



First Bank
of Utica

Member FDIC

COMMUNITY REINVESTMENT ACT

Public File

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Federal Reserve Board (Board) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Board also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the Federal Reserve Bank of Kansas City (Reserve Bank), and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the assessment area containing this branch, which is the area in which the Board evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

[If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at First Bank of Utica located at 785 D Street, Utica Nebraska.]

At least 30 days before the beginning of each quarter, the Federal Reserve System publishes a list of the banks that are scheduled for CRA examination by the Reserve Bank in that quarter. This list is available from the Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198. You may send written comments about our performance in helping to meet community credit needs to James Liggett, President, First Bank of Utica, PO Box 215, Utica Nebraska 68456 and Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198. Your letter, together with any response by us, will be considered by the Federal Reserve System in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Reserve Bank. You may also request from the Reserve Bank an announcement of our applications covered by the CRA filed with the Reserve Bank. We are an affiliate of First National Utica Co, a bank holding company. You may request from the Assistant Vice President of Consumer Affairs, Federal Reserve Bank of Kansas City, 1 Memorial Drive, Kansas City, Missouri 64198 an announcement of applications covered by the CRA filed by bank holding companies.

Branches

Utica – Main Bank

785 D Street

PO Box 215

Utica, NE 68456

402-534-2191

Census Tract# 9601.00

Population in 2018: 839, 100% Rural

Utica is a village in Seward County, Nebraska.

Founded in 1877. Utica is located 5 miles north

Of Interstate 80 and only a 45-minute drive to

Downtown, Lincoln Nebraska.

Cordova Branch

390 Hector Street

PO Box 77

Cordova, NE 68330

402-576-3331

Census Tract# 9604.00

Population in 2018: 133, 100% Rural

Cordova is a village in Seward County, Nebraska.

Founded in 1887. Cordova is located 7 miles south

Of Interstate 80.

Friend Branch

104 Cherry Street

PO Box 94

Friend, NE 68359

402-947-5551

Census Tract# 9607.00

Population in 2018: 978, 100% Rural

Friend is a city in Saline County, Nebraska.

Founded in 1870. Friend is located on Highway 6,

12 miles south of Interstate 80.

Milligan Branch

407 7th Street

PO Box 187

Milligan, NE 68406

402-629-4545

Census Tract# 0916.00

Population in 2018: 268, 100% Rural

Milligan is a village in Fillmore County, Nebraska.

Founded in 1887. Milligan is located just south

of Highway 41, 13 miles east of Geneva.

ATM Locations

Bronco Spur

101 Highway 34

Utica, NE 68456

Utica Main Bank Drive-Up

785 D Street

Utica, NE 68456

Cordova Branch Walk-Up

390 Hector Street

Cordova, NE 68330

Friend Branch Drive-Up

104 Cherry Street

Friend, NE 68359

Milligan Branch Drive-Up

407 7th Street

Milligan, NE 68406

Hours

Utica Lobby

Monday thru Friday: 9 am – 4 pm

Utica Drive-up

Monday thru Friday: 8 am – 4 pm

Cordova Lobby

Monday thru Friday: 8 am – 2 pm

Friend Lobby

Monday thru Friday: 9 am – 4 pm

Friend Drive-Up

Monday thru Friday 8 am – 4 pm

Milligan Lobby

Monday thru Friday 9 am – 4 pm

Milligan Drive-Up

Monday thru Friday 8 am – 4 pm

Business Days

Our business, when we are open for carrying out substantially all business functions, are Monday through Friday. Holidays are not included.

*Friendly Staff.
Outstanding Service.
People You Know.
People You Trust.*

Welcome to First Bank of Utica. Our commitment is to provide you with exceptional customer service that you deserve from your financial institution.

What to Expect After Opening Your Account

- If you are applying for a debit card, you can expect to receive it within 7-10 business days.
- You can expect check orders to arrive 5-10 business days after account opening.
- Our friendly staff is ready to assist you with the free services that we provide. These services include Online Banking, Mobile Banking and Bill Pay.
- Ability to download account information to Quicken® or QuickBooks®.

May we help you with any of these additional services today?

- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)
- Money Market Accounts
- Savings Accounts
- Health Savings Account
- Consumer Loans
- Home Loans
- Agricultural Loans
- Business Banking or Lending Services

Four Convenient Locations!

Utica

Cordova

Friend

Milligan

WWW.FBUTICA.COM



Our Services



First Bank
of Utica



Member
FDIC



First Bank
of Utica



Member
FDIC

	Student Checking For Students up to 24 years of age	62+ Regular Checking	Simple Checking	Regular Checking	NOW Checking	Super NOW Checking	MMA Checking	Business Checking	Health Savings Account	Savings Account
Minimum To Open Account	NONE	NONE	\$100	\$100	\$700	\$1,000	\$1,000	\$1,000	\$100	\$100 N/A for youth
Interest Bearing Call for current rates					✓	✓	✓	✓	✓	✓
FREE ATM or Debit Card	✓	✓	✓	✓	✓	✓	✓	✓	✓ DEBIT ONLY	✓ ATM ONLY
FREE Mobile Wallet	✓	✓	✓	✓	✓	✓	✓	✓	✓	
FREE Online Banking & FREE Mobile Banking	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FREE Online Bill Pay	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Quicken® and QuickBooks® Download	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Service Charge <small>*No service charge if certain requirements are met.</small>				✓	✓	✓	✓	✓		
Fees			* There will be no service charge applied to this account with the use of E-Statements	* There will be no service charge when you maintain a \$500.00 daily minimum balance.	* There will be no service charge when you maintain a \$700.00 daily minimum balance.	* There will be no service charge when you maintain a \$700.00 daily minimum balance.	* There will be no service charge when you maintain a \$1000.00 daily minimum balance. * There will be a \$5.00 charge per debit over 6 per month.	* There will be no service charge when you maintain a \$700.00 daily minimum balance.	This account has limitations. Contact the bank for more details.	



FEE SCHEDULE
OTHER POSSIBLE CHARGES FOR YOUR ACCOUNT



FEES AND CHARGES. The following fees and charges may be assessed against your account:

Overdraft Charge (limit 5 items/presentments* charged per day; no charge on items/presentments under \$10)	\$25.00
Return Item/Presentation* Charge	\$25.00
Stop Payment (all items)	\$25.00
Continuous Overdraft (after 7 business days)	\$25.00
Collection Items	\$25.00
Wire Transfers	\$15.00
Cashier's Checks	\$5.00
Duplicate Statement (per statement)	\$5.00
Fax Service (per fax)	\$2.00
Photocopies (per copy)	\$0.25
Account Research and Balancing (per hour)	\$25.00
Garnishment or Levies	\$50.00
Account Closed within 90 days of opening	\$15.00
Safe Deposit Boxes, Small (per year)(size and availability vary by branch)	\$10.00
Safe Deposit Boxes, Large (per year)(size and availability vary by branch)	\$20.00
Safe Deposit Box Lost Key Replacement	\$25.00
Safe Deposit Box Drill	\$175.00

* Overdraft Charge Item/Presentation applies to overdrafts created by check, in person withdrawal, or other electronic means, as applicable.

* Return Item/Presentation Charge Item/Presentation applies to overdrafts created by check, in person withdrawal, or other electronic means, as applicable.

SCHEDULE OF CHARGES FOR TRANSACTION CARDS. Use of your First Bank of Utica Debit Card or ATM Card to debit your checking, savings, NOW, Super NOW, or Money Market Account will be subject to the normal service charges in effect from time to time for these accounts.

Terminal Usage Fee:

There is no terminal fee for using First Bank of Utica ATM terminals. If you use your First Bank of Utica Debit Card or ATM Card at a foreign terminal (a terminal other than First Bank of Utica's) a Foreign ATM Service Charge of \$1.50 will be charged per transaction. A transaction is defined as a withdrawal, deposit, transfer or inquiry.

Withdrawal Limits:

There is no limit on the number of times you may use your card; however, you may only withdraw or purchase up to a total of \$1,500 of available funds from all terminals each calendar day. Transactions may be limited to your individual pre-approved dollar limit each banking day (your individual purchase limit will be disclosed to you when you receive your card).

Card Replacement Fee:

There is a \$5.00 fee for replacing cards if damaged.

