



PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Equitable Bank
RSSD# 81175

113 North Locust
Grand Island, Nebraska 68801

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

- The bank's net loan-to-deposit ratio (NLTD) is more than 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.
- Community development (CD) activity reflects adequate responsiveness to the CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AAs. Performance was assessed within the bank's three AAs, including full-scope assessments for the Grand Island Metropolitan and Lincoln County AAs, and a limited-scope assessment for the bank's Omaha Metropolitan AA. Examiners reviewed the following data:

- The bank's 14-quarter average NLTD ratio;
- The bank's universe of 377 home mortgage loans originated between January 1, 2023 and December 31, 2024;
- A statistical sample of 63 small business loans from a universe of 91 loans originated between January 1, 2024 and December 31, 2024;

- A statistical sample of 55 small farm loans from a universe of 75 loans originated between January 1, 2024 and December 31, 2024; and
- CD loans, qualified investments, and CD services from January 1, 2022 through June 30, 2025.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Equitable Financial Corporation, a one-bank holding company also located in Grand Island.
- The bank has total assets of \$518.5 million (MM) as of June 30, 2025.
- In addition to its main office in Grand Island, the bank operates four additional offices located in Grand Island, North Platte, and Omaha, Nebraska.
- The bank operates a total of seven cash dispensing-only automated teller machines (ATMs) throughout the aforementioned communities.
- As shown in the table below, the bank’s primary business focus is commercial lending, followed by residential real estate and agricultural lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	(000)	
Construction and Land Development	17,857	4.0
Farmland	44,005	9.8
1-4 Family Residential Real Estate	152,940	34.0
Multifamily Residential Real Estate	18,760	4.2
Non-Farm Non-Residential Real Estate	119,103	26.4
Agricultural	52,080	11.6
Commercial and Industrial	41,349	9.2
Consumer	4,302	1.0
Other	0	0.0
Gross Loans	450,396	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its prior performance evaluation on June 6, 2022. 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 CRITERIA¹

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Grand Island Metropolitan and Lincoln County AAs (full-scope reviews); and a brief discussion of performance in the Omaha Metropolitan AA (limited-scope review).

The bank's overall lending test performance is Satisfactory. This conclusion was based on a more than reasonable NLTD ratio, a majority of loans originated within delineated bank AAs, as well as a reasonable distribution of loans throughout the bank's AAs and a reasonable distribution of loans to individuals of different income levels and businesses and farms of difference revenue sizes.

Net Loan-to-Deposit Ratio

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

The bank's NLTD ratio is more than reasonable. The bank's 14-quarter NLTD ratio of 99.2 percent was above the ratios of five similarly situated financial institutions during the same time period, which ranged from 40.9 percent to 92.7 percent.

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

Table 2

Comparative NLTD Ratios March 31, 2022 – June 30, 2025			
Institution	Location	Asset Size (000)	NLTD Ratio (%)
			14-Quarter Average
Equitable Bank	Grand Island, NE	518,510	99.2
Similarly Situated Institutions			
Home Federal Savings and Loan Association of Grand Island	Grand Island, NE	500,894	92.7
MNB Bank	McCook, NE	597,036	65.7
Charter West Bank	West Point, NE	509,255	86.8
Heritage Bank	Wood River, NE	589,422	40.9
Arbor Bank	Nebraska City, NE	629,360	88.6

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 its AAs, as illustrated in Table 3.

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	(000)	%
Home Purchase - Conventional	163	68.5	41,781	64.2	75	31.5	23,315	35.8
Home Purchase - FHA	1	50.0	278	62.2	1	50.0	169	37.8
Home Improvement	21	77.8	1,065	77.2	6	22.2	314	22.8
Multi-Family Housing	13	76.5	6,597	75.5	4	23.5	2,136	24.5
Other Purpose Closed-End	13	54.2	652	37.3	11	45.8	1,097	62.7
Refinancing	49	72.1	5,242	53.1	19	27.9	4,625	46.9
Home Purchase - VA	0	0.0	0	0.0	1	100.0	150	100.0
Total HMDA related	260	69.0	55,615	63.6	117	31.0	31,806	36.4
Small Business	45	71.4	7,459	85.3	18	28.6	1,290	14.7
Small Farm	30	54.5	3,863	50.1	25	45.5	3,852	49.9
TOTAL LOANS	335	67.7	66,937	64.4	160	32.3	36,948	35.6

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 geographic distribution of lending in the bank's Grand Island Metropolitan AA reflects poor penetration, while the distribution noted in the Lincoln County AA was reasonable. A higher volume of loans was originated in the Lincoln County AA compared to the Grand Island Metropolitan AA and, as such, contributed to the overall reasonable conclusion. Performance in the limited-scope Omaha Metropolitan AA, which reflected a reasonable distribution, was also considered and further supported the overall conclusion.

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

This performance criterion evaluates the bank's distribution of lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes, which is consistent with the performance noted in each of the bank's two full-scope reviewed AAs.

COMMUNITY DEVELOPMENT TEST

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

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness to the CD needs of its AAs. This performance is consistent among both full-scope reviewed AAs in this evaluation.

As illustrated in Table 4, the bank's CD activities were responsive to diverse area needs, including financing for properties that support area affordable housing needs, organizations that provide community services to LMI individuals and families, as well as municipal bond investments that help revitalize and stabilize LMI areas in need of essential infrastructure improvements. Additionally, numerous bank representatives provided qualified CD services by serving on boards of directors for organizations that provide services across each of the CD purpose criteria.

Table 4

Community Development Activity - All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	14	3,304	0	0	0	0	0	0	3
Community Services	0	0	0	0	14	22	14	22	11
Economic Development	0	0	0	0	0	0	0	0	6
Revitalization and Stabilization	0	0	2	1,764	0	0	2	1,764	3
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	14	3,304	2	1,764	14	22	16	1,786	23

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

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

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

The bank’s Grand Island Metropolitan AA consists of the entirety of Hall County, which is one of three counties that comprise the Grand Island, Nebraska Metropolitan Statistical Area (MSA). See Appendix A for an AA map and Appendix B for additional demographic data.

