



PUBLIC DISCLOSURE

April 19, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Western National Bank
Charter Number 10971

523 Thayer Avenue
Chester, NE 68327

Office of the Comptroller of the Currency

7101 College Blvd., Suite 1600
Overland Park, KS 66210

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..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 4
State Rating..... 5
 State of Nebraska..... 5
 State of Kansas..... 9
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of MMSA and State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

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 overall borrower distribution of loans is reasonable.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- The majority of lending by both number and dollar were originated inside the assessment areas (AA).
- The Lending Test rating is based on an overall assessment of the combined performance of lending in the states of Nebraska and Kansas within its delineated AAs. Performance in the Nebraska non-MSA AA received the most weight due to the 75.7 percent of loans and 83.1 percent of total bank deposits in this AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AAs, the bank's LTD ratio is more than reasonable. Western National Bank's (WNB) quarterly average LTD ratio is 98.3 percent from December 31, 2016 through December 31, 2020. WNB's LTD ratio ranged from a low of 91.5 percent to a high of 104.1 percent. The average quarterly LTD ratio for five similarly situated institutions over the same period is 90.0 percent. The asset size of these institutions ranged from \$73.9 million to \$146.4 million, with an average asset size of \$123.1 million.

Lending in Assessment Area

A majority of WNB's loans were originated inside its AAs. The bank originated and purchased 55.2 percent of its total loans inside the bank's AAs 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 to Small Farms Inside and Outside of the Assessment Areas										
Assessment Areas	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Nebraska Non-MSA	25	50.0	25	50.0	50	2,474	47.5	2,734	52.5	5,208
Grand Island NE MSA	15	62.5	9	37.5	24	3,422	59.8	2,299	40.2	5,721
Kansas Non-MSA	13	59.1	9	40.9	22	3,207	58.1	2,313	41.9	5,520
Total	53	55.2	43	44.8	96	9,103	55.3	7,346	44.7	16,449
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

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		
	#	%	#	%		\$	%	\$	%	
Small Farm	53	55.2	43	44.8	96	9,103	55.3	7,346	44.7	16,449
Total	53	55.2	43	44.8	96	9,103	55.3	7,346	44.7	16,449

Description of Institution

WNB is a \$136 million multi-state community bank headquartered in Chester, Nebraska with tier 1 capital and core deposits totaling \$12 million and \$105 million, respectively. WNB is a wholly owned subsidiary of Summerfield Financial Services, LLC, a one-bank holding company headquartered in Lincoln, Nebraska. WNB has four full-service branch locations with an automated teller machine (ATM) located in each branch. In July 2017, WNB opened their fourth branch in Byron, Nebraska. WNB has branches in Chester, Nebraska; Byron, Nebraska, Cairo, Nebraska; and Summerfield, Kansas.

WNB offers a full range of deposit and loan products and services. As of December 31, 2020, the bank's net loans of \$108 million represent 79.7 percent of total assets. Farmland and agricultural operating loans remain WNB's primary loan product, totaling \$56 million, or 52.2 percent of net loans. The remainder of the loan portfolio is comprised 34.9 percent of real estate, 10.3 percent of commercial, and 2.6 percent of consumer loans. Management's strategy is focused on agricultural lending.

WNB has three AAs. In Kansas, the AA includes the non-MSA of Marshall County. In Nebraska, the AAs include Hall County, which is part of the Grand Island MSA and the non-MSA of Thayer County.

There are no legal, financial, or other factors impeding WNB's ability to meet the credit needs of its AAs. WNB received a "Satisfactory" rating under the Small Bank Performance Standards at the previous CRA evaluation, dated December 5, 2016.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) used small bank examination procedures to evaluate WNB's record of meeting the credit needs of its community through its lending activities. Consistent with WNB's business strategy, the bank wide primary product is agricultural loans, by dollar and number. The evaluation period for the Lending Test is January 1, 2018 through December 31, 2020. We sampled 96 agricultural loans originated or purchased in WNB's AA during this period to assess the bank's performance. The OCC determined that 20 loans made within an AA was sufficient for analysis purposes.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more 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

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The Nebraska non-MSA AA (Thayer County), received the greatest weight in arriving at the overall rating for the bank. WNB’s loans in the Nebraska non-MSA AA represented 71.4 percent of the bank’s loans by number and 55.9 percent of the bank’s loans by dollar. In addition, WNB’s headquarters and half of the branches are in this AA with 62.1 percent of the bank’s total deposits.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

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 Nebraska¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- Lending to small farms with revenues of \$1 million or less reflects reasonable penetration.