CRA Self-Assessment

First Bank of Utica | January 2026

BANK CLASSIFICATION

Applying the January 1, 2026 CRA Definitions:

Small Institution	A bank or savings association that, as of December 31 of either of the prior 2 calendar years, had assets less than \$1.649 billion .	<input checked="" type="checkbox"/>
Intermediate Small Institution	A bank or savings association with assets of at least \$412 million as of December 31 of both of the prior 2 calendar years and less than \$1.649 billion as of December 31 of either of the prior 2 calendar years.	<input type="checkbox"/>
Large Institution	Banks or savings associations with assets of at least \$1.649 billion as of December 31 of both the prior 2 calendar years.	<input type="checkbox"/>

As indicated above First Bank of Utica meets the definition of a Small Institution, as evidenced by our asset sizes shown below.

December 31, 2025	\$ 80,299,343
December 31, 2024	\$ 70,454,697
December 31, 2023	\$ 75,303,443

DISTRIBUTION OF BRANCHES

First Bank of Utica has four full-service facilities, all of which are located within our assessment area. All locations have a drive up except for Cordova. All locations include an ATM. First Bank of Utica also has an ATM at the Bronco Spur, 101 Hwy 34, Utica, NE available during hours the Spur is open.

Branch Name	Branch #1	Branch #2	Branch #3	Branch #4
Address	785 D St Utica, NE	309 Hector St Cordova, NE	104 Cherry St Friend, NE	407 7 th St Milligan, NE
Census Tract #	Seward County 9601, 9602 9603, 9604	Same as Branch #1	Saline County 9606.01, 9606.02, 9607, 9608, 9609	Fillmore County 0917, 0916
Hours of Operation	8AM-4PM Mon – Fri	8AM-2PM Mon – Fri	8AM-4PM Mon – Fri	8AM-4PM Mon – Fri
Drive-Thru Facility	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
ATM	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

BRANCH OPENING & CLOSING RECORD

Since our last CRA Examination we have not opened or closed any branches.

Branch Name	Branch #1	Branch #2	Branch #3	Branch #4
Address	785 D St Utica, NE	309 Hector St Cordova, NE	104 Cherry St Friend, NE	407 7 th St Milligan, NE
Year Opened	January 1882	July 2004	August 2010	July 2013

DELINEATION OF ASSESSMENT AREA

We have designated our assessment as Seward, York, Fillmore, and Saline County. We have determined that our assessment area complies with CRA delineation requirements as outlined in the checklist below.

DELINEATION OF ASSESSMENT AREA

- ☒ Consists of one or more MSA/MD or contiguous political subdivisions
- ☒ Consists of whole census tracts
- ☒ Includes the geographies where we have our main office, branches and deposit-taking ATMs as well as surrounding geographies in which we have originated or purchased a substantial portion of our loans
- ☒ A substantial portion of our loans have been originated within our assessment area
- ☒ Does not reflect illegal discrimination
- ☒ Does not arbitrarily exclude low- or moderate-income census tracts
- ☒ Does not cross state borders

AVAILABLE PRODUCTS & SERVICES

Deposit Accounts

- Regular Checking Account
- Student Checking Account
- Simple Checking Account
- 62+ Checking Account
- NOW Account
- Super NOW Account
- Money Market Account
- Business Checking Account
- Health Savings Account
- Savings Account

Loans

- Agricultural/Commercial Operating
- Agricultural/Commercial Real Estate
- Farm Equipment
- Livestock
- Consumer Single-payment
- Consumer Installment
- Home Improvement
- Consumer Real Estate

-Construction/Business Development

Investments

Certificates of Deposit (CD)

IRA's

-Roth

-Simple

U.S. Savings Bonds (cash only)

Safety Deposit Boxes

Sizes and availability will vary by branch location. No boxes at Milligan.

DELIVERY CHANNELS

Online Banking

-Transfers

-Loan Payments

-Bill Pay

-E-Statements

-E-Alerts

-Check Reordering

-Financial Calculators

Mobile Banking

-Mobile Deposit

-Transfers

-Loan Payments

-Bill Pay

-Card Control

-Tax Documents

-Digital Wallet

Customers have access to their Online Accounts 24 hours a day, seven (7) days a week. However, availability of the Services may be suspended for brief periods of time for purposes including maintenance, updating, and revising the software.

Loan Portfolio

Loan Type	Amount	Percent of Total
Agricultural	\$ 41,756,131.97	68.56%
Commercial	\$ 9,467,144.27	15.54%
Residential Real Estate	\$ 4,968,519.95	8.16%
Consumer	\$ 3,766,036.30	6.18%
Other	\$ 951,687.68	1.56%

Loan-to-Deposit Ratio

2025	LTD Ratio
1 st Quarter	91.15%
2 nd Quarter	94.26%
3 rd Quarter	102.36%
4 th Quarter	91.52%

CONSUMER COMPLAINTS

There have been no complaints related to the bank's CRA performance received by the bank.

PUBLIC FILE CONTENTS

Our Public File is updated as of April 1st of each year. Angela Sandman is primarily responsible for compiling Public File information and updating it annually. We have determined that the contents of our Public File are in compliance with CRA requirements as outlined below.

PUBLIC FILE CONTENTS

- ☒ Written comments received from the public relating to our CRA performance and responses to them for the current and preceding 2 calendar years
- ☒ Our most recent CRA Public Performance Evaluation
- ☒ Map of each assessment area showing its boundaries and geographies (i.e. census tracts)
- ☒ List of our branches, branches opened and closed in the current and each of the prior 2 calendar years and their street addresses and geographies
- ☒ HMDA Disclosure Statement for the prior 2 calendar years, if applicable
- ☒ Loan-to-deposit ratio for each quarter of the prior calendar year

PUBLIC FILE CONTENTS

- ☐ Quarterly report of our efforts to improve our CRA record, if applicable.
This requirement applies when a bank receives a less than satisfactory CRA rating.
- ☒ List of services (loan and deposit products and transaction fees generally offered and hours of operation of our branches), including a description of any material differences in the availability or cost of services among locations
- ☒ Our branches are capable of providing copies of the Public File within 5 calendar days of request
- ☒ The bank is prepared to provide copies of the Public File upon request
- ☒ We do not charge for copies of our Public File

LOBBY SIGNAGE

CRA notices reflect regulatory requirements and are appropriately located in the public lobbies of each of our facilities. CRA lobby signage is verified annually by branch audit.

ASSESSMENT CONCLUSION

First Bank of Utica is in satisfactory compliance with the Community Reinvestment Act.



FirstBank
of Utica

P.O. Box 215 ♦ 785 D Street
Utica, Nebraska 68456
402-534-2191 ♦ Fax 402-534-2192
www.fbutica.com