- There were no changes to the bank’s delineation of its Grand Island Metropolitan AA since the prior evaluation; however, the composition of census tracts has changed due to the 2016-2020 American Community Survey (ACS) release.
- The AA is comprised of a total of 14 census tracts, including three moderate-, eight middle-, and three upper-income tracts. The AA composition at the prior evaluation was comprised of four moderate-, four middle-, and six upper-income census tracts.
- The bank operates two full-service banking offices in the AA, including its headquarters. Additionally, the bank operates two on-site ATMs at its headquarters, an ATM at its Grand Island branch, and a stand-alone ATM, all of which are cash dispensing-only units.
- According to the June 30, 2025 FDIC Deposit Market Share Report, the bank held a 6.7 percent share of AA deposits, which ranked 5th of 18 FDIC-insured financial institutions operating within the AA from 36 banking offices.
- One previously conducted interview with a community member within the AA was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization that focuses on local economic development.

Table 5

Population Change			
Assessment Area: Grand Island Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Grand Island Metropolitan	60,792	62,895	3.5
Grand Island, NE MSA	74,915	77,038	2.8
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA captures 81.6 percent of the overall Grand Island MSA’s total population and the city of Grand Island represents the fourth largest city in the state of Nebraska.
- As illustrated in Table 5, the AA experienced minimal population change since the prior evaluation, which was based on 2011-2015 American Community Survey census data.

Table 6

Median Family Income Change			
Assessment Area: Grand Island Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Grand Island Metropolitan	61,899	69,722	12.6
Grand Island, NE MSA	62,880	70,828	12.6
Nebraska	73,448	80,125	9.1
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The AA experienced growth in the median family income (MFI) in the period between 2015 and 2020 data, and at a level which outpaced the overall state of Nebraska figure; however, the MFI of the AA remained lower than the overall statewide figure.
- Of AA families, 38.6 percent are LMI, which was comparable to the overall statewide figure of 37.0 percent.
- The percentage of families living below poverty in the AA, at 8.6 percent, reflected a higher concentration than the overall statewide figure of 6.6 percent. A local community member acknowledged the higher poverty level for the local area compared to state and national figures, despite rapid population growth.
- While poverty remains higher in the AA relative to the overall statewide figure, the AA’s concentration of families living below poverty reflected a 27.7 percent decline from 11.9 percent noted at the last evaluation based on 2015 data.

Table 7

Housing Cost Burden						
Assessment Area: Grand Island Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Grand Island Metropolitan	69.0	40.6	36.2	55.0	29.4	13.9
Grand Island, NE MSA	68.4	38.5	36.1	59.6	29.2	15.3
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

- As illustrated in Table 7, housing cost burden in the AA was more prevalent for LMI renters relative to LMI homeowners, which may impede individuals and families currently renting from obtaining homeownership, absent special downpayment loan programs.
- A review of 2015 Median Housing Values indicates that housing values in the AA have experienced a 25.6 percent increase in the period of time between 2015 and 2020 data from \$122,487 to \$153,816, respectively, which further illustrates challenges with home affordability.
- A review of the AA’s affordability ratio, which measures the AA’s median household income by the median housing value, indicates that, at 37.8 percent, the AA is slightly less affordable compared to the overall statewide ratio of 38.4 percent.
- The community member further stated that housing and rental inventories are low in the AA, which further impacts housing accessibility.

Table 8

Unemployment Rates					
Assessment Area: Grand Island Metropolitan					
Area	2020	2021	2022	2023	2024
Grand Island Metropolitan	5.6	3.0	2.2	2.3	3.1
Grand Island, NE MSA	5.3	2.8	2.2	2.2	3.0
Nebraska	4.3	2.6	2.2	2.3	2.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The key industries in the AA are transload and logistics; distribution and warehouse; manufacturing and industry; agriculture and agribusiness; alternative energy; and data and call centers.
- Major employers in the AA include: Chief Industries, JBS Foods USA (beef production and processing), Hornady Manufacturing, CNH Industrial, CHI Health St. Francis, and Grand Island Public Schools.

- Unemployment in the AA trended similarly, and remained consistent with, overall statewide figures as the area transitioned out of the coronavirus 2019 pandemic in 2020 and 2021. The most recent 2024 unemployment rate reflects a slightly higher figure than overall statewide figures; however, the AA remained below the national unemployment rate of 4.0 percent.

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

LENDING TEST

The bank's performance under the lending test in the Grand Island Metropolitan AA is reasonable. The evaluation of lending in the AA included a total of 105 loans, including 84 home mortgage, 19 small business, and 2 small farm loans. Weighting for the conclusion of lending performance was equal among each performance category, while weighting among individual products was based on lending volumes; as such, home mortgage lending was weighted more heavily in the geographic and borrower distribution analyses, followed by small business and small farm lending.

It is noted that the bank's home mortgage origination volume within the AA was insufficient to conduct a meaningful analysis for individual loan product categories; thus, the product categories were combined and analyzed at the total home mortgage level.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business loans among the different income census tracts of the AA, particularly moderate-income tracts, reflected poor penetration levels. The distribution of small farm lending was reasonable but carried limited weight in the overall analysis due to the low origination volume.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. As illustrated in Table 9, the concentration of home mortgage loans originated in 2024 among AA moderate-income tracts (no AA low-income tracts) was below aggregate lending data by both number and dollar volume. Additionally, the concentration of lending was also below the percentage of owner-occupied units in such tracts, which represents the demographic figure.

The geographic distribution of home mortgage loans originated in 2023 reflected consistent performance to 2024, as the distribution of lending in moderate-income tracts was below both the aggregate lending data as well as the demographic figure.

An analysis of the dispersion of lending throughout the AA reflected gaps or lapses in lending among the various income census tracts, including in moderate-income tracts, which aligns with the overall poor conclusion.

Table 9

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Grand Island Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2023						2024						
	Bank		Agg	Bank			Bank		Agg	Bank			Agg
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %		\$ %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	8.9	21.4	337	4.3	17.7	5	12.8	21.6	504	7.6	18.0	19.4
Middle	23	51.1	56.0	4,121	52.5	52.9	25	64.1	55.5	4,251	63.7	53.0	57.4
Upper	18	40.0	22.6	3,389	43.2	29.4	9	23.1	22.9	1,914	28.7	29.0	23.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	7,847	100.0	100.0	39	100.0	100.0	6,669	100.0	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of 2024 small business loans in moderate-income tracts was below the percentage of small businesses located in AA moderate-income tracts, which represents the demographic figure. Area demographic data based on 2024 Dun and Bradstreet (D&B) information indicates that approximately 569 businesses operate within the AA’s moderate-income tracts. In terms of accessibility, both of the bank’s offices operate in close proximity to each moderate-income census tract, supporting the poor conclusion.

