	6.3	3.6	142	4.8	4.4	2.3
Moderate	2	12.5	15.8	282	9.5	12.1	15.6
Middle	4	25.0	39.5	620	21.0	32.7	41.2
Upper	9	56.3	40.8	1,914	64.7	50.6	40.7
Unknown	0	0.0	0.2	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	2,958	100.0	100.0	100.0

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

Table B-2

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Lincoln Metropolitan

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	3	18.8	8.0	433	14.6	4.5	19.3
Moderate	6	37.5	21.7	759	25.7	16.4	18.7
Middle	3	18.8	23.5	697	23.6	21.7	22.2
Upper	2	12.5	29.6	619	20.9	37.5	39.8
Unknown	2	12.5	17.2	450	15.2	19.8	0.0
Total	16	100.0	100.0	2,958	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table B-3

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

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

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

Table B-4

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

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

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

Table B-5

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

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

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

Table B-6

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

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

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

Table B-7

2024 Lincoln Metropolitan Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	6	7.4	3,107	4.1	750	24.1	14,646	19.3
Moderate	17	21.0	15,096	19.9	2,020	13.4	14,247	18.7
Middle	26	32.1	29,008	38.2	1,674	5.8	16,910	22.2
Upper	27	33.3	28,611	37.6	704	2.5	30,233	39.8
Unknown	5	6.2	214	0.3	14	6.5	0	0.0
Total AA	**81**	**100.0**	**76,036**	**100.0**	**5,162**	**6.8**	**76,036**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	11,231	1,706	2.3	15.2	8,506	75.7	1,019	9.1
Moderate	30,828	11,726	15.6	38.0	17,408	56.5	1,694	5.5
Middle	48,297	30,889	41.2	64.0	15,027	31.1	2,381	4.9
Upper	41,458	30,511	40.7	73.6	9,811	23.7	1,136	2.7
Unknown	1,267	105	0.1	8.3	977	77.1	185	14.6
Total AA	**133,081**	**74,937**	**100.0**	**56.3**	**51,729**	**38.9**	**6,415**	**4.8**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	615	5.0	536	4.9	63	5.9	16	10.3
Moderate	2,411	19.7	2,128	19.3	268	25.3	15	9.7
Middle	4,282	35.0	3,903	35.4	339	32.0	40	25.8
Upper	4,587	37.5	4,173	37.8	339	32.0	75	48.4
Unknown	350	2.9	290	2.6	51	4.8	9	5.8
Total AA	**12,245**	**100.0**	**11,030**	**100.0**	**1,060**	**100.0**	**155**	**100.0**
Percentage of Total Businesses:				**90.1**		**8.7**		**1.3**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	9	2.8	9	2.9	0	0.0	0	0.0
Moderate	19	6.0	18	5.8	1	16.7	0	0.0
Middle	99	31.3	96	31.0	3	50.0	0	0.0
Upper	189	59.8	187	60.3	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**316**	**100.0**	**310**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.1**		**1.9**		**0.0**

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

Table B-8

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

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

Table B-9

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

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	98.2	0	0.0	98.3	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	1.8	0	0.0	1.7	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

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

Table B-10

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Sioux City Metropolitan

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	8.3	0	0.0	4.4	19.2
Moderate	0	0.0	27.4	0	0.0	22.9	18.0
Middle	0	0.0	28.9	0	0.0	28.1	24.6
Upper	0	0.0	22.1	0	0.0	29.7	38.2
Unknown	0	0.0	13.3	0	0.0	14.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	100.0

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

Table B-11

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

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	98.4	125	100.0	99.6	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.6	0	0.0	0.4	
Total	3	100.0	100.0	125	100.0	100.0	100.0

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

Table B-12

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

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

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

Table B-13

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

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	100.0	0	0.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

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

Table B-14

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

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

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

Table B-15

2024 Sioux City Metropolitan Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	959	18.7
Moderate	0	0.0	0	0.0	0	0.0	919	17.9
Middle	5	100.0	5,125	100.0	552	10.8	1,271	24.8
Upper	0	0.0	0	0.0	0	0.0	1,976	38.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5**	**100.0**	**5,125**	**100.0**	**552**	**10.8**	**5,125**	**100.0**

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	7,867	4,877	100.0	62.0	2,473	31.4	517	6.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**7,867**	**4,877**	**100.0**	**62.0**	**2,473**	**31.4**	**517**	**6.6**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	584	100.0	518	100.0	59	100.0	7	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**584**	**100.0**	**518**	**100.0**	**59**	**100.0**	**7**	**100.0**
Percentage of Total Businesses:				**88.7**		**10.1**		**1.2**

	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	48	100.0	48	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**48**	**100.0**	**48**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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

