



## **PUBLIC DISCLOSURE**

October 3, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Tecumseh Federal Bank  
Charter Number 705275

160 North 4<sup>th</sup> Street  
Tecumseh, NE 68450

Office of the Comptroller of the Currency

13710 FNB Parkway, Suite 110  
Omaha, NE 68154-5398

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated **Satisfactory**.

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- Tecumseh Federal Bank’s (TFB) loan-to-deposit (LTD) ratio is reasonable when considering the bank’s size, financial condition, and the credit needs of the assessment area (AA)
- TFB originates a substantial majority of its loans to customers in the bank’s AA.
- TFB’s distribution of small loans to farms and loans to borrowers of different income levels is excellent.
- TFB’s geographic distribution of loans is reasonable.

### Loan-to-Deposit Ratio

Considering TFB’s size, financial condition, and the credit needs of the AA, the bank’s LTD ratio is reasonable. TFB's average LTD ratio was 69.7 percent from March 31, 2020 to December 31, 2023. The ratio ranged from a quarterly low of 60.1 percent to a quarterly high of 79.0 percent.

TFB’s average LTD ratio is comparable to the average LTD ratios of other institutions operating in the AA. The average quarterly LTD ratio for the other institutions was 74.0 percent from March 31, 2020 to December 31, 2023. The ratio ranged from an average quarterly low of 65.0 percent to an average quarterly high of 77.7 percent.

### Lending in Assessment Area

A substantial majority of TFB’s loans were originated inside the bank’s AA. TFB originated 92.5 percent by number and 86.3 percent by dollar of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
<b>Loan Category</b>	<b>Number of Loans</b>				<b>Total #</b>	<b>Dollar Amount of Loans \$ (000’s)</b>				<b>Total \$ (000’s)</b>
	<b>Inside</b>		<b>Outside</b>			<b>Inside</b>		<b>Outside</b>		
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>		<b>\$</b>	<b>%</b>	<b>\$</b>	<b>%</b>	
Small Farm	35	87.5	5	12.5	40	5102	85.7	849	14.3	5951
Consumer	39	97.5	1	2.5	40	284	98.3	5	1.7	289
<b>Total</b>	<b>74</b>	<b>92.5</b>	<b>6</b>	<b>7.5</b>	<b>80</b>	<b>5386</b>	<b>86.3</b>	<b>854</b>	<b>13.7</b>	<b>6240</b>

## Description of Institution

TFB is a \$52 million mutual thrift in Tecumseh, Nebraska. As a traditional thrift, TFB's primary focus is mortgage loans for the construction, purchase, refinance, and improvement of 1-4 family dwellings. As of September 30, 2024, the bank reported gross loans of \$27.3 million and tier 1 capital of \$11.2 million. Gross loans represented 52.8 percent of total assets. TFB did not merge with or acquire any banking institution during the evaluation period.

TFB's AA is not in a metropolitan statistical area (MSA) or a metropolitan division (MD) area. TFB operates in one AA consisting of 25 contiguous census tracts (CT) across eight counties in Nebraska: Gage, Jefferson, Johnson, Nemaha, Otoe, Pawnee, Richardson, and Thayer. The bank operates a single branch and one automated teller machine (ATM) in Johnson County. All eight counties are in southeast Nebraska and include the towns of Beatrice, Nebraska City, and Auburn. The AA contains zero low-income CTs, four moderate-income CTs, 16 middle-income CTs, and five upper-income CTs. According to the 2015 American Community Survey (ACS), the population of the AA is 73,537, with a median income of \$61,457. The agricultural, forestry, and fishing sector represents 17 percent of businesses, while 83 percent are non-farm businesses. The two biggest sectors for non-farm businesses are services at 33 percent and retail trade at 12 percent. Approximately 68 percent of businesses employ less than five employees, with 86 percent earning less than \$1 million in revenue.