For additional performance context, aggregate lending data reported by CRA reporters in the market over a three-year period was reviewed, reflecting an average of 25.0 percent of lending by number, and 23.1 percent by dollar of loans within moderate-income tracts; an average that aligns more closely with the demographic figure. While not a direct comparison to the bank, as the bank is not a CRA reporter, the information supports that there is both opportunity and/or demand for small business lending in the AA’s moderate-income tracts.

Additionally, an analysis of the dispersion of lending throughout the AA reflected gaps or lapses in lending among the various income census tracts, including in moderate-income tracts, which aligns with the poor conclusion.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Grand Island Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	5.3	25	1.2	22.5
Middle	12	63.2	1,389	64.8	54.0
Upper	6	31.6	730	34.0	23.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	19	100.0	2,144	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank did not originate any small farm loans in a moderate-income tract in 2024; however, as the demographic data in Table 11 illustrates, the opportunity for small farm lending in these areas is limited with only 2.9 percent of farms (or a total of five farms based on 2024 D&B data) located in these tracts. Additionally, an analysis of the dispersion of loans revealed gaps in lending among moderate-income tracts consistent with the aforementioned context described; however, there was no impact to the performance conclusion.

Table 11

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Grand Island Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	2.9
Middle	2	100.0	465	100.0	82.6
Upper	0	0.0	0	0.0	14.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	2	100.0	465	100.0	100.0

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

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

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. A reasonable distribution was noted across all three products evaluated.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. As illustrated in Table 12, the distribution of 2024 home mortgage lending to low-income borrowers was comparable to the aggregate lending data by both number and dollar volume, but below the demographic figure, which represents the percentage of families by income level. Lending to moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home mortgage lending in 2023 reflected consistent performance and lending penetration levels as 2024.

Table 12

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													Families by Family Income %
Assessment Area: Grand Island Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%		
Low	5	11.9	6.0	563	8.1	3.3	3	7.7	10.4	433	6.5	6.4	19.3
Moderate	7	16.7	27.1	566	8.1	22.3	11	28.2	26.0	1,353	20.3	23.0	19.2
Middle	10	23.8	24.9	1,590	22.7	25.9	9	23.1	23.9	1,455	21.8	25.6	22.7
Upper	12	28.6	25.7	2,776	39.7	31.9	15	38.5	22.2	3,095	46.4	26.7	38.8
Unknown	8	19.0	16.3	1,497	21.4	16.6	1	2.6	17.5	333	5.0	18.2	0.0
Total	42	100.0	100.0	6,992	100.0	100.0	39	100.0	100.0	6,669	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. As illustrated in Table 13, the distribution of loans to businesses with revenues of \$1MM or less (small businesses) was below the demographic figure, which represents the percentage of businesses with annual gross revenues of \$1MM or less.

Performance is reasonable as a review of aggregate lending data by CRA reporting financial institutions over a three-year period indicated that approximately 52.2 percent of loans by number volume and 35.6 percent by dollar volume were originated to area small businesses. This distribution reflects a lesser demand for small business credit than depicted by the demographic figure. Additionally, the bank originated 73.7 percent of business loans in amounts of \$100,000 or less, which is typically indicative of financing requested by smaller business entities, further demonstrating the bank’s responsiveness to the needs of area small businesses.

Table 13

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Grand Island Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	10	52.6	835	38.9	89.8
Over \$1 Million	9	47.4	1,309	61.1	9.5
Revenue Unknown	0	0.0	0	0.0	0.8
Total	19	100.0	2,144	100.0	100.0
By Loan Size					
\$100,000 or Less	14	73.7	773	36.1	
\$100,001 - \$250,000	2	10.5	350	16.3	
\$250,001 - \$1 Million	3	15.8	1,020	47.6	
Total	19	100.0	2,144	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	9	90.0	435	52.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	10.0	400	47.9	
Total	10	100.0	835	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. As illustrated in Table 14, the evaluation of lending to farms of different revenue sizes consisted of two loans, both of which were originated to farming operations with revenues of \$1MM or less (small farms).

Table 14

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Grand Island Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	2	100.0	465	100.0	96.5
Over \$1 Million	0	0.0	0	0.0	3.5
Revenue Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	465	100.0	100.0
By Loan Size					
\$100,000 or Less	1	50.0	15	3.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	50.0	450	96.8	
Total	2	100.0	465	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	50.0	15	3.2	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	1	50.0	450	96.8	
Total	2	100.0	465	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness to AA CD needs. As illustrated in Table 15, the bank’s CD activities were comprised of a mixture of CD loan financing, donations, and CD services, with area affordable housing needs and organizations that provide community services to LMI individuals and families serving as the primary benefactors of the bank’s activities. Examples of CD activities in the AA include:

- A total of 13 CD loans totaling \$2.9MM in financing for the construction of affordable housing for area LMI individuals, families, and workforce housing.
- A total of four donations totaling \$15 thousand (M) benefitted the local chapter of an organization that provides an array of community services to LMI individuals and families.

Table 15

Community Development Activity									
Assessment Area: Grand Island Metropolitan AA									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	13	2,875	0	0	0	0	0	0	3
Community Services	0	0	0	0	9	19	9	19	9
Economic Development	0	0	0	0	0	0	0	0	6
Revitalization and Stabilization	0	0	0	0	0	0	0	0	3
Totals	13	2,875	0	0	9	19	9	19	21

**LINCOLN COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE LINCOLN COUNTY
AA**

The bank’s Lincoln County AA consists of Lincoln County in its entirety. See Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the AA delineation since the previous evaluation; however, the composition of census tracts has changed due to the 2016-2020 ACS release.
- The AA comprises a total of eight census tracts, including one moderate-, five middle-, and two upper-income census tracts. At the prior evaluation, the AA was comprised of two moderate-, five middle-, and one upper-income census tract(s).
- The bank operates one full-service branch in North Platte, Nebraska, with a cash-only ATM on its premises.
- According to the June 30, 2025 FDIC Summary of Deposits Market Share Report, the bank ranked 3rd of 13 FDIC-insured depository institutions operating in Lincoln County, with a total deposit market share of 10.3 percent.
- To further augment the CRA performance evaluation, a previously conducted interview with a member of the community was referenced to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented a local area economic development organization.