NET LOAN/DEPOSIT RATIO

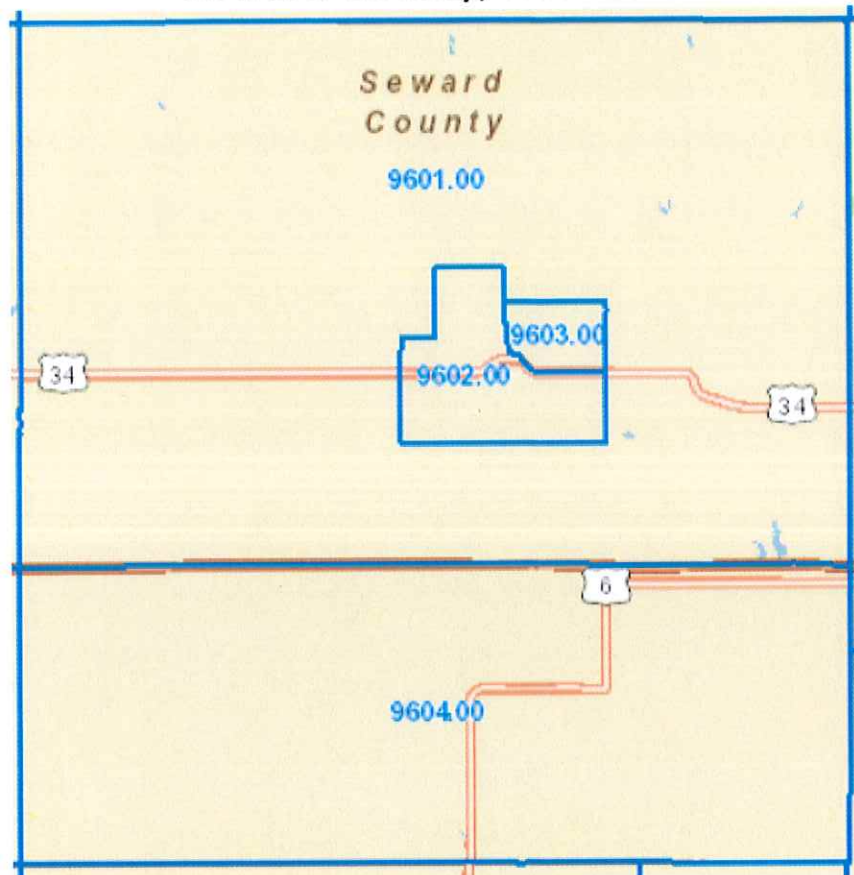
2025

1 ST quarter	91.15%
2 nd quarter	94.26%
3 rd quarter	102.36%
4 th quarter	91.52%

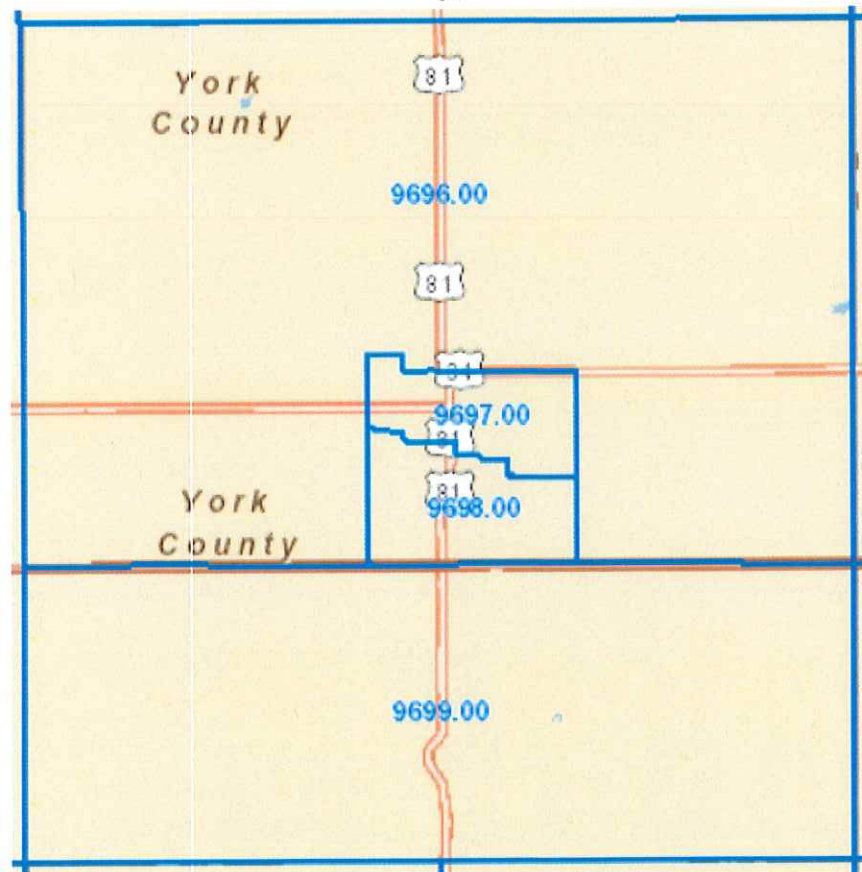
Your Hometown Bank Since 1882

MEMBER FDIC

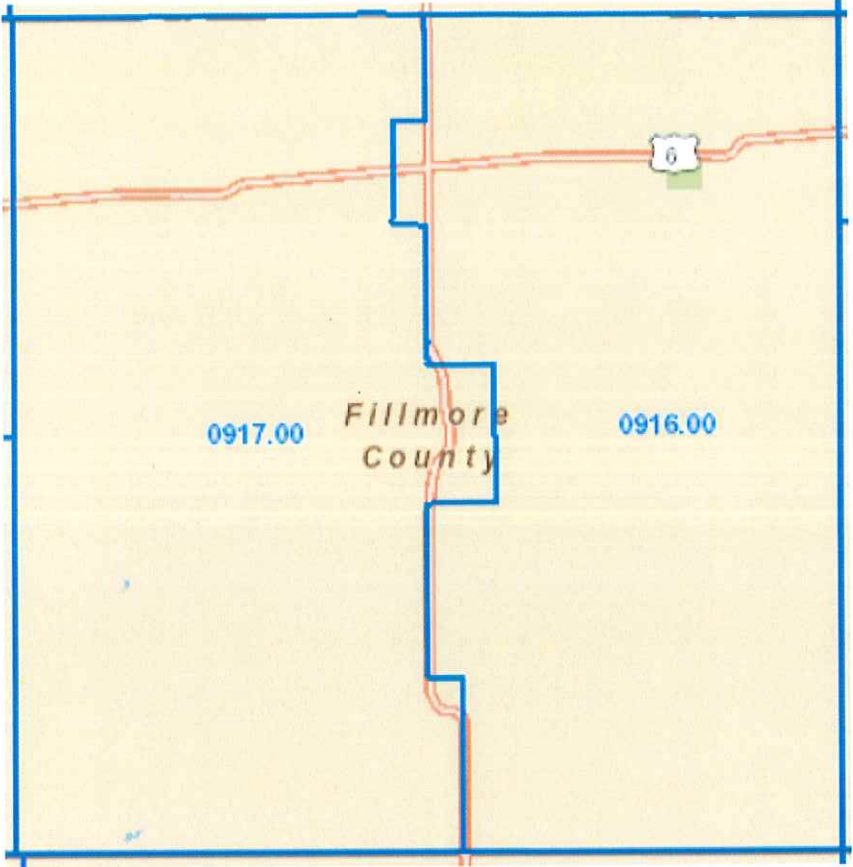
Seward County, Nebraska



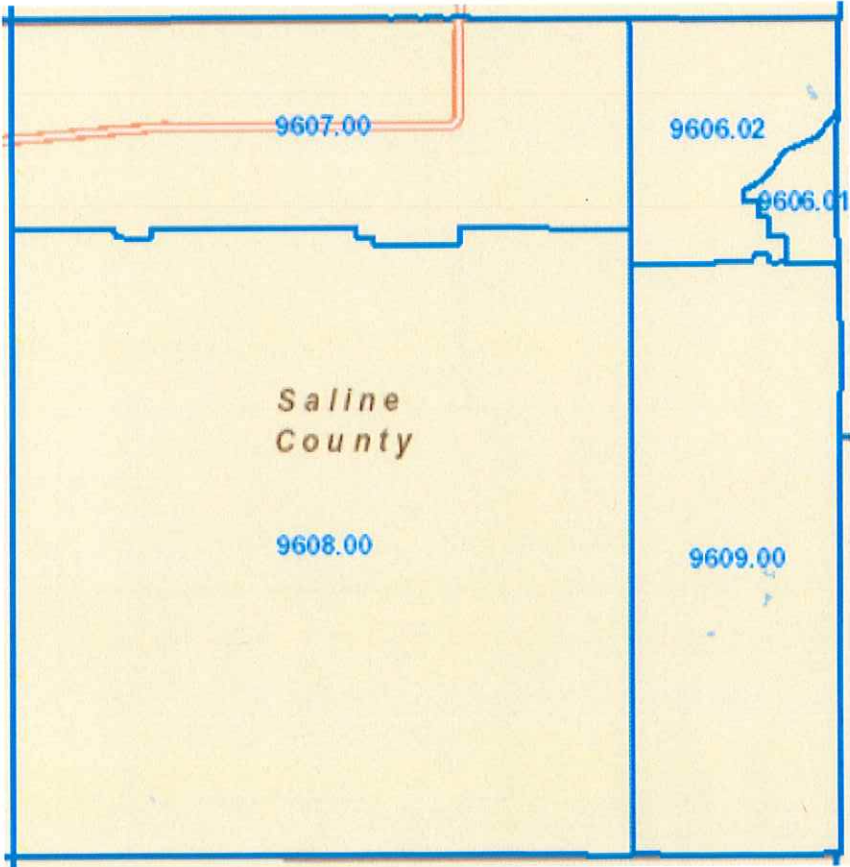
York County, Nebraska



Fillmore County, Nebraska



Saline County, Nebraska





PUBLIC DISCLOSURE

November 14, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Bank of Utica
RSSD# 391959

785 D Street
Utica, Nebraska 68456

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

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

- 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 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.