The Office of the Comptroller of the Currency (OCC) completed the last CRA examination in 2020, with a public disclosure report date of August 31, 2020. TFB received a "Satisfactory" rating at that examination. There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AA.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The OCC evaluated TFB's performance under the Small Bank CRA examination procedures, which includes a lending test for the State of Nebraska. The lending test evaluates the bank's record of meeting the credit needs of its AA through lending activities. The Small Bank examination procedures do not include the Community Development (CD) test. The lending test covers TFB's performance from January 1, 2020 to December 31, 2023.

Due to updated 2020 Census data, census tract income level designation changes became effective January 1, 2022. Examiners must analyze loan data against the applicable demographic data for each period, resulting in multiple analyses and presentation of data. Examiners analyzed consumer loans and small loans to farms from January 1, 2020 through December 31, 2021 (2020-21 Analysis Period), using 2015 ACS demographic information. Examiners analyzed consumer loans and small loans to farms from January 1, 2022 through December 31, 2023 (2022-23 Analysis Period) using 2020 Census demographic information.

The lending test evaluated agricultural and consumer loans originated during the evaluation period. Examiners determined agricultural and consumer loan types were TFB's primary loan products by number and dollar during the evaluation period, respectively. The OCC reviewed a sample of TFB's primary products, agriculture and consumer loans originated and purchased during the evaluation period, to evaluate the bank's lending performance. Refer to the chart

below for additional information concerning the OCC's determination of TFB's primary products.

<b>Loan Originations</b>		
<b>Loan Types</b>	<b>% By Number</b>	<b>% By Dollar</b>
Agricultural	29.4	53.0
Consumer	54.3	7.3
Home Mortgage/Residential	9.5	22.3
Commercial	6.8	17.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of the AAs in that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located in the same MSA, multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The OCC determined TFB's overall rating based on the bank's one AA.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c), in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation (PE) in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

## **State Rating**

### **State of Nebraska**

#### **CRA rating for the State of Nebraska: Satisfactory**

#### **The Lending Test is rated: Satisfactory.**

The major factors that support this rating include:

- TFB's LTD ratio is reasonable.
- TFB originates a substantial majority of its loans to customers in the bank's AA.
- TFB's distribution of small loans to farms and loans to borrowers of different income levels is excellent.
- TFB's geographic distribution of loans is reasonable.

### **Description of Institution's Operations in Nebraska**

TFB's focus is consistent with the traditional thrift model. The bank operates with one office and one ATM outside the bank office and has no holding company. There have been no changes in TFB's offices or ATMs since the prior CRA examination. TFB uses agents to originate loans throughout the state of Nebraska. The AA is rural, with lending opportunities primarily centered around agricultural production. As a thrift, TFB is restricted in the types of loans and the volume of loans they can originate and hold. Management has increased lending in agricultural production over the past several years. In addition to mortgage loans, TFB offers non-residential real estate mortgage products, commercial non-mortgage, and consumer loans. The AA continues to need small dollar consumer and installment loans. As of June 30, 2023, TFB ranks 24th in deposits in its AA at \$35.2 million, representing 1.12 percent of the total market share. All TFB deposits are in the AA. Competition is strong, with a mix of local and regional banks in the local market.

The OCC relied on community representatives to gain additional insight of the AA to conduct the examination. All representatives contacted are with organizations primarily focused on Otoe County, Thayer County, and the surrounding rural areas in southeast Nebraska. The contacts stated the local economy is in good condition. All contacts expressed that labor and housing shortages remain an issue. One contact stated there is ample opportunities for financial institutions to get involved relative to the housing shortage. Otherwise, local financial institutions have done a good job staying involved in the community and meeting credit needs.

