



PUBLIC DISCLOSURE

October 18, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bank, National Association
Charter Number 13770

201 East Carl Albert Parkway
McAlester, Oklahoma 74501

Office of the Comptroller of the Currency
Tulsa Field Office
8282 South Memorial Drive, Suite 300
Tulsa, Oklahoma 74133

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.

Table of Contents

OVERALL CRA RATING.....	1
DESCRIPTION OF INSTITUTION	1
SCOPE OF THE EVALUATION.....	4
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	5
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....	6
LENDING TEST	6
APPENDIX A: SCOPE OF EXAMINATION.....	A-1
APPENDIX B: SUMMARY OF SMALL BANK RATING	B-1
APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall Community Reinvestment Act (CRA) Rating

Institution’s CRA Rating: The Bank, National Association (TBNA) is rated **Satisfactory**. The lending test is rated **Satisfactory**. The lending test rating is based on our review of TBNA’s assessment area (AA) in the state of Oklahoma, which includes all of Pittsburg County and Payne County. For additional information regarding these reviews please refer to the “Scope of the Evaluation” section of this report. The major factors that support this overall rating include:

- The loan-to-deposit (LTD) ratio is *reasonable* considering TBNA’s size, financial condition, and credit needs of the AA.
- A *substantial majority* of TBNA’s first lien residential real estate loans originated during the evaluation period are inside of the AA.
- TBNA’s distribution of first lien residential real estate loans reflects a *reasonable distribution* of loan originations among borrowers of different income levels.
- TBNA’s geographic distribution of first lien residential real estate loans reflects a *reasonable distribution* of loan originations throughout the AA.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Total	51	85	9	15	60	4,056	87	597	13	4,653

Source: 1/02/2018 – 12/31/2020 Loan Sample

Description of Institution

TBNA is a \$450 million national bank headquartered in McAlester, Oklahoma, and a subsidiary of NBM Corporation, a single bank holding company. Within Pittsburg County TBNA serves its AA with a main banking facility at 201 Carl Albert Parkway, McAlester, Oklahoma, located in a middle-income census tract (CT); a full-service branch location in a Walmart located at 432 South George Nigh Expressway, McAlester, Oklahoma located in an upper income CT; and a limited teller-only service with an automated teller machine (ATM) at 1706 East Carl Albert Parkway, McAlester, Oklahoma also located in an upper income CT. Within Payne County TBNA serves its AA with a full-service branch facility at 800 West 6th Avenue, Stillwater, Oklahoma, located in a low-income CT; and a limited teller-only service with an ATM at 1020 North Boomer Road, Stillwater, Oklahoma, located in a middle-income CT. Additionally, effective August 5, 2021, TBNA opened a loan production office at 2297 North 9th Street in Broken Arrow, Oklahoma. This office is used only to originate commercial loans and it is not for consumer deposits.

Despite strong competition for banking services, to meet the credit and deposit needs of the AA, TBNA offers a diverse line of loan and deposit products during reasonable hours within bank-owned facilities Monday through Saturday, and Monday through Sunday at their Walmart branch. TBNA also offers a banking product that provides customers with deposit, transfer, and bill payment opportunities when a bank

facility is not convenient. TBNA’s strategic lending focus remains real estate purchase, construction, refinance, general commercial, commercial real estate, and consumer lending. The following table describes the composition of TBNA’s loan portfolio as of December 31, 2020, which represents 49 percent of total assets. Management does not anticipate significant changes to the composition of the loan portfolio in the near future.

Loan Distribution The Bank, N.A. as of December 31, 2020		
Loan Category	\$ (000)	% of Gross Loans
Consumer Loans	10,617	4.8%
Commercial Loans	18,465	8.4%
Construction	11,852	5.4%
Residential Real Estate Loans	62,044	28.1%
Commercial Real Estate Loans	103,124	46.8%
Farmland/Agriculture Loans	14,342	6.5%
Other Loans	42	0.0%
Total	220,486	100.00%

Source: 12/31/2020 Call Report Data

Based on the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Market Share Report, TBNA’s presence within the AA is moderate as they have 14 percent of the combined deposit market share in Pittsburg County and Payne County. Their deposit market share in each county is 32 percent and 4 percent, respectively. Competition for deposits within the AA is strong, and many of the competitors within the AA are much larger banks with significantly greater branch and marketing resources than TBNA. A CRA Performance Evaluation (PE) was last prepared November 13, 2018, and a “Satisfactory” rating was assigned. There are no known legal, financial, or other factors impeding the bank’s ability to meet the credit needs of its AA.

The OCC contacted one community leader within the AA to get a better understanding of the general community credit and development needs and to discuss local economic conditions. The contact stated that rental housing and utility payment assistance for low- and moderate-income (LMI) residents are critical as many families remain adversely affected by the COVID-19 pandemic. The contact also stated that financial education such as budgeting and credit counseling is needed. Other community development needs within the AA continue to be affordable housing and improved infrastructure.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Pittsburg County + Payne County - Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	6.7	23.3	46.7	23.3	0.0
Population by Geography	124,384	7.5	20.4	45.3	26.8	0.0
Housing Units by Geography	57,538	5.1	21.2	50.0	23.7	0.0
Owner-Occupied Units by Geography	28,251	0.3	17.0	55.0	27.6	0.0
Occupied Rental Units by Geography	20,000	10.8	29.6	38.3	21.3	0.0
Vacant Units by Geography	9,287	7.2	16.2	59.9	16.7	0.0
Businesses by Geography	8,401	7.2	21.8	42.4	28.6	0.0
Farms by Geography	407	2.5	12.8	56.3	28.5	0.0
Family Distribution by Income Level	28,576	20.0	17.9	18.9	43.3	0.0
Household Distribution by Income Level	48,251	28.3	14.9	16.7	40.1	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$119,179
			Median Gross Rent			\$741
			Families Below Poverty Level			14.0%
<i>Source: 2015 ACS and 2020 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 the Evaluation