Description of Institution's Operations in Nebraska

Nebraska non-MSA

The Nebraska non-MSA AA includes Thayer County. WNB is headquartered in Chester with an additional branch in Byron. There is an ATM located in each branch. The AA consists of two middle-income census tracts (CTs). WNB designates the entire county as the AA. The Federal Financial Institutions Examination Council (FFIEC) lists both tracts in the county as distressed due to population loss and underserved for being remote rural CTs, which has not changed since the prior CRA examination.

June 2020 demographic data shows a population of 5.2 thousand and a median family income of \$61.5 thousand. The AA has 11.0 percent of households below the poverty level and 8.4 percent of families below the poverty level.

According to Data USA, health care, social assistance, manufacturing, and agriculture comprise the primary types of employment in the AA. Additionally, the AA has a higher number of people employed in the agriculture industry than the national average. The Bureau of Labor Statistics reflects a February 2021 unemployment rate for Thayer County at 1.7 percent, compared to the state of Nebraska unemployment rate of 3.2 percent, and the national unemployment rate of 6.3 percent.

The June 30, 2020 FDIC Deposit Market Share Report shows five other financial institutions with seven branches in the county. Competition is strong based on the population size. WNB ranks second with 18.9 percent of the deposit market share (\$71 million). The top competitor has 40.2 percent of the deposit market share (\$151 million). Competitors include larger regional banks with greater assets and branch networking.

During the examination, we reviewed two community contacts within the AA. The contacts were from Cooperative Producers and Thayer County Economic Development Alliance. One contact identified middle income housing as a community need and a potential opportunity for local financial institutions. The contact stated local banks do a good job meeting the credit needs and providing financing for

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

contractor projects. The second contact also noted that local financial institutions were appropriately meeting the area credit needs and they were not aware of any discriminatory practices taking place.

The following table provides a summary of demographics, including housing and business information for the Nebraska non-MSA AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nebraska Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	5,182	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	2,723	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,855	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	486	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	382	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	528	0.0	0.0	100.0	0.0	0.0
Farms by Geography	141	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,528	21.0	19.2	22.9	36.8	0.0
Household Distribution by Income Level	2,341	25.2	17.6	19.2	37.9	0.0
Median Family Income Non-MSAs - KS		\$61,457	Median Housing Value			\$66,139
			Median Gross Rent			\$472
			Families Below Poverty Level			8.4%
<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>						

Grand Island NE MSA

Hall County is one of four counties located in the Grand Island, Nebraska MSA. This AA includes one branch in Cairo with one ATM. The county is comprised of 14 CTs with four moderate-income CTs, four middle-income CTs, and six upper-income CTs. WNB designates the entire county as an AA and does not exclude any low- or moderate-income tracts.

June 2020 demographic data shows a population of 60.8 thousand and a median family income of \$57.6 thousand. The AA has 14.1 percent of households below the poverty level and 11.9 percent of families below the poverty level.

According to Data USA, manufacturing, health care, social assistance, and retail trade comprise the primary types of employment in the AA. The most common job groups for the AA are production occupations, sales, and office/administrative support. The primary employers in the area include the JBS beef processing plant, Grand Island Public Schools, CHI Health St. Francis, and Hornady Manufacturing. The Bureau of Labor Statistics reflects a February 2021 unemployment rate for Hall County at 4.2 percent, compared to the state of Nebraska unemployment rate of 3.2 percent, and the national unemployment rate of 6.3 percent.

The June 30, 2020 FDIC Deposit Market Share Report shows 16 other financial institutions and 37 additional branches competing in the county. WNB had \$5 million in deposits within the AA, which represented less than one percent of the market share. Additionally, there is competition from larger banks, such as Wells Fargo, U.S. Bank, First National Bank of Omaha, and Bank of the West.