## Nebraska Non-MSA AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2020-2021 Nebraska Non-MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	25	0.0	8.0	72.0	20.0	0.0
Population by Geography	73,537	0.0	4.4	73.7	21.9	0.0
Housing Units by Geography	35,720	0.0	5.5	74.9	19.7	0.0
Owner-Occupied Units by Geography	22,928	0.0	4.5	72.9	22.6	0.0
Occupied Rental Units by Geography	8,244	0.0	6.6	79.4	14.0	0.0
Vacant Units by Geography	4,548	0.0	8.3	76.3	15.4	0.0
Businesses by Geography	6,138	0.0	5.0	74.3	20.7	0.0
Farms by Geography	1,286	0.0	4.4	64.7	30.9	0.0
Family Distribution by Income Level	19,848	18.4	18.2	23.6	39.8	0.0
Household Distribution by Income Level	31,172	24.7	16.8	18.8	39.6	0.0
Median Family Income Non-MSAs - NE	\$61,457	Median Housing Value				\$95,007
		Median Gross Rent				\$583
		Families Below Poverty Level				7.8%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2022-2023 Nebraska Non-MSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	25	0.0	16.0	64.0	20.0	0.0
Population by Geography	72,669	0.0	17.3	62.5	20.2	0.0
Housing Units by Geography	36,049	0.0	16.8	65.5	17.7	0.0
Owner-Occupied Units by Geography	22,064	0.0	14.6	63.7	21.8	0.0
Occupied Rental Units by Geography	8,672	0.0	23.4	65.5	11.1	0.0
Vacant Units by Geography	5,313	0.0	15.0	73.5	11.6	0.0
Businesses by Geography	8,311	0.0	14.4	63.6	22.0	0.0
Farms by Geography	1,562	0.0	7.3	61.9	30.8	0.0
Family Distribution by Income Level	19,359	21.4	19.2	20.6	38.9	0.0
Household Distribution by Income Level	30,736	25.3	17.6	18.1	39.0	0.0
Median Family Income Non-MSAs - NE	\$71,424	Median Housing Value				\$111,286
		Median Gross Rent				\$663
		Families Below Poverty Level				7.7%
<i>Source: 2020 U.S. Census and 2023 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						



## **Scope of Evaluation in Nebraska**

TFB operates in one AA in the State of Nebraska. The rating for the State of Nebraska is based solely on a full-scope review of this area.

### **LENDING TEST**

The bank's performance under the Lending Test in Nebraska is rated Satisfactory.

### **Distribution of Loans by Income Level of the Geography**

TFB exhibits reasonable geographic distribution of loans in the Nebraska Non-MSA AA.

#### ***Small Loans to Farms***

Refer to Table S in Appendix D for the facts and data used to evaluate the geographic distribution of TFB's originations and purchases of small loans to farms.

TFB's geographic distribution of small loans to farms is reasonable.

#### 2020-21 Analysis Period

TFB's geographic distribution of small loans to farms is poor. TFB did not originate any small loans to farms in moderate-income CTs compared to the 4.8 percent of small farms located in moderate-income CTs and the aggregate performance of 3.7 percent for other lenders in the AA. The AA did not have any low-income CTs. There were only two moderate-income CTs in the bank's AA during this period.

#### 2022-23 Analysis Period

TFB's geographic distribution of small loans to farms is excellent. TFB originated 40 percent of small loans to farms in moderate-income CTs. This performance significantly exceeds the 7.3 percent of small farms located in moderate-income CTs and the aggregate performance of 4.6 percent for other lenders in the AA. The AA did not have any low-income CTs. The number of moderate-income CTs in the bank's AA increased to four during this period.

#### ***Consumer Loans***

Refer to Table U in Appendix D for the facts and data used to evaluate the geographic distribution of TFB's consumer loan originations and purchases.

TFB's geographic distribution of consumer loans is reasonable.

#### 2020-21 Analysis Period

TFB's geographic distribution of consumer loans is poor. TFB did not originate any consumer loans in moderate income CTs compared to the 5.1 percent of households located in moderate-income CTs. The AA did not have any low-income CTs. There were only two moderate-income CTs in the bank's AA during this period.

2022-23 Analysis Period

TFB's geographic distribution of consumer loans is excellent. TFB originated 85 percent of its consumer loans in moderate-income CTs. This performance significantly exceeds the 17.1 percent of households located in moderate-income CTs. The AA did not have any low-income CTs. The number of moderate-income CTs in the bank's AA increased to four during this period.

