



PUBLIC DISCLOSURE

August 15, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Johnson
Charter 8161

125 Main Street
Johnson, Nebraska 68378

Office of the Comptroller of the Currency

13710 FNB Parkway Suite 110
Omaha, Nebraska 68154

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:

- The Lending Test rating is based on performance in the State of Nebraska.
- The First National Bank in Johnson's (FNB) loan-to-deposit (LTD) ratio is less than reasonable when considering the bank's size, financial condition, and the credit needs of its assessment area (AA).
- FNB originates a substantial majority of its loans to customers located in the AA.
- The borrower distribution of loans to farms of different sizes and consumers of different income levels is satisfactory.
- There were no complaints regarding FNB's performance in meeting the credit needs of its AA.

Loan-to-Deposit Ratio

Considering FNB's size, financial condition, and credit needs of the AA, the bank's LTD ratio is less than reasonable. FNB's average quarterly LTD ratio is 41 percent for the 12 quarters from March 31, 2019, to December 31, 2021. The ratio ranged from an average quarterly low of 31 percent to an average quarterly high of 47 percent.

FNB's average LTD ratio is significantly lower than the average LTD ratio of five banks of similar size and strategy, serving the same AA. The similarly situated institutions' average quarterly LTD ratio over the same period was 75 percent. The ratio ranged from an average quarterly low of 58 percent to an average quarterly high of 98 percent.

Lending in Assessment Area

A substantial majority of FNB's loans are inside its AA.

FNB originated and purchased 88 percent of its total loans inside the bank's 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.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Agricultural	20	100.0	0	0.0	20	1,958	100.0	0	0.0	1,958
Consumer	15	75.0	5	25.0	20	144	77.3	42	22.7	186
Total	35	87.5	5	12.5	40	2,102	98.0	42	2.0	2,144

Description of Institution

FNB is a single-state \$91.8 million bank headquartered in Johnson, Nebraska. The bank has two branches, the main office in Johnson and a second location in the city of Auburn, Nebraska. Both locations have drive-up facilities and 24-hour access non-deposit taking ATMs. Both branches are located within the boundaries of Nemaha County, which has a population of approximately 7,000 people. FNB is owned by First National Johnson Bancshares, Inc., a \$15.7 million one-bank holding company, also headquartered in Johnson, Nebraska. The bank has not opened or closed any locations since the last CRA examination.

FNB's primary business focus is consistent with the traditional community bank model. The bank offers a full range of credit products within its AA, including commercial, home mortgage, agricultural, and consumer loans. As of December 31, 2021, FNB reported \$4.1 million in home mortgage loans, \$4.5 million in commercial loans, \$2 million in consumer loans, and \$13.1 million in agricultural loans.

For the purposes of CRA, FNB operates with one rating area and one AA. FNB's rating area is the State of Nebraska. The AA includes Nemaha and Johnson counties, which are not included in an MSA, and is referred to as the Nebraska Non-MSA AA for the purpose of this evaluation.

There are no legal or financial impediments limiting the bank's ability to help meet community credit needs. FNB was rated "Satisfactory" at the last CRA examination dated May 19, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

FNB was evaluated under the Small Bank 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 Test.

The Lending Test covers FNB's performance from January 1, 2019 to December 31, 2021. The Office of the Comptroller of the Currency (OCC) reviewed agricultural and consumer loans, as these loan types were determined to be the primary loan products originated by FNB in the AA

during the evaluation period. Examiners reviewed a sample of 20 loans for each primary lending product to complete the lending analysis.

The following table summarizes the percentage of loan originations by loan type over the evaluation period.

Loan Originations		
Loan Type	% by Number	% by Dollar
Business Loans	19%	24%
Consumer Loans	58%	11%
Home Mortgage Loans	5%	19%
Agricultural Loans	17%	47%

Source: Bank-provided loan origination reports; 2019-2021. Due to rounding, totals may not equal 100.0%.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (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

FNB’s overall rating is based on performance in the State of Nebraska, as this is the only rating area.

The state rating is based on performance in FNB’s one AA. Refer to the “Scope” section under each state.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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 in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

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:

- The distribution of loans to farms of different sizes and individuals of different income levels is reasonable.

Description of Institution's Operations in Nebraska

FNB operates one AA in the State of Nebraska. The AA consists of four census tracts in two counties, Johnson and Nemaha. Both of FNB's branches are in Nemaha County. FNB reported approximately \$71 million in deposits as of June 30, 2021, of which \$52 million or 73 percent were from the main Johnson branch. According to the FDIC market share information as of June 30, 2021, FNB had the second largest market share of deposits within their AA of 15.7 percent. Competition within the AA is moderate, with eight institutions operating 12 branches.

The AA includes three middle-income, one upper-income, and no low- or moderate-income census tracts. Of the four CTs in the AA, the three middle-income tracts are designated as remote rural and underserved (CT 9675 and 9676 in Johnson County, CT 9682 in Nemaha County). The AA had an estimated population of 12,335 according to the 2015 ACS U.S. Census. The population included 3 thousand families and 5 thousand households. Approximately 16 percent of families are low-income, 18 percent are moderate-income, 23 percent are middle-income, and 42 percent are upper-income. The median annual family income was \$61 thousand during the evaluation period, and 5.7 percent of families lived below the poverty level.