Evaluation Period/Products Evaluated

We evaluated TBNA using the Small Bank standards for assessing performance. Within the AA TBNA's primary loan product based on the number of loans originated is single-family real estate purchase; therefore, we assessed lending performance under the CRA using a sample of 60 single-family real estate purchase loans originated from the Pittsburg County and Payne County locations from January 2, 2018 through December 31, 2020. TBNA is not subject to the reporting requirements of the Home Mortgage Disclosure Act (HMDA) and the comprehensive sample is representative of TBNA's business strategy since the last CRA PE. Home mortgage information is considered in context because the analysis for non-HMDA reporting banks is typically based on a sample of loans, rather than on total bank originations and purchases over the evaluation period.

There were no Office of Management and Budget changes to the AA during the evaluation period.

Selection of Areas for Full-Scope Review

TBNA's AA consists of Pittsburg County and Payne County in south central and north central Oklahoma, respectively. The AA meets the requirements of the regulation and does not arbitrarily exclude LMI geographies. Pittsburg County comprises 13 CTs, predominately designated as middle-income and upper income. There are no tracts designated as low-income, and one designated as moderate-income. Payne County comprises 17 CTs, predominately designated as moderate-income, middle-income, and upper income. There are two tracts designated as low-income that collectively include much of the Oklahoma State University campus. For additional information regarding these AAs, please refer to Appendix A of this evaluation report.

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 (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 in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

Loan-to-Deposit Ratio

TBNA has a *reasonable* LTD ratio relative to its financial condition, local banking competition, and credit needs of the AA. Since the previous CRA PE, TBNA's quarterly average LTD within the AA was 60 percent compared to a 69 percent aggregate average by four competing banks during the same period.

Institution	Total Assets (as of December 31, 2020)	Average LTD Ratio
The Bank, N.A. (TBNA) - McAlester	\$450 Million	60%
First National Bank & Trust Company of McAlester	\$521 Million	62%
First National Bank & Trust Company of Okmulgee	\$265 Million	66%
Shamrock Bank, N.A.	\$379 Million	71%
Payne County Bank	\$194 Million	76%

Source: December 31, 2020 Consolidated Reports of Condition and Income; Uniform Bank Performance Report

Distribution of Loans by Income Level of the Geography

Lending patterns during the evaluation period indicate a *reasonable distribution* of loans throughout TBNA's AA, including CTs designated as LMI. There are no low-income CTs within Pittsburg County, and only two within Payne County. The geographic distribution of loans strongly represents the income demographics of each CT in which the residents and businesses function. Please refer to Table O in Appendix D for a more specific identification of residential loan distribution activity.

Distribution of Loans by Income Level of the Borrower

Lending patterns during the evaluation period indicate a *reasonable distribution* of loan originations throughout TBNA's AA given the product lines offered by the bank, and reasonably represent the income demographics of residents within each CT. The somewhat low percentage of first lien, residential mortgage loans originated to low-income borrowers (relative to the percentage of families within the AA), is primarily the result of the general inability of low-income borrowers to afford reasonable housing and meet TBNA's reasonable credit standards, consistent with safe and sound lending. According to the 2020 United States Census data (Table A – "Description of Institution" section), within the AA a low-income resident earned less than \$25,746. Additionally, 14 percent of the families within the AA are below the poverty level and 35 percent of the housing units within the AA are rental properties. Please refer to Table P in Appendix D for a more specific identification of residential loan distribution activity.

Responses to Complaints

TBNA did not receive any consumer complaints regarding their performance under the CRA 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 metropolitan statistical areas (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:	(01/02/2018 to 12/31/20)	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Areas	Type of Exam	Other Information
• Pittsburg County	Full-Scope – Combined	
• Payne County	Full-Scope - Combined	

Appendix B: Summary of Small Bank Rating

RATINGS	<i>The Bank, National Association</i>
Overall Bank:	Lending Test Rating
The Bank, National Association	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.

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 (MMSAs), 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/AA. 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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018-20		
Assessment Area:	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
Pittsburg County + Payne County	60	4,966	--	0.3	0.0	0.7	17.0	12.0	17.0	55.0	76.0	40.1	27.6	12.0	42.3	0.0	0.0	0.0			
Total	60	4,966	--	0.3	0.0	0.7	17.0	12.0	17.0	55.0	76.0	40.1	27.6	12.0	42.3	0.0	0.0	0.0			

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018-20		
Assessment Area:	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
Pittsburg County + Payne County	60	4,966	--	20.0	12.0	20.7	17.9	17.0	9.0	18.9	23.0	14.5	43.3	48.0	50.9	0.0	0.0	0.0			
Total	60	4,966	--	20.0	12.0	20.7	17.9	17.0	9.0	18.9	23.0	14.5	43.3	48.0	50.9	0.0	0.0	0.0			

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%