Table 16

Population Change			
Assessment Area: Lincoln County			
Area	2015 Population	2020 Population	Percent Change
Lincoln County	35,896	34,676	(3.4)
NonMSA Nebraska	685,197	677,796	(1.1)
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- The AA’s 2020 population of 34,676 accounts for 5.1 percent of the nonmetropolitan MSA and 1.8 percent of the statewide population.
- Both Lincoln County and statewide nonmetropolitan areas experienced population decline from 2015 to 2020. However, Nebraska as a whole experienced a population increase of almost five percent during the same time period. This is largely the result of continued net migration from

nonmetropolitan counties to metropolitan areas with more employment opportunities.

- According to the 2020 U.S. Census, the main population center in the AA includes the city of North Platte with 23,390 residents, which accounts for 67.5 percent of the AA population and 1.2 percent of the statewide population.

Table 17

Median Family Income Change Assessment Area: Lincoln County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Lincoln County	68,219	72,653	6.5
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
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- The AA experienced a growth in MFI between 2015 and 2020; however, the growth was lower than at the Nebraska statewide level.
- Approximately 35.5 percent of families in the AA are LMI, which was slightly below other statewide nonmetropolitan areas at 37.1 percent, as well as the statewide figure of 37.0 percent.
- The percentage of families living below poverty in the AA, at 5.3 percent, was below the nonmetropolitan MSA and the statewide figures of 7.0 percent and 6.6 percent, respectively.

Table 18

Housing Cost Burden Assessment Area: Lincoln County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Lincoln County	78.3	18.9	39.7	65.9	23.4	16.8
NonMSA Nebraska	64.7	16.6	31.1	57.4	21.6	15.6
Nebraska	73.1	27.0	37.0	61.7	28.6	16.1

*Cost Burden is housing cost that equals 30 percent or more of household income.
Source: (HUD, 2017-2021 Comprehensive Housing Affordability Strategy)*

- According to the 2020 ACS, the median housing value in the AA of \$153,200 was above the nonmetropolitan value of \$125,795 but below the statewide figure of \$164,000.
- According to the 2020 ACS, the median gross monthly rent in the AA is \$763, which was above the nonmetropolitan figure of \$712 and below the statewide figure of \$857.

Table 19

Unemployment Rates					
Assessment Area: Lincoln County					
Area	2020	2021	2022	2023	2024
Lincoln County	4.1	2.4	2.1	2.3	2.6
NonMSA Nebraska	3.6	2.4	2.1	2.2	2.6
Nebraska	4.3	2.6	2.2	2.3	2.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The 2024 unemployment figures in the AA and the state of Nebraska have trended down from 2020 and remained relatively stable from 2021 through 2024.
- Major employers in the area include Union Pacific Railroad, Great Plains Health, North Platte Public Schools, Sustainable Beef, and Wal-Mart Distribution Center and Super Center.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LINCOLN COUNTY AA

LENDING TEST

The bank’s performance under the lending test in the Lincoln County AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in the AA consisted of an evaluation of 87 home mortgage loans, 28 small farm loans, and 10 small business loans. Weighting among individual products was based on lending volumes and, as such, home mortgage lending was weighted more heavily, followed by small farm and small business lending.

The bank’s home mortgage origination volume within the AA was insufficient to conduct a meaningful analysis for individual loan product categories; thus, the product categories were combined and analyzed at the total home mortgage level.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. A reasonable distribution was noted across all three products evaluated.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of 2024 home mortgage loans in the AA’s sole moderate-income census tract was comparable to the aggregate lending data by number while above the aggregate lending data by dollar and above the demographic figure of the percentage of owner-occupied units in these tracts.

The bank’s home mortgage lending performance in 2023 was consistent with performance in 2024. Additionally, the bank’s loan dispersion among geographies of different income levels did not reveal any gaps or lapses.

Table 20

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Lincoln County													
Geographic Income Level	Bank And Aggregate Loans By Year											Owner Occupied Units %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%		\$%
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	14.9	12.0	545	9.1	7.9	8	20.0	14.4	1,273	22.4	11.8	12.6
Middle	34	72.3	72.6	4,833	80.5	76.5	24	60.0	68.3	2,985	52.6	67.2	62.6
Upper	6	12.8	15.4	624	10.4	15.6	8	20.0	17.3	1,420	25.0	21.0	24.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	47	100.0	100.0	6,002	100.0	100.0	40	100.0	100.0	5,678	100.0	100.0	100.0

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s lending to small businesses in the AA’s moderate-income tract was comparable to the demographic figure of the percentage of businesses in these tracts. A dispersion analysis was conducted, and no gaps in the bank’s lending were noted.

Table 21

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Lincoln County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	10.0	210	13.5	12.2
Middle	5	50.0	1,045	67.4	68.3
Upper	4	40.0	294	19.0	19.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	1,550	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank’s lending in the AA’s moderate-income tract was comparable to the demographic figure of the percentage of farms in these tracts. While the bank only originated one small farm loan in this census tract in 2024, the overall geographic distribution was considered reasonable as only 2.5 percent of farms operate in this tract, consisting of five farms according to D&B data. A dispersion analysis was conducted, and no gaps or lapses in the bank’s lending were noted.

Table 22

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Lincoln County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	3.6	165	4.9	2.5
Middle	12	42.9	1,830	53.9	43.6
Upper	15	53.6	1,403	41.3	53.9
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	28	100.0	3,398	100.0	100.0
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes. A reasonable distribution was noted across all three products evaluated.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2024 home mortgage loans to low-income borrowers was comparable to aggregate lending by both number and dollar volume, and below the demographic figure of the percentage of families in these tracts. Lending to moderate-income borrowers in 2024 was comparable to aggregate lending by both number and dollar volume as well as the demographic figure.

The borrower distribution of home mortgage lending in 2023 reflected performance consistent with 2024 lending performance.