Examiners utilized three community contacts for the AA. The contacts were representatives from Grand Island Area Economic Development Corporation, Hall County Housing Authority, and South-Central Economic Development District. Contacts stated there continues to be a need for agricultural, business, mortgage, and home construction lending. Specifically, the contacts mentioned GAP loans to businesses, strong demand for single family construction, and a new hotel under construction in Hall County. No concerns were raised about the community involvement of financial institutions.

The following table provides a summary of demographics, including housing and business information for the Grand Island MSA AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Grand Island MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	28.6	28.6	42.9	0.0
Population by Geography	60,792	0.0	35.1	29.3	35.6	0.0
Housing Units by Geography	23,982	0.0	33.3	30.2	36.5	0.0
Owner-Occupied Units by Geography	13,919	0.0	29.3	28.2	42.5	0.0
Occupied Rental Units by Geography	8,514	0.0	40.1	32.7	27.2	0.0
Vacant Units by Geography	1,549	0.0	32.0	34.3	33.6	0.0
Businesses by Geography	4,288	0.0	27.1	31.9	41.0	0.0
Farms by Geography	316	0.0	13.6	10.1	76.3	0.0
Family Distribution by Income Level	14,832	19.7	19.0	23.7	37.6	0.0
Household Distribution by Income Level	22,433	23.7	17.2	21.6	37.6	0.0
Median Family Income MSA - 24260 Grand Island, NE MSA		\$57,552	Median Housing Value			\$127,579
			Median Gross Rent			\$671
			Families Below Poverty Level			11.9%
<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 Evaluation in Nebraska

Examiners completed full-scope reviews in the Nebraska non-MSA and the Grand Island MSA AAs. The Nebraska non-MSA carried the most weight with 83.1 percent of deposits and 75.7 percent of loans for WNB in the state of Nebraska. Agricultural lending in the Nebraska non-MSA AA constituted 45.6 percent by number and 61.1 percent by dollar. There are no limited-scope areas. Refer to appendix A for a list of all AAs under review.

LENDING TEST

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

The rating for the state of Nebraska is based on the performance in the Nebraska non-MSA. WNB did not originate a sufficient number of agricultural loans to perform a meaningful geographic or borrower distribution analysis for the Grand Island MSA AA. This is primarily due to the significant competition with other lenders in the AA. There are 16 additional financial institutions with 37 branches competing in Hall county with a population of 60 thousand. Management indicated that the local farmers are loyal to their current bank and it is difficult to get a good customer to move from one bank to another.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Nebraska non-MSA AA is good.

Distribution of Loans by Income Level of the Geography

An analysis of the geographic distribution in Nebraska was not completed. There are no low- or moderate-income CTs in the Nebraska non-MSA AA and WNB did not originate a sufficient volume of agricultural loans in the Grand Island MSA AA for a meaningful analysis.

Small Loans to Farms

Refer to Table S in the state of Nebraska section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to 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 the bank's originations and purchases of small loans to farms.

The distribution of small loans to farms is reasonable in the Nebraska non-MSA AA with WNB originating 92.0 percent of these loans to farms with less than \$1 million in revenue. This is below the demographic of 98.6 percent, but significantly above the aggregate industry distribution of 32.1 percent.

Responses to Complaints

WNB did not receive any written complaints about its CRA performance during the evaluation period.

State Rating

State of Kansas

CRA rating for the State of Kansas²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The overall bank LTD ratio is more than reasonable.
- The majority of bank loans, by both dollar and number, were originated inside the AAs.

Description of Institution's Operations in Kansas

The Kansas non-MSA AA includes Marshall County and consists of four middle-income CTs located in north central Kansas. WNB designates the entire county as the AA. None of the tracts are considered distressed or underserved. June 2020 demographic data for the AA shows a population of 10.0 thousand and a median family income of \$57.2 thousand. The AA has 11.3 percent of households below the poverty level and 8.3 percent of families below the poverty level.

According to Data USA, manufacturing, health care, social assistance, and retail trade comprise the primary types of employment in the AA. Additionally, the AA has a higher number of people than average working in the agriculture/forestry/fishing/hunting field. The majority of the communities in the AA have a large agricultural presence. The Landoll Corporation remains the areas highest employer with between 800 and 1,000 employees. The Bureau of Labor Statistics reflects a February 2021 unemployment rate for Marshall County at 2.4 percent, compared to the state of Kansas unemployment rate of 3.8 percent, and the national unemployment rate of 6.3 percent.