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 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 (2020, 2019, and 2018) was referenced for additional perspective to gauge credit demand within the bank's AAs. Lending performance was assessed within the bank's two AAs. The Seward County Metropolitan AA and Eastern Nebraska AA were assessed using a full scope review. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio.
- The universe of 64 small business loans originated from August 14, 2018 to December 31, 2021.
- The universe of 74 small farm loans originated from August 14, 2018 to December 31, 2021.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of First National Utica Company.
- The bank has total assets of \$79.5 million as of June 30, 2022.

- In addition to its main office in Utica, the bank has three additional offices located in Cordova, Friend, and Milligan, Nebraska.
- The bank has a total of five cash-only automatic teller machines (ATMs), with one at each office location and one standalone ATM in Utica, Nebraska.
- As shown in the table below, the bank's primary business focus is agricultural lending, including farmland lending.

Table 1

Composition of Loan Portfolio as of June 30, 2022		
Loan Type	\$(000)	%
Construction and Land Development	382	0.7
Farmland	18,319	34.3
1- to 4- Family Residential Real Estate	5,523	10.4
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	3,297	6.2
Agricultural	17,430	32.7
Commercial and Industrial	5,317	10.0
Consumer	2,888	5.4
Other	180	0.3
Gross Loans	53,336	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its August 13, 2018 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 CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Seward County Metropolitan and Eastern Nebraska AAs (full scope reviews).

The bank's overall lending test performance is Satisfactory. This is based on a more than reasonable NLTD ratio, a majority of loans originated within the bank's AAs, a reasonable geographic distribution of loans within the bank's AAs and a reasonable borrower distribution of loans based on revenue size of business and farm. More weight was placed on the borrower distribution performance compared to the geographic distribution, given neither AA contains any low- or moderate-income census tracts. Additionally, more weight is placed on performance in the Seward County Metropolitan AA, as it provides a significant majority of the bank's deposit volume. Lastly, more weight is placed on performance in agricultural lending, or small farm lending, as it comprises a larger portion

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.

of the bank's loan portfolio when compared to commercial lending, or small business lending.

Due to the low volume of small business and small farm loans in the universe, data from the multi-year review period was compiled and analyzed as a whole for each of the two products. The compiled data was compared to 2021 demographic data, as there were no significant changes during the multi-year review period. While lending data is displayed separately for each year of the review period in the small business and small farm tables, the compiled bank lending values used in the analysis are available in the narrative accompanying each table. See Appendix B for 2018 and 2019 lending data tables.

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, similar loan portfolios with an emphasis on agricultural lending, and geographic proximity to the bank.

The bank's NLTD ratio is more than reasonable. The bank's ratio is above three and below one of the similarly situated institutions. The bank's NLTD is objectively high and closest in value to an NLTD ratio which was considered more than reasonable at the similarly situated institution's most recent evaluation.

Table 2

Comparative NLTD Ratios March 31, 2018 – June 30, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
First Bank of Utica	Utica, Nebraska	79,503	97.6
Similarly Situated Institutions			
Farmers and Merchants Bank	Milligan, Nebraska	129,998	101.2
First Tri-County Bank	Swanton, Nebraska	75,562	87.1
York State Bank	York, Nebraska	183,466	88.0
Generations Bank	Exeter, Nebraska	44,859	78.8

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	48	75.0	3,974	69.0	16	25.0	1,787	31.0
Small Farm	64	86.5	5,834	81.3	10	13.5	1,337	18.6
Total Loans	112	81.2	9,809	75.8	26	18.8	3,125	24.2
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts, with consideration given to the dispersion of loans throughout the AAs. Given the census tract composition in the AAs, bank performance was evaluated with a focus on middle-income census tracts for each AA. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs, for both the Seward County Metropolitan AA and Eastern Nebraska AA.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among businesses and farms of different sizes for the Seward County Metropolitan AA and Eastern Nebraska AA.

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.

**SEWARD COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN SEWARD COUNTY
METROPOLITAN AA**

The bank's Seward County Metropolitan AA consists of Seward County in its entirety, which is one of the two counties that make up the Lincoln, Nebraska Metropolitan Statistical Area (MSA). See Appendix A for an AA map and Appendix C for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of three middle- and one upper-income census tracts. There have been no changes to the census tracts nor income designations since the prior CRA evaluation.
- The bank operates two locations in the AA: the main location in Utica and a branch location in Cordova.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank ranks fifth of five FDIC-insured depository institutions operating in the AA, with a total deposit market share of 5.0 percent.
- Two previously conducted interviews with members of the community in which the bank operates were used to augment the analysis. One community member was a representative from an economic development organization serving the AA. The other community member was a representative with knowledge of agricultural real estate and farming conditions in the AA.

Table 4

Population Change Assessment Area: Seward County Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Seward County Metropolitan AA	16,750	16,998	1.5
Lincoln, NE MSA	302,157	315,078	4.3
Nebraska	1,826,341	1,869,365	2.4
Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Based on 2020 Census Data, Seward County had a population of 17,609 resulting in a 3.6 percent increase since 2015 which indicates a higher rate of growth than in the prior five-year period.

- Based on 2020 Census Data, the major population centers in the AA include Seward, the county seat, at 7,643 residents, followed by Milford and Utica with 2,155 and 840 residents, respectively.
- Two of the three middle-income tracts in the AA are located in or near the town of Seward.

Table 5

Median Family Income Change Assessment Area: Seward County Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Seward County Metropolitan AA	78,290	73,216	(6.5)
Lincoln, NE MSA	72,797	70,200	(3.6)
Nebraska	67,393	67,225	(0.3)
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.			

- The 2015 ACS indicated the percentage of AA families with incomes below the poverty line was 5.4 percent, which is significantly lower than in the broader Lincoln MSA at 9.1 percent.

Table 6

Housing Cost Burden Assessment Area: Seward County Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Seward County Metropolitan AA	59.6	14.8	29.9	64.0	19.9	12.5
Lincoln, NE MSA	77.1	30.0	41.5	58.5	30.8	15.0
Nebraska	72.0	26.8	36.8	61.0	29.5	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), 2014-2018 Comprehensive Housing Affordability Strategy						

- The affordability ratio, or median household income to median housing value, of 40.3 in the AA is higher than that of 34.2 in the Lincoln MSA, indicating more affordable housing in the AA when compared to the broader MSA.

Table 7

Unemployment Rates Assessment Area: Seward County Metropolitan					
Region	2017	2018	2019	2020	2021
Seward County Metropolitan AA	2.7	2.7	2.9	4.0	2.5
Lincoln, NE MSA	2.7	2.6	2.8	4.1	2.4
Nebraska	3.0	2.9	3.0	4.1	2.5
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- According to a community member, the largest industries in the AA are manufacturing, health care, education, and agriculture.
- A community member also stated that the largest employers in the AA include Concordia University, Southeast Community College, the three local public school districts, Memorial Health Care Systems, the pet food company Petsource, and the manufacturing companies Tenneco and Hughes Brothers, Inc.

Table 8

Small Business Loan Trends Assessment Area: Seward County Metropolitan					
Area	2016	2017	2018	2019	2020
Seward County Metropolitan AA	176	212	233	231	221
Lincoln, NE MSA	4,657	4,857	5,039	5,236	6,377
Nebraska	29,117	28,808	30,337	31,801	36,238
Source: FFIEC CRA Aggregate Data					

- A community member noted funding for new and small businesses is a need within the AA, and many businesses may require additional sources of funding beyond those obtained from a primary lender.