Table 23

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lincoln County													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	5	11.1	9.9	359	6.3	6.3	4	10.3	8.9	400	7.2	5.6	17.3
Moderate	7	15.6	24.3	747	13.2	19.6	7	17.9	23.3	725	13.1	19.1	18.1
Middle	5	11.1	23.2	350	6.2	23.1	10	25.6	24.6	1,116	20.2	22.3	23.1
Upper	21	46.7	29.8	3,318	58.6	37.5	6	15.4	28.9	1,970	35.6	37.0	41.4
Unknown	7	15.6	12.9	892	15.7	13.5	12	30.8	14.3	1,317	23.8	16.1	0.0
Total	45	100.0	100.0	5,666	100.0	100.0	39	100.0	100.0	5,528	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. While the bank’s lending to small businesses was below the demographic figure, which represents the percentage of businesses with annual gross revenues of \$1MM or less, additional performance context was considered supporting the reasonable rating.

Approximately 80.0 percent of the bank’s lending was in amounts of \$250,000 or less, which are amounts typically associated with credit demands of smaller business entities. Additionally, aggregate loan data reported by CRA reporters in the market over a three-year period was reviewed, which reflected an average distribution of 55.0 percent by number volume and 37.2 percent by dollar volume of loans to small businesses and an overall limited demand for small business credit in the area.

Table 24

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Lincoln County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	60.0	429	27.7	92.4
Over \$1 Million	4	40.0	1,120	72.3	6.7
Revenue Unknown	0	0.0	0	0.0	1.0
Total	10	100.0	1,550	100.0	100.0
By Loan Size					
\$100,000 or Less	5	50.0	224	14.5	
\$100,001 - \$250,000	3	30.0	485	31.3	
\$250,001 - \$1 Million	2	20.0	840	54.2	
Total	10	100.0	1,550	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	66.7	154	35.9	
\$100,001 - \$250,000	2	33.3	275	64.1	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	429	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is excellent. The bank’s lending to small farms was comparable to the demographic figure, which represents the percentage of farms with annual gross revenues of \$1MM or less. However, a review of aggregate lending data over a three-year period indicated limited demand for small farm credit with an average of only 58.2 percent of loans by number volume and 62.0 percent by dollar volume originated to small farm entities. In addition, 89.3 percent of the bank’s lending was in amounts of \$250,000 or less, which are amounts typically associated with credit demands of smaller farming entities.

Table 25

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Lincoln County					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	26	92.9	3,098	91.2	98.0
Over \$1 Million	1	3.6	270	7.9	2.0
Revenue Unknown	1	3.6	30	0.9	0.0
Total	28	100.0	3,398	100.0	100.0
By Loan Size					
\$100,000 or Less	15	53.6	799	23.5	
\$100,001 - \$250,000	10	35.7	1,639	48.2	
\$250,001 - \$500,000	3	10.7	960	28.3	
Total	28	100.0	3,398	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	14	53.8	769	24.8	
\$100,001 - \$250,000	10	38.5	1,639	52.9	
\$250,001 - \$500,000	2	7.7	690	22.3	
Total	26	100.0	3,098	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness. The bank made two investments totaling \$1.8MM that were comprised of local municipal infrastructure improvement bonds which benefitted area revitalization and stabilization needs. The bank also made a \$600 donation to a local organization that provides community services to LMI individuals in the AA. Additionally, a bank representative served in a board membership capacity for an area organization that provides community services to LMI individuals, specifically at-risk youth.

Table 26

Community Development Activity Assessment Area: Lincoln County									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	0	0	0	0	1	1 ¹	1	1 ¹	2
Economic Development	0	0	0	0	0	0	0	0	0
Revitalization and Stabilization	0	0	2	1,764	0	0	2	1,764	0
Totals	0	0	2	1,764	1	1¹	3	1,765	2
<i>1 – Donation totaling \$600.</i>									

**OMAHA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

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

The Omaha Metropolitan AA includes the entirety of Douglas County, one of the eight counties comprising the Omaha-Council Bluffs Nebraska-Iowa MSA. Refer to Appendix A for a map of the AA, as well as Appendix C for additional demographic data.

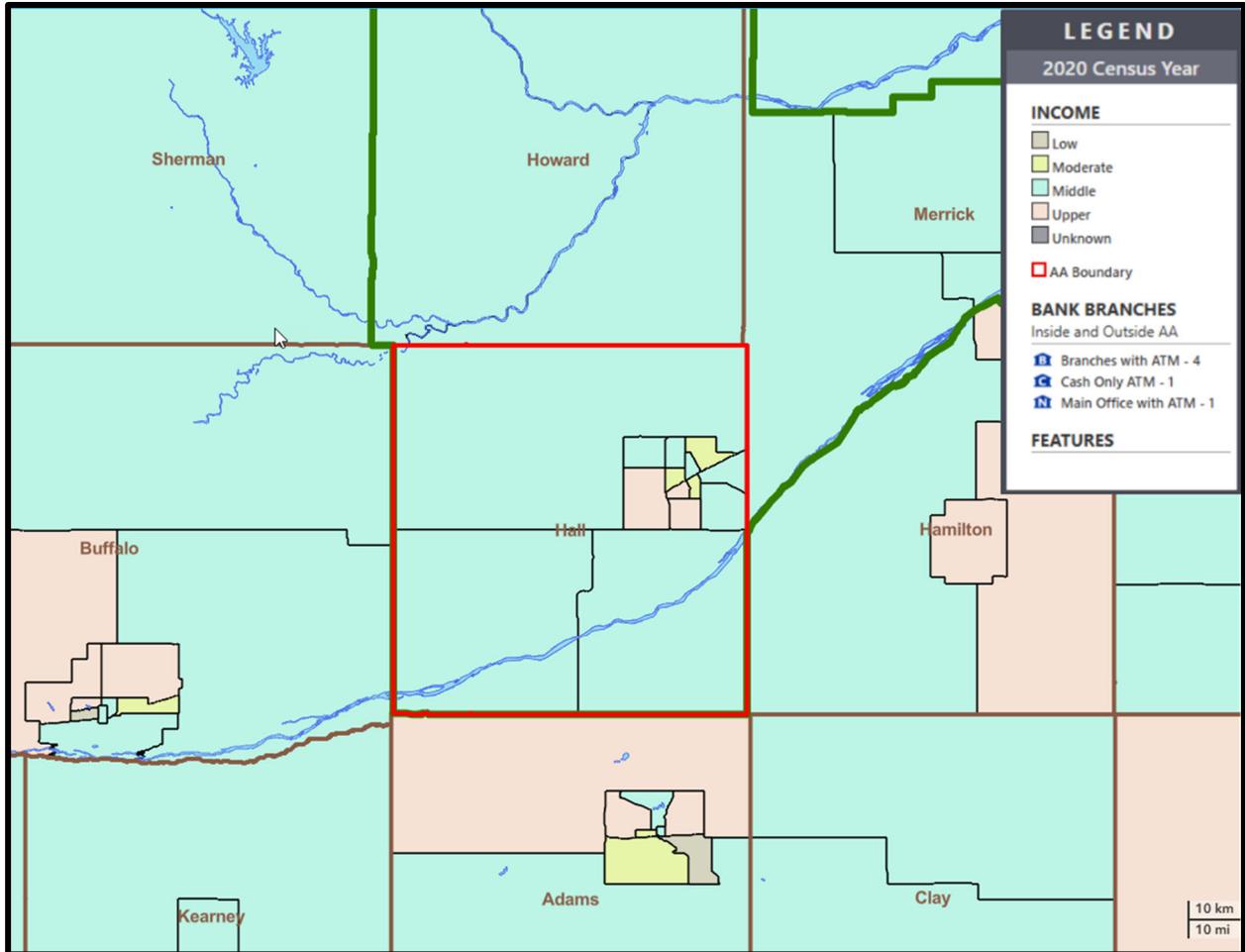
- There have been no changes to the AA delineation since the prior evaluation; however, the tract composition has changed based on the 2020 ACS data.
- The AA comprises 16 low-, 45 moderate-, 56 middle-, and 46 upper-income census tracts. At the prior evaluation, the AA was comprised of 27 low-, 38 moderate-, 52 middle-, and 39 upper-income census tracts.
- Based on 2020 ACS data, the AA's population was 584,526.
- The AA is home to 136,534 total families. According to 2020 ACS data, 20.5 percent of families are low-, 18.4 percent are moderate-, 22.0 percent are middle-, and 39.1 percent are upper-income families.
- The bank operates one branch in Omaha which is located in a middle-income census tract and one branch in Elkhorn, Nebraska, which is located in an upper-income census tract. Both locations include a cash only ATM on-site.
- According to the June 30, 2025 FDIC Market Share Report, the bank ranked 30th of 41 FDIC-insured institutions in the AA with a market share of 0.3 percent.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OMAHA
METROPOLITAN AA**