The June 30, 2020 FDIC Deposit Market Share Report shows seven other financial institutions and 12 additional branches competing in the county. This is a large bank presence for a county of approximately 10 thousand residents. WNB ranks sixth with 4.7 percent of the deposit market share (\$29 million). The top three competitors have 79.0 percent of the deposit market share (\$481 million).

We relied on a community contact with Marshall County Partnerships 4 Growth. The contact identified needs of microloans for small businesses and housing loans, specifically for senior and workforce housing. The perception of local financial institutions in the area is positive as they are active within the community, regularly donating to community organizations.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The following table provides a summary of demographics, including housing and business information for the Kansas non-MSA AA.

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	10,005	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	4,882	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,196	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,126	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	560	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	826	0.0	0.0	100.0	0.0	0.0
Farms by Geography	228	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	2,887	20.1	15.7	23.1	41.2	0.0
Household Distribution by Income Level	4,322	24.1	15.7	18.1	42.1	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$86,735
			Median Gross Rent			\$528
			Families Below Poverty Level			8.3%
<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 Evaluation in Kansas

Examiners completed a full-scope review of the bank's sole AA in Kansas, which includes the entirety of Marshall County. There are no limited-scope areas. All weight for the Kansas state rating is on this AA. Refer to appendix A for more information.

LENDING TEST

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

The ratings for the state of Kansas are based on the bank's overall ratings related to the LTD ratio and the in/out ratio for the entire bank. WNB did not originate a sufficient volume of agricultural loans in the AA to perform a meaningful geographic or borrower distribution analysis. This is mainly due to the remote branch location on the Nebraska border and the large bank presence in the AA. Seven other financial institutions with 12 additional branches are competing in a county with approximately 10 thousand residents.

Small Loans to Farms

Refer to Table S and Table T in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic and borrower distribution of the bank's originations and purchases of small loans to farms.

Responses to Complaints

WNB did not receive any written complaints about its 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:	01/01/2018 – 12/31/2020	
Bank Products Reviewed:	Small Farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States	Small Bank Procedures	
Nebraska		
Nebraska non-MSA	Full-Scope	All CTs in Thayer County, NE
Grand Island MSA	Full-Scope	All CTs in Hall County, NE
Kansas		
Kansas non-MSA	Full-Scope	All CTs in Marshall County, KS

Appendix B: Summary of MMSA and State Ratings

RATINGS	Western National Bank
Overall Bank:	Lending Test Rating
Western National Bank	Satisfactory
State:	
Nebraska	Satisfactory
Kansas	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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs 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 (LMI) individuals; community services targeted to LMI 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 LMI 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 (MSA): 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 MSA 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 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 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 AA.

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.

Nebraska

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2018-20
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Grand Island MSA	15	3,422	62.5	140	0.0	0.0	0.0	13.6	0.0	5.7	10.1	0.0	5.0	76.3	100	89.3	0.0	0.0	0.0
Nebraska Non-MSA	25	2,474	50.0	84	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	40	5,896	54.1	224	0.0	0.0	0.0	9.4	0.0	3.6	37.9	62.5	40.6	52.7	37.5	55.8	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018-20
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	
Grand Island MSA	15	3,422	62.5	140	94.6	93.3	64.3	3.2	0.0	2.2	6.7	
Nebraska Non-MSA	25	2,474	50.0	84	98.6	92.0	32.1	0.7	4.0	0.7	4.0	
Total	40	5,896	54.1	224	95.8	92.5	52.2	2.4	2.5	1.8	5.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Kansas

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2018-20	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
Kansas Non-MSA	13	3,207	59.1	44	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Total	13	3,207	59.1	44	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018-20	
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		
Kansas Non-MSA	13	3,207	59.1	44	99.1	84.6	13.6	0.4	0.0	0.4	15.5		
Total	13	3,207	59.1	44	99.1	84.6	13.6	0.4	0.0	0.4	15.4		

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*