Table 9

Small Farm Loan Trends Assessment Area: Seward County Metropolitan					
Area	2016	2017	2018	2019	2020
Seward County Metropolitan AA	103	140	99	94	135
Lincoln, NE MSA	342	396	351	324	352
Nebraska	10,127	11,052	10,204	9,962	10,438
Source: FFIEC CRA Aggregate Data					

- A community member stated that the primary credit need of small farms is operating lines of credit that provide fluctuating levels of funding throughout the growing season; however, in 2021 and 2022, crop prices have significantly improved, reducing the demand for this credit product.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN SEWARD COUNTY METROPOLITAN AA

The bank's performance under the lending test in the Seward County Metropolitan AA is reasonable.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA, given relevant performance context. Two of the three middle-income census tracts in the AA are located in the town of Seward, nearly thirteen miles away from the nearest bank branch. Bank lending is further constrained by high levels of competition within the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. Though bank lending in middle-income census tracts, at 44.8 percent by number, is below the percent of businesses operating in these tracts, this is considered reasonable given the aforementioned performance context. An evaluation of the dispersion of small business lending was also conducted and revealed no gaps or lapses in lending throughout the AA.

Table 10

TABLE 10

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	%	\$(000)	%	#	%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	5	55.6	119	36.0	3	25.0	215	26.8	72.0
Upper	4	44.4	212	64.0	9	75.0	587	73.2	28.0
Unknown	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	
Total	9	100.0	331	100.0	12	100.0	802	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 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. Though bank lending in middle-income census tracts at 33.3 percent by number is below the percent of farms operating in these tracts, this is considered reasonable given the aforementioned

performance context. An evaluation of the dispersion of small farm lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition within the AA and did not impact the conclusion.

Table 11

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	3	42.9	380	61.5	4	28.6	304	20.0	50.0
Upper	4	57.1	238	38.5	10	71.4	1,214	79.9	50.0
Unknown	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	
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Lending to Businesses and Farms of Different Sizes

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

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less, at 75.9 percent by number, is comparable to the percent of small businesses operating in the assessment area. A review of aggregate lending data submitted by CRA reporters in the bank's AA noted an average aggregate lending distribution of 43.2 percent by number and 31.9 percent by dollar to businesses with revenues of \$1MM or less. This aggregate lending data is utilized as additional context in understanding the credit demand by size of business in the AA and demonstrates the bank's efforts to serve small businesses.

Table 12

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	7	77.8	178	53.8	9	75.0	547	68.2	90.7
Over \$1 Million	2	22.2	154	46.5	3	25.0	255	31.8	6.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.4
Total	9	100.0	331	100.0	12	100.0	802	100.0	100.0
By Loan Size									
\$100,000 or Less	9	100.0	331	100.0	9	75.0	308	38.4	
\$100,001 - \$250,000	0	0.0	0	0.0	3	25.0	494	61.6	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	9	100.0	331	100.0	12	100.0	802	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	7	100.0	178	100.0	7	77.8	223	40.8	
\$100,001 - \$250,000	0	0.0	0	0.0	2	22.2	324	59.2	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	7	100.0	178	100.0	9	100.0	547	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 reasonable. The bank's lending to farms with revenues of \$1MM or less, at 81.5 percent by number, is comparable to the percent of small farms operating in the assessment area. Again, a review of aggregate lending data submitted by CRA reporters in the bank's AA noted an average aggregate lending distribution of 49.0 percent by number and 59.4 percent by dollar to farms with revenues of \$1MM or less. This further supports the bank's efforts to serve small farms.

Table 13

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	%	\$(000)	\$%	#	%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	4	57.1	396	64.1	12	85.7	1,379	90.8	97.2
Over \$1 Million	3	42.9	222	35.9	2	14.3	140	9.2	2.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	100.0
By Loan Size									
\$100,000 or Less	5	71.4	181	29.3	10	71.4	394	25.9	
\$100,001 - \$250,000	1	14.3	137	22.2	2	14.3	326	21.5	
\$250,001 - \$500,000	1	14.3	300	48.5	2	14.3	799	52.6	
Total	7	100.0	618	100.0	14	100.0	1,519	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	75.0	96	24.2	9	75.0	359	26.0	
\$100,001 - \$250,000	0	0.0	0	0.0	1	8.3	221	16.0	
\$250,001 - \$500,000	1	25.0	300	75.8	2	16.7	799	57.9	
Total	4	100.0	396	100.0	12	100.0	1,379	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

**EASTERN NEBRASKA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full Scope Review)**

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

The bank's Eastern Nebraska AA consists of the entireties of Fillmore, Saline, and York, Counties. See Appendix A for an AA map and Appendix C for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of nine middle- and one upper-income census tracts. There have been no changes to the census tracts nor income designations since the prior CRA evaluation.
- The bank operates two locations in the AA: one branch location in Friend and another branch location in Milligan.
- According to the June 30, 2021, FDIC Deposit Market Share Report, the bank ranks sixteenth of sixteen FDIC-insured depository institutions operating in the AA, with a total deposit market share of 0.6 percent.
- One previously conducted interview with a member of a community in which the bank operates was used to augment the analysis. The community member was a representative from an economic development organization with a focus on rural areas.

Table 14

Population Change Assessment Area: Eastern Nebraska			
Area	2010 Population	2015 Population	Percent Change
Eastern Nebraska AA	33,755	33,882	0.4
Fillmore County, NE	5,890	5,697	(3.3)
Saline County, NE	14,200	14,360	1.1
York County, NE	13,665	13,825	1.2
NonMSA Nebraska	682,247	679,331	(0.4)
Nebraska	1,826,341	1,869,365	2.4
Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Based on 2020 Census Data, the major population centers in the AA include the city of York, with 8,066 residents, followed by Crete and Geneva, with 7,099 and 2,136 residents, respectively.

Table 15

Median Family Income Change Assessment Area: Eastern Nebraska			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Eastern Nebraska AA	60,817	61,859	1.7
Fillmore County, NE	59,201	62,741	6.0
Saline County, NE	59,958	59,503	(0.8)
York County, NE	64,347	65,785	2.2
NonMSA Nebraska	58,485	61,457	5.1
Nebraska	67,393	67,225	(0.2)
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.			

- The Eastern Nebraska AA experienced an income growth rate of 1.7 percent between 2010 and 2015, which is lower than the rest of nonmetropolitan Nebraska, with a growth rate of 5.1 percent.

Table 16

Housing Cost Burden Assessment Area: Eastern Nebraska						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Eastern Nebraska AA	62.8	13.2	29.7	64.1	17.6	15.5
Fillmore County, NE	45.0	3.1	16.9	48.5	20.4	12.3
Saline County, NE	63.7	12.8	31.5	79.6	18.5	18.0
York County, NE	67.4	18.0	32.7	58.8	15.5	14.8
NonMSA Nebraska	63.8	18.0	30.2	55.5	22.5	15.2
Nebraska	72.0	26.8	36.8	61.0	29.5	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), 2014-2018 Comprehensive Housing Affordability Strategy						

- A member of the community stated that the housing stock in the area is depleting due to the age of existing housing and a lack of builders working in small towns.

Table 17

Unemployment Rates Assessment Area: Eastern Nebraska					
Region	2017	2018	2019	2020	2021
Eastern Nebraska AA	2.8	2.8	2.9	3.3	2.1
Fillmore County, NE	2.5	2.5	2.6	2.7	1.9
Saline County, NE	3.1	3.1	3.3	3.5	2.3
York County, NE	2.6	2.6	2.6	3.3	1.9
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Primary industries in the area include manufacturing, local and state government, retail operations, accommodation and food services, wholesale operations, and construction.

Table 18

Small Business Loan Trends Assessment Area: Eastern Nebraska					
Area	2016	2017	2018	2019	2020
Eastern Nebraska AA	618	529	582	580	667
Fillmore County, NE	122	103	99	95	84
Saline County, NE	160	163	169	165	189
York County, NE	336	263	314	320	394
NonMSA Nebraska	10,656	10,085	10,462	10,659	12,031
Nebraska	29,117	28,808	30,337	31,801	36,238
Source: FFIEC CRA Aggregate Data					

- A member of the community indicated small businesses in the area are able to obtain the financing they require, and stated they are not aware of small businesses who are unable to obtain financing when needed.

