



## **PUBLIC DISCLOSURE**

February 26, 2018

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

Equitable Bank  
Charter Number 707056

113 N. Locust Street  
Grand Island, NE 68801-6003

Office of the Comptroller of the Currency

13710 FNB Parkway, Suite 110  
Omaha, NE 68154-5298

**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

<b>OVERALL CRA RATING .....</b>	<b>3</b>
<b>DEFINITIONS AND COMMON ABBREVIATIONS .....</b>	<b>4</b>
<b>DESCRIPTION OF INSTITUTION .....</b>	<b>8</b>
<b>SCOPE OF THE EVALUATION.....</b>	<b>8</b>
<b>DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....</b>	<b>10</b>
<b>CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....</b>	<b>11</b>
<b>LENDING TEST .....</b>	<b>11</b>
<b>APPENDIX A: SCOPE OF EXAMINATION.....</b>	<b>16</b>
<b>APPENDIX B: COMMUNITY PROFILES FOR FULL-SCOPE AREAS.....</b>	<b>17</b>

## **Overall CRA Rating: This institution is rated Satisfactory.**

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

- Equitable Bank's loan-to-deposit ratio is more than reasonable when considering the bank's size, financial condition, and the credit needs of its assessment areas (AAs).
- Management originates a majority of its loans inside the AAs.
- Income distribution of loans to borrowers with low-to-moderate income has reasonable penetration. Income distribution to borrowers of different farm sizes and business sizes shows reasonable penetration.
- Geographic distribution has excellent dispersion within the AAs.

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

**Home Mortgage Loans:** Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

**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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/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. 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 it and half below it.

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

**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.

**Other Products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

## **Description of Institution**

Equitable Bank is a \$270 million federally chartered thrift financial institution headquartered in downtown Grand Island, Nebraska. Equitable Bank is owned by Equitable Financial, which is a one bank holding company. In addition to the main branch, the bank operates four branches and four automated teller machines (ATM) throughout Grand Island, North Platte, and Omaha, Nebraska. ATMs are located at each of the branch locations, except Omaha. No branches have been opened or closed since the last CRA examination. Since the last examination, Equitable Bank's strategy has moved towards commercial lending in the Omaha market. There have been no mergers or acquisitions since the last examination.

The bank offers a full range of deposit and loan products and services to its customers. Equitable Bank's business strategy is community banking, specializing in residential real estate lending, commercial lending, consumer lending, and agricultural lending, depending on the assessment area (AA). As of December 31, 2017, Equitable Bank reported total net loans of \$251 million and has a net loans and leases to total assets ratio of 93 percent. Within the residential mortgage portfolio, the bank originates mortgages for sale on the secondary market.

There is a significant amount of competition in the bank's marketplace. As of June 30, 2016, the FDIC market share report states Equitable Bank's market share is 5.6 percent in Hall County, 5.3 percent in Lincoln County and 0.1 percent in Douglas County. The bank ranks fifth out of 15 institutions in Hall County, seventh out of 15 institutions in Lincoln County, and 29<sup>th</sup> out of 35 institutions in Douglas County.

Equitable bank's AA in Douglas County has expanded since the previous examination to include the entire county. Since the previous CRA examination, the volume of commercial loans in Douglas County has increased substantially. This change in strategy prompted bank management to expand the AA.

There are no legal or financial impediments to Equitable Bank's ability to meet the credit needs of its AA. The bank was rated Satisfactory at its previous CRA examination dated September 10, 2012.

## **Scope of the Evaluation**

This performance evaluation (PE) assesses the bank's record of meeting the credit needs of the communities in which it operates. We evaluated the bank under the Small Bank performance criterion, which is primarily a lending test. The lending test evaluates the bank's record of helping to meet the credit needs of its AA through its lending activities.

## **Evaluation Period/Products Evaluated**

The evaluation period for the lending test covers loans originated or purchased from January 1, 2015 to December 31, 2016. Primary products are evaluated for each AA. Hall County's primary products are residential real estate and commercial lending. Lincoln County's primary products are consumer and agricultural lending. Douglas County's primary product is commercial lending. A borrower and geographic distribution review is completed on

each of the primary products in their respective AA. In the Lincoln County AA, a geographic distribution review was not necessary as the AA consisted only of middle- and upper-income census tracts (CTs). We selected a random sample of 20 loans for each primary product inside the designated AA. For residential real estate, we relied on the 2015 and 2016 HMDA Loan Application Register (LAR). Our conclusions are based on these samples.