Table B-16

2023 Sioux City Metropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,318	19.6
Moderate	0	0.0	0	0.0	0	0.0	1,211	18.0
Middle	7	100.0	6,727	100.0	655	9.7	1,645	24.5
Upper	0	0.0	0	0.0	0	0.0	2,553	38.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**7**	**100.0**	**6,727**	**100.0**	**655**	**9.7**	**6,727**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,578	6,650	100.0	62.9	3,076	29.1	852	8.1
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**10,578**	**6,650**	**100.0**	**62.9**	**3,076**	**29.1**	**852**	**8.1**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	962	100.0	851	100.0	83	100.0	28	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**962**	**100.0**	**851**	**100.0**	**83**	**100.0**	**28**	**100.0**
Percentage of Total Businesses:				**88.5**		**8.6**		**2.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	155	100.0	155	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**155**	**100.0**	**155**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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

Table B-17

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography
Assessment Area: Arcadia

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	100.0	100.0	364	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	364	100.0	100.0	100.0

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

Table B-18

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Arcadia

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	9.6	0	0.0	5.9	20.9
Moderate	3	75.0	28.5	284	78.0	22.2	21.2
Middle	1	25.0	23.2	80	22.0	24.3	21.5
Upper	0	0.0	25.1	0	0.0	33.1	36.4
Unknown	0	0.0	13.6	0	0.0	14.5	0.0
Total	4	100.0	100.0	364	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table B-19

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

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	99.4	168	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.0	
Total	3	100.0	100.0	168	100.0	100.0	100.0

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

Table B-20

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

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

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

Table B-21

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

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	5	100.0	99.8	558	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	5	100.0	100.0	558	100.0	100.0	100.0

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

Table B-22

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

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

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

Table B-23

2024 Arcadia Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	915	20.8
Moderate	0	0.0	0	0.0	0	0.0	928	21.1
Middle	6	100.0	4,402	100.0	384	8.7	945	21.5
Upper	0	0.0	0	0.0	0	0.0	1,614	36.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6**	**100.0**	**4,402**	**100.0**	**384**	**8.7**	**4,402**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,479	4,911	100.0	57.9	1,921	22.7	1,647	19.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**8,479**	**4,911**	**100.0**	**57.9**	**1,921**	**22.7**	**1,647**	**19.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	968	100.0	866	100.0	61	100.0	41	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**968**	**100.0**	**866**	**100.0**	**61**	**100.0**	**41**	**100.0**
Percentage of Total Businesses:				**89.5**		**6.3**		**4.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	341	100.0	334	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**341**	**100.0**	**334**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**97.9**		**2.1**		**0.0**

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

Table B-24

2023 Arcadia Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	928	21.1
Moderate	0	0.0	0	0.0	0	0.0	940	21.4
Middle	6	100.0	4,402	100.0	384	8.7	945	21.5
Upper	0	0.0	0	0.0	0	0.0	1,589	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6**	**100.0**	**4,402**	**100.0**	**384**	**8.7**	**4,402**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,479	4,911	100.0	57.9	1,921	22.7	1,647	19.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**8,479**	**4,911**	**100.0**	**57.9**	**1,921**	**22.7**	**1,647**	**19.4**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	999	100.0	893	100.0	64	100.0	42	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**999**	**100.0**	**893**	**100.0**	**64**	**100.0**	**42**	**100.0**
Percentage of Total Businesses:				**89.4**		**6.4**		**4.2**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	348	100.0	341	100.0	7	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**348**	**100.0**	**341**	**100.0**	**7**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.0**		**2.0**		**0.0**

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

Table B-25

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography
Assessment Area: Northeast Nebraska

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.7	0	0.0	1.5	5.0
Middle	3	100.0	97.5	284	100.0	97.8	95.0
Upper	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.8	0	0.0	0.7	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	284	100.0	100.0	100.0

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

Table B-26

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Northeast Nebraska

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	2	66.7	8.7	194	68.3	5.5	22.3
Moderate	0	0.0	29.1	0	0.0	23.4	19.1
Middle	1	33.3	21.9	90	31.7	22.3	22.7
Upper	0	0.0	24.7	0	0.0	33.4	35.9
Unknown	0	0.0	15.5	0	0.0	15.5	0.0
Total	3	100.0	100.0	284	100.0	100.0	100.0

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

Table B-27

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

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

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

Table B-28

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

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

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

Table B-29

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

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

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

Table B-30

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

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

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

Table B-31

2024 Northeast Nebraska Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	1,124	22.1
Moderate	0	0.0	0	0.0	0	0.0	948	18.6
Middle	7	100.0	5,092	100.0	539	10.6	1,157	22.7
Upper	0	0.0	0	0.0	0	0.0	1,863	36.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**7**	**100.0**	**5,092**	**100.0**	**539**	**10.6**	**5,092**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,626	5,288	100.0	61.3	2,134	24.7	1,204	14.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**8,626**	**5,288**	**100.0**	**61.3**	**2,134**	**24.7**	**1,204**	**14.0**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	853	100.0	735	100.0	71	100.0	47	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**853**	**100.0**	**735**	**100.0**	**71**	**100.0**	**47**	**100.0**
Percentage of Total Businesses:				**86.2**		**8.3**		**5.5**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	297	100.0	291	100.0	6	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**297**	**100.0**	**291**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.0**		**2.0**		**0.0**