Table 19

Small Farm Loan Trends Assessment Area: Eastern Nebraska					
Area	2016	2017	2018	2019	2020
Eastern Nebraska AA	543	605	520	563	604
Fillmore County, NE	80	95	86	103	108
Saline County, NE	109	135	112	106	119
York County, NE	354	375	322	354	377
NonMSA Nebraska	8,818	9,608	8,819	8,697	8,922
Nebraska	10,127	11,052	10,204	9,962	10,438
Source: FFIEC CRA Aggregate Data					

- A member of the community stated that the local economy is primarily based on agriculture, also noting that agricultural lending is the primary form of credit demand in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN EASTERN NEBRASKA AA

The bank's performance under the lending test in the Eastern Nebraska AA is reasonable.

Geographic Distribution of Loans

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank's lending in middle-income tracts, at 73.7 percent by number, is comparable to the demographic value. An evaluation of the dispersion of small business lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition with the AA and did not impact the conclusion.

Table 20

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	##	\$(000)	%	#	##	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	96	25.6	7	63.6	273	42.6	91.4
Upper	1	50.0	279	74.4	4	36.4	368	57.4	8.6
Unknown	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	
Total	2	100.0	375	100.0	11	100.0	641	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 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 middle-income tracts, at 94.6 percent by number, is comparable to the demographic

value. An evaluation of the dispersion of small farm lending was also conducted and though a gap in lending was identified, it is not considered significant due to the distance from the relevant tracts to bank branches and high competition with the AA. As such, the insignificant gap in lending did not impact conclusions.

Table 21

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2020				2021				
	#	#%	\$(000)	1%	#	#%	\$(000)	1%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	4	66.7	170	19.8	20	100.0	1,933	100.0	78.5
Upper	2	33.3	690	80.2	0	0.0	0	0.0	21.5
Unknown	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	
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	100.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Lending to Businesses and Farms of Different Sizes

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

Small Business Lending

The borrower distribution of small business lending is excellent. The bank's lending to businesses with revenues of \$1MM or less, at 94.7 percent by number, is comparable to the percentage of small business in the AA. A review of aggregate lending data submitted by CRA reporters in the bank's AA noted an average aggregate lending distribution of 48.5 percent by number and 41.6 percent by dollar to small businesses. Furthermore, a community member indicated small businesses in the area are able to obtain the financing they require.

Table 22

Table 22

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	%	\$(000)	\$%	#	%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	2	100.0	375	100.0	11	100.0	641	100.0	89.2
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	8.0
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.8
Total	2	100.0	375	100.0	11	100.0	641	100.0	100.0
By Loan Size									
\$100,000 or Less	1	50.0	96	25.6	9	81.8	349	54.4	
\$100,001 - \$250,000	0	0.0	0	0.0	2	18.2	292	45.6	
\$250,001 - \$1 Million	1	50.0	279	74.4	0	0.0	0	0.0	
Total	2	100.0	375	100.0	11	100.0	641	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	50.0	96	25.6	9	81.8	349	54.4	
\$100,001 - \$250,000	0	0.0	0	0.0	2	18.2	292	45.6	
\$250,001 - \$1 Million	1	50.0	279	74.4	0	0.0	0	0.0	
Total	2	100.0	375	100.0	11	100.0	641	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Small Farm Lending

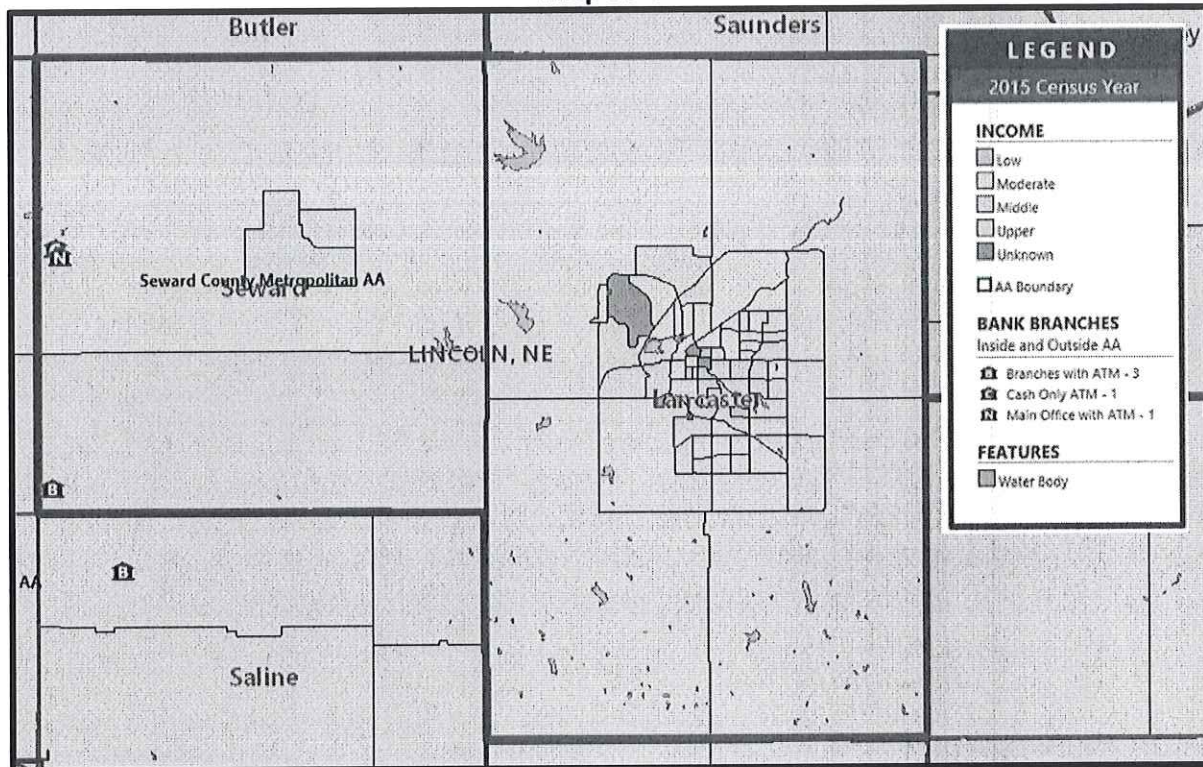
The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1MM or less, at 83.8 percent by number, is comparable to the percentage of small farms in the AA.