***Lending Gap Analysis***

Examiners analyzed TFB's geographic lending patterns of consumer loans and small loans to farms originated and purchased throughout the AA. Examiners did not identify any unexplained conspicuous lending gaps.

**Distribution of Loans by Income Level of the Borrower**

TFB exhibited an excellent distribution of loans to individuals of different income levels and farms of different sizes.

***Small Loans to Farms***

Refer to Table T in Appendix D for the facts and data used to evaluate the borrower distribution of TFB's originations and purchases of small loans to farms.

TFB's distribution of small loans to farms of different sizes is excellent.

2020-21 Analysis Period

TFB's distribution of loans to farms of different sizes is excellent. TFB originated 95 percent of loans to farms with gross annual revenues of \$1 million or less. This performance significantly exceeds the 67.9 percent aggregate performance of other banks in the AA and is comparable to the 98.4 percent of farms in the AA with revenues of \$1 million or less.

2022-23 Analysis Period

TFB's distribution of loans to farms of different sizes is excellent. TFB originated 100 percent of loans to farms with gross annual revenues of \$1 million or less. This performance significantly exceeds the 55.5 percent aggregate performance of other banks in the AA and exceeds the 98.6 percent of farms in the AA with revenues of \$1 million or less.

***Consumer Loans***

Refer to Table V in Appendix D for the facts and data used to evaluate the borrower distribution of TFB's consumer loan originations and purchases.

TFB's distribution of consumer loans to borrowers of different income levels is excellent.

2020-21 Analysis Period

TFB's distribution of consumer loans to borrowers of different income levels is excellent. TFB originated 50 percent of consumer loans to low-income borrowers, and 5 percent to moderate-income borrowers. The performance for low-income borrowers significantly exceeds the 24.7 percent of low-income households in the AA; however, the performance for moderate-income borrowers is below the 16.8 percent of moderate-income households in the AA.

2022-23 Analysis Period

TFB's distribution of consumer loans to borrowers of different income levels is excellent. TFB originated 55 percent of consumer loans to low-income borrowers and 15 percent to moderate-income borrowers. The performance for low-income borrowers significantly exceeds the 25.3 percent of low-income households in the AA. The performance for moderate-income borrowers is comparable to the 17.6 percent of moderate-income households in the AA.

**Responses to Complaints**

There were no complaints relating to TFB's CRA performance during the evaluation period.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	January 1, 2020 thru December 31, 2023	
<b>Bank Products Reviewed:</b>	Small Farm and Consumer Loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Nebraska</b>		
Nebraska Non-MSA AA	Full-Scope	The AA includes Gage, Jefferson, Johnson, Nemaha, Otoe, Pawnee, Richardson, and Thayer County.

## Appendix B: Summary of MMSA and State Ratings

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<b>TECUMSEH FEDERAL BANK</b>	
<b>Ratings</b>	
<b>Overall Bank</b>	<b>Lending Test Rating</b>
Tecumseh Federal Bank	Satisfactory
<b>State</b>	
Nebraska	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**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 non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council

(FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**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.

**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.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) 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.

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



**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																			<b>2020-21</b>	
<b>Assessment Area:</b>	<b>Total Loans to Farms</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
2020-2021 Nebraska Non-MSA	20	3,920	100.0	710	0.0	0.0	0.0	4.8	0.0	3.7	64.6	80.0	59.4	30.6	20.0	36.9	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>3,920</b>	<b>100.0</b>	<b>710</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.8</b>	<b>0.0</b>	<b>3.7</b>	<b>64.6</b>	<b>80.0</b>	<b>59.4</b>	<b>30.6</b>	<b>20.0</b>	<b>36.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 D&B Data; 01/01/2020 - 12/31/2020 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