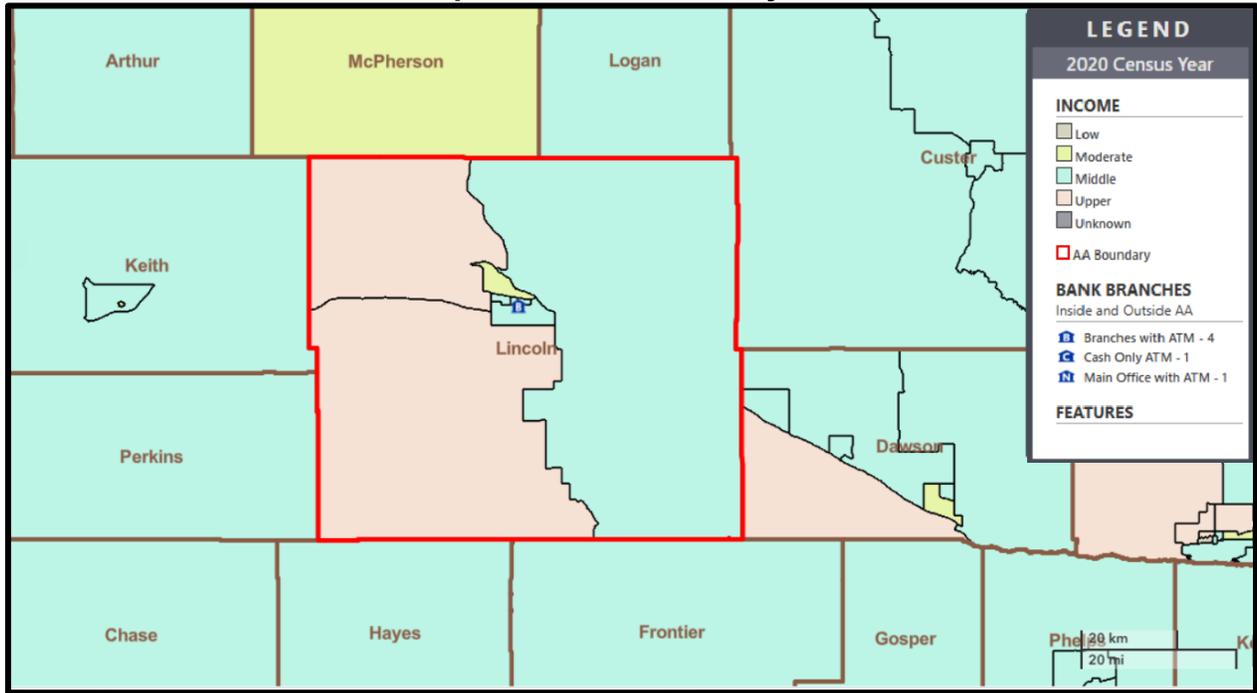
The bank's overall lending test and community development test performances in the Omaha Metropolitan AA are consistent with the performance conclusions for the overall institution in each respective test.