Table 23

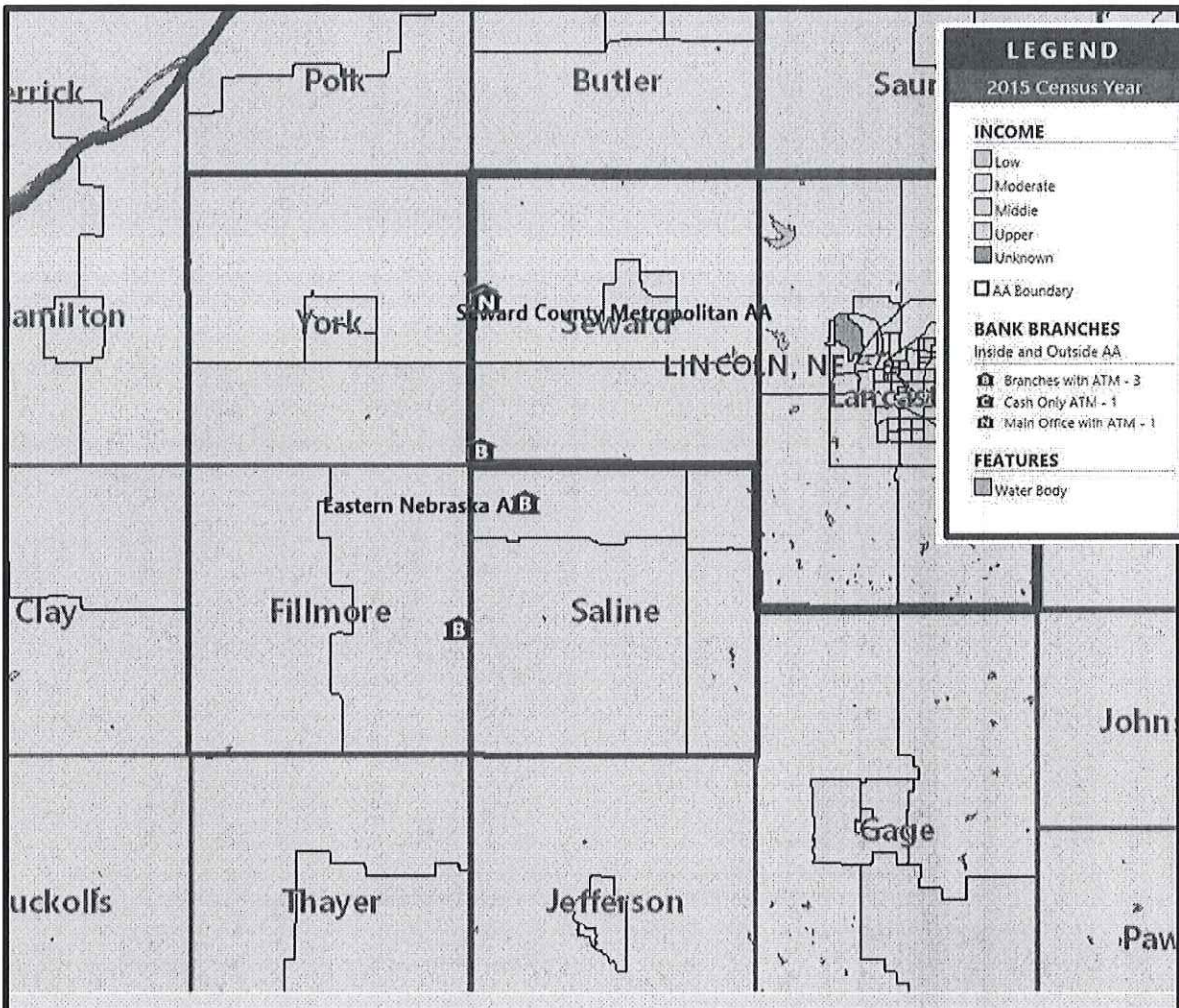
Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Farms %
	2020				2021				
	#	%	\$(000)	\$%	#	%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	5	83.3	800	93.0	17	85.0	916	47.4	98.0
Over \$1 Million	1	16.7	60	7.0	3	15.0	1,017	52.6	1.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	100.0
By Loan Size									
\$100,000 or Less	4	66.7	170	19.8	15	75.0	613	31.7	
\$100,001 - \$250,000	1	16.7	220	25.6	3	15.0	453	23.4	
\$250,001 - \$500,000	1	16.7	470	54.7	2	10.0	867	44.9	
Total	6	100.0	860	100.0	20	100.0	1,933	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	60.0	110	13.8	15	88.2	613	66.9	
\$100,001 - \$250,000	1	20.0	220	27.5	2	11.8	303	33.1	
\$250,001 - \$500,000	1	20.0	470	58.8	0	0.0	0	0.0	
Total	5	100.0	800	100.0	17	100.0	916	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Seward County Metropolitan AA
Map A-1



Eastern Nebraska AA
Map A-2



**APPENDIX B – ADDITIONAL LENDING TABLES
SEWARD COUNTY METROPOLITAN AA**

Table B-1

Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	%	\$(000)	\$%	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	251	90.9	4	66.7	468	37.2	73.2
Upper	1	50.0	25	9.1	2	33.3	789	62.8	26.8
Unknown	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	
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table B-2

Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography Assessment Area: Seward County Metropolitan									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2018				2019				
	#	##	\$(000)	\$%	#	##	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	50.0	11	27.5	1	25.0	17	5.9	50.8
Upper	1	50.0	29	72.5	3	75.0	269	93.7	49.2
Unknown	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	
Total	2	100.0	40	100.0	4	100.0	287	100.0	100.0
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Table B-3

Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	1	50.0	251	90.9	5	83.3	1,028	81.8	89.7
Over \$1 Million	1	50.0	25	9.1	1	16.7	229	18.2	7.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.5
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	100.0
By Loan Size									
\$100,000 or Less	1	50.0	25	9.1	3	50.0	93	7.4	
\$100,001 - \$250,000	0	0.0	0	0.0	1	16.7	229	18.2	
\$250,001 - \$1 Million	1	50.0	251	90.9	2	33.3	935	74.4	
Total	2	100.0	276	100.0	6	100.0	1,257	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	3	60.0	93	9.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	100.0	251	100.0	2	40.0	935	91.0	
Total	1	100.0	251	100.0	5	100.0	1,028	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table B-4

Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Seward County Metropolitan									
	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	2	100.0	40	100.0	4	100.0	286	99.7	97.0
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	3.0
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	2	100.0	40	100.0	4	100.0	287	100.0	100.0
By Loan Size									
\$100,000 or Less	2	100.0	40	100.0	3	75.0	174	60.6	
\$100,001 - \$250,000	0	0.0	0	0.0	1	25.0	112	39.0	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	40	100.0	4	100.0	287	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	2	100.0	40	100.0	3	75.0	174	60.8	
\$100,001 - \$250,000	0	0.0	0	0.0	1	25.0	112	39.2	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	2	100.0	40	100.0	4	100.0	286	100.0	
Source: 2019 FFIEC Census Data									
2019 Dun & Bradstreet Data									
2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Eastern Nebraska AA

Table B-5

Distribution of 2018 and 2019 Small Business Lending By Income Level of Geography									
Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	6	100.0	292	100.0	91.1
Upper	0	0.0	0	0.0	0	0.0	0	0.0	8.9
Unknown	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	
Total	0	0.0	0	0.0	6	100.0	292	100.0	100.0
Source: 2019 FFIEC Census Data									
2019 Dun & Bradstreet Data									
2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table B-6

Distribution of 2018 and 2019 Small Farm Lending By Income Level of Geography									
Assessment Area: Eastern Nebraska									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2018				2019				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Middle	1	100.0	100	100.0	10	100.0	478	100.0	77.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	23.0
Unknown	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	
Total	1	100.0	100	100.0	10	100.0	478	100.0	100.0
Source: 2019 FFIEC Census Data									
2019 Dun & Bradstreet Data									
2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table B-7

Distribution of 2018 and 2019 Small Business Lending By Revenue Size of Businesses Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Businesses %
	2018				2019				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	5	83.3	243	83.2	88.6
Over \$1 Million	0	0.0	0	0.0	1	16.7	49	16.8	8.5
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	2.9
Total	0	0.0	0	0.0	6	100.0	292	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	6	100.0	292	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	6	100.0	292	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	5	100.0	243	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	5	100.0	243	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table B-8

Distribution of 2018 and 2019 Small Farm Lending By Revenue Size of Farms									
Assessment Area: Eastern Nebraska									
	Bank Loans By Year								Total Farms %
	2018				2019				
	#	%	\$(000)	\$%	#	%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	9	90.0	413	86.4	98.3
Over \$1 Million	1	100.0	100	100.0	1	10.0	66	13.8	1.5
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.2
Total	1	100.0	100	100.0	10	100.0	478	100.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	100	100.0	9	90.0	328	68.6	
\$100,001 - \$250,000	0	0.0	0	0.0	1	10.0	150	31.4	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	1	100.0	100	100.0	10	100.0	478	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	8	88.9	263	63.7	
\$100,001 - \$250,000	0	0.0	0	0.0	1	11.1	150	36.3	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	0	0.0	0	0.0	9	100.0	413	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

**APPENDIX C – DEMOGRAPHIC INFORMATION
Seward County Metropolitan AA
Table C-1**

2021 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	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	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	621	72.0	564	72.1	44	74.6	13	61.9
Upper	241	28.0	218	27.9	15	25.4	8	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	862	100.0	782	100.0	59	100.0	21	100.0
Percentage of Total Businesses:				90.7		6.8		2.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	88	50.0	83	48.5	5	100.0	0	0.0
Upper	88	50.0	88	51.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	176	100.0	171	100.0	5	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Seward County Metropolitan AA
Table C-2**

2020 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	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	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	637	73.1	577	73.1	47	74.6	13	65.0
Upper	235	26.9	212	26.9	16	25.4	7	35.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	872	100.0	789	100.0	63	100.0	20	100.0
Percentage of Total Businesses:				90.5		7.2		2.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	91	51.1	86	49.7	5	100.0	0	0.0
Upper	87	48.9	87	50.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	173	100.0	5	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Seward County Metropolitan AA
Table C-3