<b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																			<b>2022-23</b>	
<b>Assessment Area:</b>	<b>Total Loans to Farms</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
2022-2023 Nebraska Non-MSA	20	1,485	100.0	759	0.0	0.0	0.0	7.3	40	4.6	61.9	40	63.1	30.8	20.0	32.3	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>1,485</b>	<b>100.0</b>	<b>759</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.3</b>	<b>40</b>	<b>4.6</b>	<b>61.9</b>	<b>40</b>	<b>63.1</b>	<b>30.8</b>	<b>20.0</b>	<b>32.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>												<b>2020-21</b>
<b>Assessment Area:</b>	<b>Total Loans to Farms</b>				<b>Farms with Revenues &lt;= 1MM</b>			<b>Farms with Revenues &gt; 1MM</b>		<b>Farms with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Farms</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Farms</b>	<b>% Bank Loans</b>	<b>% Farms</b>	<b>% Bank Loans</b>	
2020-2021 Nebraska Non-MSA	20	3,770	100.0	965	98.4	95.0	67.9	1.1	--	0.5	5.0	
<b>Total</b>	<b>20</b>	<b>3,770</b>	<b>100.0</b>	<b>965</b>	<b>98.4</b>	<b>95.0</b>	<b>67.9</b>	<b>1.1</b>	<b>--</b>	<b>0.5</b>	<b>5.0</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>												

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>												<b>2022-23</b>
<b>Assessment Area:</b>	<b>Total Loans to Farms</b>				<b>Farms with Revenues &lt;= 1MM</b>			<b>Farms with Revenues &gt; 1MM</b>		<b>Farms with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Farms</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Farms</b>	<b>% Bank Loans</b>	<b>% Farms</b>	<b>% Bank Loans</b>	
2022-2023 Nebraska Non-MSA	20	2,031	100	759	98.6	100.0	55.5	1.0	0.0	0.4	0.0	
<b>Total</b>	<b>20</b>	<b>2,031</b>	<b>100.0</b>	<b>759</b>	<b>98.6</b>	<b>100.0</b>	<b>55.5</b>	<b>1.0</b>	<b>0.0</b>	<b>0.4</b>	<b>0.0</b>	
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>														<b>2020-21</b>
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Tracts</b>		<b>Moderate-Income Tracts</b>		<b>Middle-Income Tracts</b>		<b>Upper-Income Tracts</b>		<b>Not Available-Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
2020-2021 Nebraska Non-MSA	20	166	100.0	0.0	0.0	5.1	0.0	74.6	95.0	20.3	5.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>166</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>5.1</b>	<b>0.0</b>	<b>74.6</b>	<b>95.0</b>	<b>20.3</b>	<b>5.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>														<b>2022-23</b>
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Tracts</b>		<b>Moderate-Income Tracts</b>		<b>Middle-Income Tracts</b>		<b>Upper-Income Tracts</b>		<b>Not Available-Income Tracts</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	
2022-2023 Nebraska Non-MSA	20	128	100.0	0.0	0	17.1	85.0	64.2	10.0	18.8	5.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>128</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.1</b>	<b>85.0</b>	<b>64.2</b>	<b>10.0</b>	<b>18.8</b>	<b>5.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>														<b>2020-21</b>
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2020-2021 Nebraska Non-MSA	20	166	100.0	24.7	50.0	16.8	5.0	18.8	25	39.6	20.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>166</b>	<b>100.0</b>	<b>24.7</b>	<b>50</b>	<b>16.8</b>	<b>5.0</b>	<b>18.8</b>	<b>25</b>	<b>39.6</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data.  
Due to rounding, totals may not equal 100.0%*

<b>Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>														<b>2022-23</b>
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2022-2023 Nebraska Non-MSA	20	128	100.0	25.3	55	17.6	15	18.1	10.0	39.0	20.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>128</b>	<b>100.0</b>	<b>25.3</b>	<b>55.0</b>	<b>17.6</b>	<b>15.0</b>	<b>18.1</b>	<b>10.0</b>	<b>39.0</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.