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

Table B-32

2023 Northeast Nebraska Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	791	22.7
Moderate	1	20.0	637	18.3	123	19.3	691	19.8
Middle	4	80.0	2,853	81.7	313	11.0	788	22.6
Upper	0	0.0	0	0.0	0	0.0	1,220	35.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**5**	**100.0**	**3,490**	**100.0**	**436**	**12.5**	**3,490**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	913	440	12.5	48.2	365	40.0	108	11.8
Middle	5,002	3,075	87.5	61.5	1,166	23.3	761	15.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**5,915**	**3,515**	**100.0**	**59.4**	**1,531**	**25.9**	**869**	**14.7**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	95	15.4	76	14.5	14	23.0	5	15.6
Middle	521	84.6	447	85.5	47	77.0	27	84.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**616**	**100.0**	**523**	**100.0**	**61**	**100.0**	**32**	**100.0**
Percentage of Total Businesses:				**84.9**		**9.9**		**5.2**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	28	14.4	27	14.3	1	16.7	0	0.0
Middle	167	85.6	162	85.7	5	83.3	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**195**	**100.0**	**189**	**100.0**	**6**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**96.9**		**3.1**		**0.0**

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

Table B-33

Distribution of 2023 to 2024 Home Mortgage Lending By Income Level of Geography
Assessment Area: Nebraska City

Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	13	65.0	49.9	1,457	62.1	44.2	48.9
Upper	7	35.0	49.9	891	37.9	55.8	51.1
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	2,348	100.0	100.0	100.0

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

Table B-34

Distribution of 2023 to 2024 Home Mortgage Lending By Borrower Income Level
Assessment Area: Nebraska City

Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	1	5.0	6.6	114	4.9	3.0	16.9
Moderate	5	25.0	16.4	520	22.1	10.8	15.6
Middle	4	20.0	25.5	499	21.3	22.0	22.4
Upper	8	40.0	37.6	999	42.5	48.4	45.0
Unknown	2	10.0	13.9	216	9.2	15.8	0.0
Total	20	100.0	100.0	2,348	100.0	100.0	100.0

Source: 2023 - 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table B-35

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

Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	4	50.0	51.7	312	61.1	42.1	52.3
Upper	4	50.0	47.6	200	39.1	57.7	47.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	8	100.0	100.0	511	100.0	100.0	100.0

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

Table B-36

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

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

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

Table B-37

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

Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	37.1	0	0.0	31.3	31.6
Upper	4	100.0	62.9	144	100.0	68.7	68.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	144	100.0	100.0	100.0

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

Table B-38

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

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

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

Table B-39

2024 Nebraska City Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	855	16.8
Moderate	0	0.0	0	0.0	0	0.0	794	15.6
Middle	3	50.0	2,656	52.1	274	10.3	1,143	22.4
Upper	3	50.0	2,444	47.9	114	4.7	2,308	45.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6**	**100.0**	**5,100**	**100.0**	**388**	**7.6**	**5,100**	**100.0**

	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,586	2,673	48.9	58.3	1,427	31.1	486	10.6
Upper	3,779	2,795	51.1	74.0	613	16.2	371	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**8,365**	**5,468**	**100.0**	**65.4**	**2,040**	**24.4**	**857**	**10.2**

	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	432	52.2	394	51.6	32	69.6	6	33.3
Upper	395	47.8	369	48.4	14	30.4	12	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**827**	**100.0**	**763**	**100.0**	**46**	**100.0**	**18**	**100.0**
Percentage of Total Businesses:				**92.3**		**5.6**		**2.2**

	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	68	32.4	67	32.4	1	33.3	0	0.0
Upper	142	67.6	140	67.6	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**210**	**100.0**	**207**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.6**		**1.4**		**0.0**

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

Table B-40

2023 Nebraska City Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	866	17.0
Moderate	0	0.0	0	0.0	0	0.0	801	15.7
Middle	3	50.0	2,656	52.1	274	10.3	1,146	22.5
Upper	3	50.0	2,444	47.9	114	4.7	2,287	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**6**	**100.0**	**5,100**	**100.0**	**388**	**7.6**	**5,100**	**100.0**

	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,586	2,673	48.9	58.3	1,427	31.1	486	10.6
Upper	3,779	2,795	51.1	74.0	613	16.2	371	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**8,365**	**5,468**	**100.0**	**65.4**	**2,040**	**24.4**	**857**	**10.2**

	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	455	52.3	417	51.9	32	66.7	6	33.3
Upper	415	47.7	387	48.1	16	33.3	12	66.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**870**	**100.0**	**804**	**100.0**	**48**	**100.0**	**18**	**100.0**
Percentage of Total Businesses:				**92.4**		**5.5**		**2.1**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	66	30.8	65	30.8	1	33.3	0	0.0
Upper	148	69.2	146	69.2	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**214**	**100.0**	**211**	**100.0**	**3**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**98.6**		**1.4**		**0.0**

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

APPENDIX C – GLOSSARY

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

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

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

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

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total

number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

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

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

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

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

Metropolitan Statistical Area (MSA): As defined by the Office of Management and Budget, an MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core.

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

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

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

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

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

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

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

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

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

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans

have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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