2019 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	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	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	612	73.2	549	73.2	49	75.4	14	66.7
Upper	224	26.8	201	26.8	16	24.6	7	33.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	836	100.0	750	100.0	65	100.0	21	100.0
Percentage of Total Businesses:			89.7		7.8		2.5	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	100	50.8	95	49.7	5	83.3	0	0.0
Upper	97	49.2	96	50.3	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	197	100.0	191	100.0	6	100.0	0	0.0
Percentage of Total Farms:			97.0		3.0		0.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Seward County Metropolitan AA
Table C-4**

2018 Seward County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	737	16.4
Moderate	0	0.0	0	0.0	0	0.0	773	17.2
Middle	3	75.0	3,235	72.1	153	4.7	1,136	25.3
Upper	1	25.0	1,254	27.9	88	7.0	1,843	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	4,489	100.0	241	5.4	4,489	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	5,022	3,153	69.8	62.8	1,461	29.1	408	8.1
Upper	1,944	1,361	30.2	70.0	373	19.2	210	10.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,966	4,514	100.0	64.8	1,834	26.3	618	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	605	73.4	540	73.4	47	74.6	18	72.0
Upper	219	26.6	196	26.6	16	25.4	7	28.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	824	100.0	736	100.0	63	100.0	25	100.0
Percentage of Total Businesses:				89.3		7.6		3.0
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	100	51.8	94	50.5	5	83.3	1	100.0
Upper	93	48.2	92	49.5	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	193	100.0	186	100.0	6	100.0	1	100.0
Percentage of Total Farms:				96.4		3.1		0.5
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-5**

2021 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	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	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	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	1,578	91.4	1,403	91.1	132	95.7	43	87.8
Upper	149	8.6	137	8.9	6	4.3	6	12.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,727	100.0	1,540	100.0	138	100.0	49	100.0
Percentage of Total Businesses:			89.2		8.0		2.8	
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	394	78.5	384	78.0	9	100.0	1	100.0
Upper	108	21.5	108	22.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	502	100.0	492	100.0	9	100.0	1	100.0
Percentage of Total Farms:			98.0		1.8		0.2	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-6**

2020 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	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	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	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	1,612	91.3	1,428	91.0	136	95.1	48	90.6
Upper	154	8.7	142	9.0	7	4.9	5	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,766	100.0	1,570	100.0	143	100.0	53	100.0
Percentage of Total Businesses:					88.9		8.1	
	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	403	77.6	394	77.3	8	100.0	1	100.0
Upper	116	22.4	116	22.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	519	100.0	510	100.0	8	100.0	1	100.0
Percentage of Total Farms:					98.3		1.5	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-7**

2019 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,575	17.9
Moderate	0	0.0	0	0.0	0	0.0	1,568	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,393	27.1
Upper	1	10.0	858	9.7	20	2.3	3,278	37.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	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	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	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	1,585	91.1	1,401	90.9	139	94.6	45	88.2
Upper	154	8.9	140	9.1	8	5.4	6	11.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,739	100.0	1,541	100.0	147	100.0	51	100.0
Percentage of Total Businesses:				88.6		8.5		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	409	77.0	400	76.6	8	100.0	1	100.0
Upper	122	23.0	122	23.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	531	100.0	522	100.0	8	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Eastern Nebraska AA
Table C-8**

Table 3.3

2018 Eastern Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,571	17.8
Moderate	0	0.0	0	0.0	0	0.0	1,567	17.8
Middle	9	90.0	7,956	90.3	730	9.2	2,390	27.1
Upper	1	10.0	858	9.7	20	2.3	3,286	37.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	8,814	100.0	750	8.5	8,814	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	13,699	8,017	89.3	58.5	4,033	29.4	1,649	12.0
Upper	1,275	964	10.7	75.6	158	12.4	153	12.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,974	8,981	100.0	60.0	4,191	28.0	1,802	12.0
	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	1,555	90.8	1,358	90.4	142	94.7	55	90.2
Upper	158	9.2	144	9.6	8	5.3	6	9.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,713	100.0	1,502	100.0	150	100.0	61	100.0
Percentage of Total Businesses:			87.7		8.8		3.6	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	413	77.1	404	76.7	8	100.0	1	100.0
Upper	123	22.9	123	23.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	536	100.0	527	100.0	8	100.0	1	100.0
Percentage of Total Farms:			98.3		1.5		0.2	
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not 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.

First Bank of Utica
BRANCH CLOSING POLICY
Last Revised: April 2017
Last Approved: February 2026

If our bank would decide to close a branch office, we will provide the following notices.

- Provide 90-day advance notice to the Federal Reserve Bank and to bank customers
- Post notice on the premises 30 days prior to closing
- Submit final branch closing notice to the Federal Reserve Bank with the effective date of the closing

Section 42 of the FDI Act defines branch to be a traditional brick-and-mortar branch, or any similar banking facility other than a main office, at which deposits are received or checks paid or money lent.

Notices are not required for closing of non-branch facilities, such as an ATM, loan production office, temporary branch or reduced hours. Relocations do not apply when the movement is within the same immediate neighborhood that does not substantially affect the nature of the business or customers served.

We will submit 90-day notice to our licensing manager in the appropriate district office. Notice should include the following:

- Identification of the branch to be closed
- The proposed date of closing
- A detailed statement of the reasons for the decision to close the branch
- Statistical or other information in support of such reasons consistent with the institution's written policy for branch closings

The following information shall be considered when determining to close a branch:

- Would a different location better serve current customers?
- Where can current customers go to receive banking services?
- Will the closing create undo hardships on any customers?

We will notify our customers of the proposed closing by mailing notices to them at least 90 days prior to the closing date. Notice will be provided to customers in at least one of the regular account statements mailed or in a separate mailing. A copy of the notice sent to customers will be forwarded to the Federal Reserve Bank. The mailed customer notice should state:

- Location of the branch to be closed
- Proposed date of closing
- Either identify where customers may obtain service following the closing date or provide a telephone number for customers to call to determine such alternative site

A customer of a branch will be identified with a particular branch through use or based on where a customer opened their deposit or loan account.

Bank shall post notice to branch customers in a conspicuous manner on the branch premises for at least 30 days prior to closing date. The notice shall remain posted in the branch premises until the branch is closed. Notice shall state the following:

- Proposed date of closing
- Identify where customers may obtain service following that date or provide a telephone number for customers to call to determine such alternative sites.

The notice may be revised to extend the projected date of closing without triggering a new 30-day notice period.

Any comment letters will be placed in our Community Reinvestment Act (CRA) public file.

Final Branch Closing Notice:

Immediately after the branch is closed, we will submit a branch closing notice to the Federal Reserve Bank.

The final notice should provide the following:

- List the branch's popular name, location and authorization number (if known)
- Specify the date of closure
- If applicable, include a statement that the bank provided a 90-day advance notice of branch closing to its customers

Advance branch closing notice and final branch closing notices are required for brick-and-mortar branch closings. A short distance relocation (within a 2-mile radius of the site if not located within an MSA) only requires a final branch closing notice. No notification is required to close an ATM. The loss of a lease arrangement does not exempt the bank from notices. In a sudden loss of lease event where 90-day notice is not possible, the bank must notify customers and the Federal Reserve Bank in the manner specified by branch closing rules.

Branch Opening:

If the bank decides to investigate the possibility of opening a branch, the following sources of information may be utilized in determining the need and projected profitability of a branch:

- Census data
- Traffic counts
- Survey of current customers in the area
- Test survey of potential customers in area
- Use of consultant for projecting profitability

Complainant	Date Received	Filed With	Details of the Complaint/Notice	Resolution Requested	Due Occurred	Response Date	Response	Final Response Date	Action Required/Status/Conclusion	Sent to David & Amber	Sent to Board for review
Carolyn Kortmeyer	11/29/22	TMS	Customer talked to Jill. Customer was upset that there was a limit on their debit card, wanted to do a \$7000.00 transaction and was upset it was declined.	Customer wanted a debit with no transaction limit.	11/29/22	11/29/22	Explained to customer that debit card limits are in place to protect against theft and fraud, that is why in our account disclosures it is explained that \$1,500.00 is the maximum transaction limit.	11/29/22	No action required. Staff was able to explain the reasoning behind the debit card limits.	No	No