APPENDIX A – MAP OF THE ASSESSMENT AREA

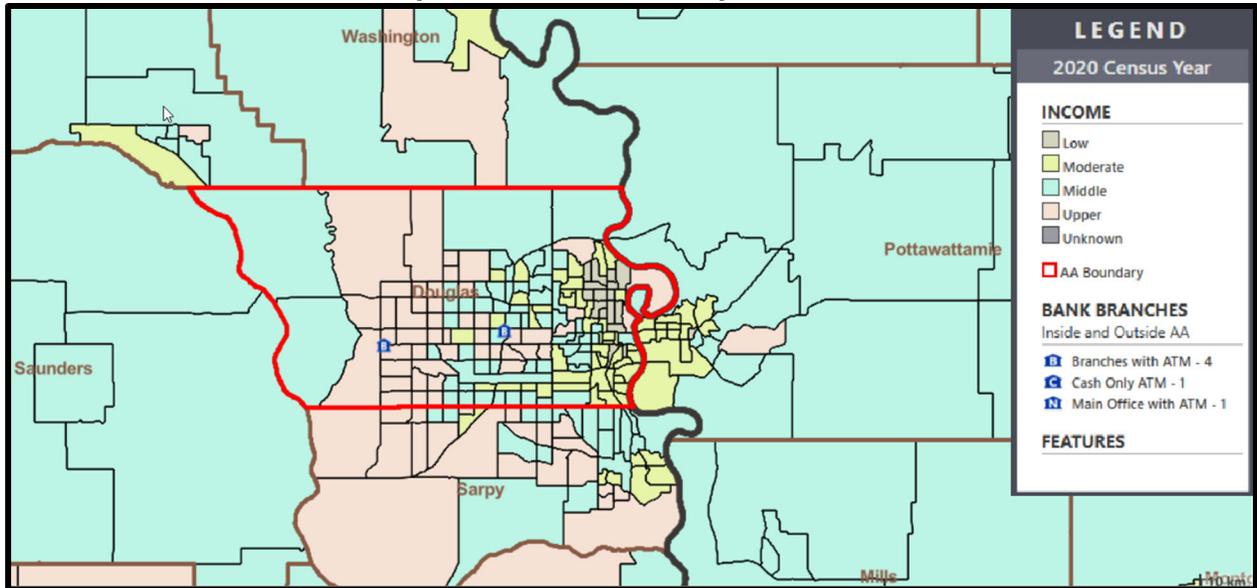
Map A-1: Grand Island Metropolitan AA



Map A-2: Lincoln County AA



Map A-3: Omaha Metropolitan AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1: Grand Island Metropolitan 2023

2023 Grand Island Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,082	19.3
Moderate	3	21.4	3,575	22.4	578	16.2	3,069	19.2
Middle	8	57.1	8,932	56.0	580	6.5	3,613	22.7
Upper	3	21.4	3,440	21.6	220	6.4	6,183	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,947	100.0	1,378	8.6	15,947	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,017	2,824	19.4	46.9	2,869	47.7	324	5.4
Middle	13,742	8,376	57.4	61.0	4,388	31.9	978	7.1
Upper	5,263	3,385	23.2	64.3	1,654	31.4	224	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,022	14,585	100.0	58.3	8,911	35.6	1,526	6.1
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	585	22.7	525	22.7	55	22.2	5	25.0
Middle	1,383	53.7	1,271	55.0	101	40.7	11	55.0
Upper	609	23.6	513	22.2	92	37.1	4	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,577	100.0	2,309	100.0	248	100.0	20	100.0
Percentage of Total Businesses:				89.6		9.6		0.8
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	3.5	5	3.0	1	16.7	0	0.0
Middle	142	82.1	138	82.6	4	66.7	0	0.0
Upper	25	14.5	24	14.4	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	173	100.0	167	100.0	6	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-2: Grand Island Metropolitan 2024

2024 Grand Island Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,082	19.3
Moderate	3	21.4	3,575	22.4	578	16.2	3,069	19.2
Middle	8	57.1	8,932	56.0	580	6.5	3,613	22.7
Upper	3	21.4	3,440	21.6	220	6.4	6,183	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	15,947	100.0	1,378	8.6	15,947	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,017	2,824	19.4	46.9	2,869	47.7	324	5.4
Middle	13,742	8,376	57.4	61.0	4,388	31.9	978	7.1
Upper	5,263	3,385	23.2	64.3	1,654	31.4	224	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	25,022	14,585	100.0	58.3	8,911	35.6	1,526	6.1
	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	569	22.5	512	22.6	52	21.8	5	26.3
Middle	1,362	54.0	1,254	55.3	98	41.0	10	52.6
Upper	593	23.5	500	22.1	89	37.2	4	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,524	100.0	2,266	100.0	239	100.0	19	100.0
Percentage of Total Businesses:				89.8		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	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.9	4	2.4	1	16.7	0	0.0
Middle	142	82.6	138	83.1	4	66.7	0	0.0
Upper	25	14.5	24	14.5	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	172	100.0	166	100.0	6	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-3: Lincoln County 2023

2023 Lincoln County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,676	17.6
Moderate	1	12.5	1,172	12.3	86	7.3	1,728	18.2
Middle	5	62.5	6,234	65.6	358	5.7	2,213	23.3
Upper	2	25.0	2,093	22.0	56	2.7	3,882	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	9,499	100.0	500	5.3	9,499	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,488	1,255	12.6	50.4	828	33.3	405	16.3
Middle	10,896	6,241	62.6	57.3	3,531	32.4	1,124	10.3
Upper	3,473	2,466	24.8	71.0	444	12.8	563	16.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,857	9,962	100.0	59.1	4,803	28.5	2,092	12.4
	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	180	11.9	165	11.8	15	14.7	0	0.0
Middle	1,030	68.2	950	68.1	73	71.6	7	53.8
Upper	300	19.9	280	20.1	14	13.7	6	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,510	100.0	1,395	100.0	102	100.0	13	100.0
Percentage of Total Businesses:			92.4		6.8		0.9	
	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	6	2.9	6	3.0	0	0.0	0	0.0
Middle	87	42.0	86	42.4	1	25.0	0	0.0
Upper	114	55.1	111	54.7	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	207	100.0	203	100.0	4	100.0	0	0.0
Percentage of Total Farms:			98.1		1.9		0.0	
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-4: Lincoln County 2024