The OCC relied on community representatives to gain additional insight of the AA to conduct the examination. All three community representatives contacted are with organizations involved in the economic development of southeast Nebraska. The community contacts described the local economy as in recovery. The area suffered significant losses in property, land values, and business revenue both in 2019 when the Missouri River flooded and in 2020 with the onset of the pandemic. The sources indicated the primary financial needs in the AA are agricultural loans for land acquisition and operations, financial education services and counseling for entrepreneurs, and affordable family housing. Two of the three contacts reported the local financial institutions are meeting the credit needs of their community, singling out FNB as one significant credit provider. The third contact reported the local financial institutions to be conservative and risk adverse and suggested this impedes new ventures from obtaining financing.

State of Nebraska

Table A – Demographic Information of the Assessment Area						
Assessment Area: State of Nebraska						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	75.0	25.0	0.0
Population by Geography	12,335	0.0	0.0	70.4	29.6	0.0
Housing Units by Geography	5,648	0.0	0.0	69.8	30.2	0.0
Owner-Occupied Units by Geography	3,433	0.0	0.0	66.6	33.4	0.0
Occupied Rental Units by Geography	1,330	0.0	0.0	76.5	23.5	0.0
Vacant Units by Geography	885	0.0	0.0	71.8	28.2	0.0
Businesses by Geography	886	0.0	0.0	76.3	23.7	0.0
Farms by Geography	190	0.0	0.0	55.8	44.2	0.0
Family Distribution by Income Level	3,044	16.2	18.4	23.2	42.2	0.0
Household Distribution by Income Level	4,763	24.3	15.9	19.2	40.6	0.0
Median Family Income Non-MSAs - NE		\$61,457	Median Housing Value			\$93,212
			Median Gross Rent			\$600
			Families Below Poverty Level			5.7%
<i>Source: 2015 ACS and 2021 D&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

FNB operates 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.

Conclusions in Respect to Performance Tests in Nebraska

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution of loans by income level was not meaningful as the AA did not contain any low- or moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

FNB exhibits a reasonable distribution of loans to individuals of different income levels and farms of different sizes, given the product lines offered.

Small Loans to Farms

The distribution of loans to farms of different sizes is satisfactory with FNB originating 90 percent of these loans to farms with gross annual revenues of \$1 million or less. Although this is below the demographic number of loans of 99 percent, it is above the aggregate number of market loans reported by other financial institutions in the AA of 68 percent.

The AA is served by only two large institutions which would meet the regulatory reporting requirements that are captured in the aggregate market information. The AA is primarily served by community banks under the reporting threshold, along with other lending institutions such as credit unions and Farm Credit. Therefore, it is reasonable to conclude that the aggregate market percentage is understated and not reflective of the level of lending to small farms in the AA. Given the understated aggregate percentage, the OCC placed more reliance on the demographic percentage. FNB's performance is comparable to demographic data and reflects reasonable distribution of lending to small farms.

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

Consumer Loans

The distribution of loans to borrowers of different incomes is excellent. The lending performance for loans to low- and moderate-income borrowers is excellent as loans to low- and moderate-income borrowers represent 40 percent and 25 percent of the loans sampled, respectively. This compares favorably to the AA data, which reflects 24 percent and 16 percent of households in the AA are low- or moderate-income, respectively.

FNB only collects net income information on consumer loan borrowers. Therefore, the OCC grossed the income up 15 percent to approximate gross income levels and provide a more accurate representation of the bank's lending to low- and moderate-income borrowers.

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

Responses to Complaints

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

Appendix A: Scope of Examination

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”.

Time Period Reviewed:	01/01/2019 – 12/31/2021	
Bank Products Reviewed:	Small farm and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Nebraska		
Nebraska Non-MSA	Full-scope	Includes Johnson and Nemaha Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank of Johnson	
Overall Bank:	Lending Test Rating
First National Bank of Johnson	Satisfactory
MMSA or State:	
State of Nebraska	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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 30th 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.

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.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2019-21

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Nebraska Non-MSA	20	1,958	100	125	98.9	90.0	68.0	0.5	10.0	0.5	0.0
Total	20	1,958	100	125	98.9	90.0	68.0	0.5	10.0	0.5	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower 2019-21

Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% Total	% Households	% Bank Loans	% Households	% Bank Loans	% Households	% Bank Loans	% Households	% Bank Loans	% Households	% Bank Loans
Nebraska Non-MSA	20	165	100.0	24.3	40.0	15.9	25.0	19.2	15.0	40.6	20.0	0.0	0.0
Total	20	165	100.0	24.3	40.0	15.9	25.0	19.2	15.0	40.6	20.0	0.0	0.0

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
 Due to rounding, totals may not equal 100.0%