### **Data Integrity**

Prior to the CRA examination, we transaction tested the accuracy of HMDA data. This testing was completed in November of 2017. Our results showed that the data was accurate for the years 2015 and 2016. From our sample of loans, we identified a 3 percent error rate. This error rate is within tolerance thresholds. Based on our data integrity examination, we concluded we can rely on the HMDA data and its accuracy.

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

A full-scope review was completed on each of the three AAs the bank serves. The AAs are Hall County, Lincoln County, and Douglas County.

### **Ratings**

The bank's overall rating is based primarily on the lending test for each area.

## **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 Consumer Financial Protection Bureau, 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.

# Conclusions with Respect to Performance Tests

## LENDING TEST

Equitable Bank’s performance under the lending test is Satisfactory. The bank’s loan-to-deposit ratio is more than reasonable. The bank makes a majority of loans inside the AA. The distribution of loans to farms and businesses of different sizes reflects reasonable penetration. The distribution of loans to consumers and residential real estate demonstrates reasonable penetration. The geographical distribution within the AAs for businesses and residential real estate loans demonstrates excellent dispersion throughout the AAs.

### Loan-to-Deposit Ratio

Equitable Bank’s lending level is more than reasonable. Over the last 20 quarters ending September 2017, the bank’s average loan-to-deposit ratio was 100.82 percent. This compares favorably to peer institutions. The quarterly average ratio for ten other financial institutions was 88.25 percent. The lowest average quarterly loan-to-deposit ratio among peers was 65.15 percent, and the highest average quarterly loan-to-deposit ratio among peers was 102.07 percent. Over this time, the bank’s lowest ratio was 88.55 percent, and the bank’s highest quarterly ratio was 111.40 percent.

### Lending in Assessment Area

A majority of Equitable Bank’s loans are made inside the bank’s AA. Overall, the bank originated 65 percent by number and 71 percent by dollar of its primary products within its AA. The table below was created from HMDA LAR data and a sample of loans.

Table 1 - Lending in Assessment Area										
Loan Type	Number of Loans					Dollars of Loans				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
1-4 Family	494	64%	275	36%	769	\$85,042	71%	\$34,167	29%	\$119,209
Business	14	70%	6	30%	20	\$1,544	81%	\$356	19%	\$1,900
Agricultural	13	65%	7	35%	20	\$1,166	57%	\$893	43%	\$2,059
Consumer	18	90%	2	10%	20	\$203	99%	\$1	1%	\$204
Totals	539	65%	290	35%	829	\$87,955	71%	\$35,418	29%	\$123,372

Source: HMDA Loan Application Register (LAR) and Loan sample.

## Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

Borrower distribution of residential real estate, consumer, agricultural, and commercial loans to CTs of different income levels reflects reasonable penetration to the AA demographics. The bank meets the standard for the demographic comparator for lending in the low- to moderate-income borrowers.

### Performance in the Hall County AA

The distribution of home purchase, home improvement, and refinance loans to borrowers of different income levels in Hall County demonstrates reasonable penetration. Home purchase and refinance loans did not meet the percentage of AA families for the low-income level, but exceeded the level for moderate-income level borrowers. Home improvement loans were just below the level for low- and moderate-income borrowers in the AA.

Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans	% of AA Families	% of Number of Loans
Purchase	18.0%	7.4%	18.6%	32.5%	24.7%	23.3%	38.7%	36.8%
Home Improvement	18.0%	12.5%	18.6%	16.7%	24.7%	12.5%	38.7%	58.3%
Refinance	18.0%	5.9%	18.6%	28.7%	24.7%	21.8%	38.7%	43.6%

Source: HMDA LAR Data from January 1, 2015 – December 31, 2016

The distribution of loans to businesses of different sizes reflects reasonable penetration of AA demographics. Ninety-seven percent of businesses in the Hall County AA reported gross annual revenues (GAR) of \$1 million or less in 2016. Eighty percent of Equitable Bank's loans by number were to businesses with GAR of \$1 million or less. Seventy-seven percent of the bank's loans by dollar were to businesses with GAR of \$1 million or less.

Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	97.1%	1.7%	1.2%	100%
% of Bank Loans in AA by #	80.0%	20.0%	0.0%	100%
% of Bank Loans in AA by \$	76.8%	23.2%	0.0%	100%

Source: Commercial loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

## Performance in the Lincoln County AA

The distribution of consumer loans to households of different income levels reflects reasonable penetration. Twenty-one percent of AA households are low-income. Ten percent of Equitable Bank's consumer loans were originated to low-income households. Eighteen percent of AA household are moderate-income. Twenty percent of Equitable Bank's consumer loans were originated to moderate-income households in the AA during the evaluation period.

Borrower Income Level	Low		Moderate		Middle		Upper	
	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans	% of AA Households	% of Number of Loans
Consumer Loans	20.8%	10.0%	17.8%	20.0%	16.3%	30.0%	45.1%	40.0%

Source: Consumer loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

The distribution of loans to farms of different sizes reflects reasonable penetration of AA demographics. Ninety-eight percent of farms in the Lincoln County AA reported GAR of \$1 million or less in 2016. Eighty percent of Equitable Bank's loans by number were to farms with GAR of \$1 million or less. Fifty-nine percent of the bank's loans by dollar were to farms with GAR of \$1 million or less.

Farm Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Farms	97.9%	0.9%	1.2%	100%
% of Bank Loans in AA by #	80.0%	10.0%	10.0%	100%
% of Bank Loans in AA by \$	59.4%	40.0%	0.6%	100%

Source: Agricultural loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

## Performance in the Douglas County AA

The distribution of loans to businesses of different sizes reflects reasonable penetration of AA demographics. Ninety-six percent of businesses in the Douglas County AA reported GAR of \$1 million or less in 2016. Eighty percent of Equitable Bank's loans by number were to businesses with GAR of \$1 million or less. Ninety-five percent of the bank's loans by dollar were to businesses with GAR of \$1 million or less.

Business Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/Unknown	Total
% of AA Businesses	95.7%	2.4%	1.9%	100%
% of Bank Loans in AA by #	80.0%	20.0%	0.0%	100%
% of Bank Loans in AA by \$	94.6%	5.4%	0.0%	100%

Source: Commercial loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

## Geographic Distribution of Loans

The geographic distribution of residential real estate and commercial loans to CTs of different income levels reflects excellent dispersion to the AA demographics. The bank significantly exceeds the demographic comparator for lending in the low- to moderate-income CTs.

### Performance in the Hall County AA

The distribution of home loans to CTs of different income levels is outstanding. There is zero low-income and one moderate-income CT in Hall County. Five percent of AA households are located in the moderate-income CT. Equitable bank has excellent dispersion with six percent of home purchase loans, nine percent of home improvement loans, and 6 percent of refinanced home loans originated inside the moderate-income CT.

Table 3 - Geographic Distribution of Residential Real Estate Loans in Hall County AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan type	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans	% of AA Owner Occupied Housing	% of Number of Loans
Home Purchase	0%	0%	5.2%	5.8%	70.8%	66.4%	24.0%	27.7%
Home Improvement	0%	0%	5.2%	9.1%	70.8%	50.0%	24.0%	40.9%
Refinancing	0%	0%	5.2%	6.3%	70.8%	60.8%	24.0%	32.9%

Source: HMDA LAR Data from January 1, 2015 – December 31, 2016

The distribution of loans to businesses in CTs of different income levels is outstanding. Equitable bank has excellent dispersion of loans to the moderate-income CT. Eight percent of AA business are located in the moderate-income CT. Ten percent of Equitable Bank's loans to business by number were originated inside the moderate-income CT.

Table 3A - Geographic Distribution of Loans to Businesses in Hall County AA								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
Commercial	0%	0%	8.0%	10.0%	66.6%	70.0%	25.4%	20.0%

Source: Commercial loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

### Performance in the Lincoln County AA

A geographic analysis of the bank's AA was not meaningful as the AA consists of only middle- and upper-income census tracts.

### Performance in the Douglas County AA

The distribution of loans to businesses in CTs of different income levels is satisfactory. Equitable Bank has reasonable dispersion of loans to low- and moderate-income CTs. Nine percent of AA businesses are located in low-income CTs. Ten percent of Equitable Bank's loans to businesses by number were originated inside low-income CTs. Nineteen percent of AA businesses are located in moderate-income CTs. Fifteen percent of Equitable Bank's loans to businesses by number were originated inside moderate-income CTs.