2024 Lincoln County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,643	17.3
Moderate	1	12.5	1,172	12.3	86	7.3	1,724	18.1
Middle	5	62.5	6,234	65.6	358	5.7	2,198	23.1
Upper	2	25.0	2,093	22.0	56	2.7	3,934	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	9,499	100.0	500	5.3	9,499	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,488	1,255	12.6	50.4	828	33.3	405	16.3
Middle	10,896	6,241	62.6	57.3	3,531	32.4	1,124	10.3
Upper	3,473	2,466	24.8	71.0	444	12.8	563	16.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	16,857	9,962	100.0	59.1	4,803	28.5	2,092	12.4
	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	179	12.2	165	12.2	14	14.3	0	0.0
Middle	1,003	68.3	925	68.2	71	72.4	7	50.0
Upper	287	19.5	267	19.7	13	13.3	7	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,469	100.0	1,357	100.0	98	100.0	14	100.0
Percentage of Total Businesses:			92.4		6.7		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.5	5	2.5	0	0.0	0	0.0
Middle	89	43.6	88	44.0	1	25.0	0	0.0
Upper	110	53.9	107	53.5	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	204	100.0	200	100.0	4	100.0	0	0.0
Percentage of Total Farms:			98.0		2.0		0.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Omaha Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	2.0	5.4	202	1.2	3.2	2	5.0	5.5	264	2.1	3.2	4.1
Moderate	10	20.4	19.1	2,852	16.8	16.1	3	7.5	18.2	510	4.1	15.8	19.8
Middle	21	42.9	36.3	6,299	37.0	34.0	18	45.0	36.6	5,548	44.7	32.5	38.7
Upper	17	34.7	39.2	7,660	45.0	46.7	17	42.5	39.7	6,084	49.0	48.5	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	49	100.0	100.0	17,013	100.0	100.0	40	100.0	100.0	12,406	100.0	100.0	100.0

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

Table C-2

Distribution of 2024 Small Business Lending By Income Level of Geography						
Assessment Area: Omaha Metropolitan						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	%	\$(000)	%		
Low	1	6.3	435	11.5	3.9	
Moderate	1	6.3	15	0.4	22.6	
Middle	4	25.0	1,018	26.9	40.5	
Upper	10	62.5	2,318	61.2	33.0	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	16	100.0	3,786	100.0	100.0	

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

Table C-3

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Omaha Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	1	2.2	10.1	96	0.8	5.5	2	5.4	8.6	128	1.1	4.4	20.5
Moderate	4	8.9	22.5	570	4.5	17.0	3	8.1	22.3	534	4.6	17.0	18.4
Middle	5	11.1	22.4	1,299	10.3	20.0	3	8.1	22.6	675	5.8	19.9	22.0
Upper	19	42.2	29.8	7,906	62.7	40.8	17	45.9	29.7	6,737	58.3	39.1	39.1
Unknown	16	35.6	15.1	2,743	21.7	16.6	12	32.4	16.9	3,475	30.1	19.7	0.0
Total	45	100.0	100.0	12,614	100.0	100.0	37	100.0	100.0	11,549	100.0	100.0	100.0

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

Table C-4

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Omaha Metropolitan					
	Bank Loans				Total Businesses
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	12	75.0	2,813	74.7	89.2
Over \$1 Million	4	25.0	952	25.3	10.1
Revenue Unknown	0	0.0	0	0.0	0.7
Total	16	100.0	3,765	100.0	100.0
By Loan Size					
\$100,000 or Less	7	43.8	291	7.7	
\$100,001 - \$250,000	5	31.3	904	24.0	
\$250,001 - \$1 Million	4	25.0	2,570	68.3	
Total	16	100.0	3,765	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	6	50.0	216	7.7	
\$100,001 - \$250,000	3	25.0	504	17.9	
\$250,001 - \$1 Million	3	25.0	2,093	74.4	
Total	12	100.0	2,813	100.0	

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

Table C-5

2024 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
	16	9.8	8,047	5.9	2,243	27.9	27,986	20.5
erate	45	27.6	31,122	22.8	3,946	12.7	25,109	18.4
ile	56	34.4	49,737	36.4	2,386	4.8	30,040	22.0
er	46	28.2	47,628	34.9	978	2.1	53,399	39.1
noun	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	136,534	100.0	9,553	7.0	136,534	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
	16,050	5,657	4.1	35.2	8,432	52.5	1,961	12.2
erate	62,499	27,254	19.8	43.6	30,282	48.5	4,963	7.9
ile	91,366	53,188	38.7	58.2	32,309	35.4	5,869	6.4
er	67,021	51,336	37.4	76.6	12,993	19.4	2,692	4.0
noun	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	236,936	137,435	100.0	58.0	84,016	35.5	15,485	6.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	925	3.9	818	3.9	102	4.3	5	2.9
erate	5,307	22.6	4,686	22.4	588	24.8	33	19.3
ile	9,517	40.5	8,387	40.0	1,058	44.7	72	42.1
er	7,750	33.0	7,069	33.7	620	26.2	61	35.7
noun	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23,499	100.0	20,960	100.0	2,368	100.0	171	100.0
Percentage of Total Businesses:			89.2		10.1		0.7	
Total Farms by Tract	Farms by Tract & Revenue Size							
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
	7	2.9	6	2.5	1	14.3	0	0.0
erate	20	8.2	20	8.4	0	0.0	0	0.0
ile	90	36.7	90	37.8	0	0.0	0	0.0
er	128	52.2	122	51.3	6	85.7	0	0.0
noun	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	245	100.0	238	100.0	7	100.0	0	0.0
Percentage of Total Farms:			97.1		2.9		0.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table C-6

2023 Omaha Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	9.8	8,047	5.9	2,243	27.9	27,986	20.5
Moderate	45	27.6	31,122	22.8	3,946	12.7	25,109	18.4
Middle	56	34.4	49,737	36.4	2,386	4.8	30,040	22.0
Upper	46	28.2	47,628	34.9	978	2.1	53,399	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	136,534	100.0	9,553	7.0	136,534	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	4.1	35.2	8,432	52.5	1,961	12.2
Moderate	62,499	27,254	19.8	43.6	30,282	48.5	4,963	7.9
Middle	91,366	53,188	38.7	58.2	32,309	35.4	5,869	6.4
Upper	67,021	51,336	37.4	76.6	12,993	19.4	2,692	4.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	236,936	137,435	100.0	58.0	84,016	35.5	15,485	6.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	964	3.9	852	3.8	107	4.4	5	3.1
Moderate	5,513	22.2	4,881	21.9	601	24.6	31	19.0
Middle	9,932	40.0	8,775	39.4	1,091	44.7	66	40.5
Upper	8,452	34.0	7,750	34.8	641	26.3	61	37.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24,861	100.0	22,258	100.0	2,440	100.0	163	100.0
Percentage of Total Businesses:				89.5		9.8		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	2.0	5	2.1	0	0.0	0	0.0
Moderate	21	8.5	20	8.3	1	14.3	0	0.0
Middle	90	36.3	90	37.3	0	0.0	0	0.0
Upper	132	53.2	126	52.3	6	85.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	248	100.0	241	100.0	7	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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