<b>Table 3A - Geographic Distribution of Loans to Businesses in Douglas County AA</b>								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
Commercial	8.8%	10.0%	19.3%	15.0%	37.9%	30.0%	33.3%	45.0%

Source: Commercial loan data sampled from January 1, 2015 – December 31, 2016 and 2010 U.S. Census Data

### **Responses to Complaints**

Equitable Bank has not received any CRA-related complaints since the previous CRA examination.

## 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 and nonmetropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

<b>Time Period Reviewed</b>	Lending Test: (01/01/2015 to 12/31/2016) The bank was not evaluated for Community Development Test	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Equitable Bank Grand Island, NE	Agricultural loans, Commercial loans, Home loans, and Consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
(Name of Multistate MA(s)) Nebraska Hall County           14 CTs Lincoln County       10 CTs Douglas County       156 CTs	Full Scope	Hall County Primary Products: Commercial and 1-4 Family  Lincoln County Primary Products: Agricultural and Consumer  Douglas County Primary Product: Commercial

## Appendix B: Community Profiles for Full-Scope Areas

State of Nebraska

### Hall County AA

Demographic Information for Full-Scope Area: Hall County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	14	0.00%	7.14%	71.43%	21.43%	0.00%
Population by Geography	58,607	0.00%	8.60%	69.43%	21.96%	0.00%
Owner-Occupied Housing by Geography	14,633	0.00%	5.17%	70.79%	24.04%	0.00%
Businesses by Geography	3,789	0.00%	7.97%	66.61%	25.42%	0.00%
Farms by Geography	343	0.00%	3.50%	79.30%	17.20%	0.00%
Family Distribution by Income Level	14,831	17.96%	18.60%	24.68%	38.76%	0.00%
Distribution of Low- and Moderate-Income Families throughout AA Geographies	5,421	0.00%	12.64%	71.61%	15.75%	0.00%
Median Family Income HUD Adjusted Median Family Income for 2016 Households Below the Poverty Level	= \$54,801 = \$57,800 = 11%	Median Housing Value Unemployment Rate				= \$110,674 = 2.48%

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

The Hall County AA includes the entire county, which is comprised of fourteen CTs. Equitable Bank has three branches and three ATMs in Hall County, with the primary business focus of commercial and residential real estate lending. A community contact interview was obtained from the community contact database. The contact was an individual involved in an organization that provides economic development to Grand Island. Current economic conditions have been impacted negatively with the low agricultural commodity pricing, online shopping, and the loss of jobs associated with manufacturing. Banks are involved in community projects and work collaboratively when funding gaps occur. The perception of local financial institutions involvement is positive with strong leadership and management.

## Appendix B: Community Profiles for Full-Scope Areas

State of Nebraska

### Lincoln County AA

Demographic Information for Full-Scope Area: Lincoln County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	8	0.00%	0.00%	62.50%	37.50%	0.00%
Population by Geography	36,288	0.00%	0.00%	66.04%	33.96%	0.00%
Owner-Occupied Housing by Geography	10,273	0.00%	0.00%	66.26%	33.74%	0.00%
Businesses by Geography	2,341	0.00%	0.00%	57.11%	42.89%	0.00%
Farms by Geography	330	0.00%	0.00%	43.33%	56.67%	0.00%
Family Distribution by Income Level	9,826	17.02%	16.39%	20.01%	46.59%	0.00%
Distribution of Low- and Moderate-Income Families throughout AA Geographies	3,282	0.00%	0.00%	76.17%	23.83%	0.00%
Median Family Income HUD Adjusted Median Family Income for 2016 Households Below the Poverty Level	= \$54,221 = \$60,500 = 10%	Median Housing Value Unemployment Rate		= \$113,758 = 2.85%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

The Lincoln County AA includes the entire county, which is comprised of eight CTs. Equitable Bank has one branch and one ATM in Lincoln County, with the primary business focus of agricultural lending. The branch generates a sizeable amount of consumer, commercial, and residential real estate loans, also. A community contact interview was obtained from the community contact database. The contact was an individual involved in an organization that provides economic development to North Platte. Current economic conditions were stated to be relatively stable. The Lincoln County is largely agriculturally based. Community needs include business loans to established employers and home loans. The perception of local financial institutions involvement is very positive.

## Appendix B: Community Profiles for Full-Scope Areas

State of Nebraska

### Douglas County AA

Demographic Information for Full-Scope Area: Douglas County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	156	17.95%	21.79%	32.69%	26.92%	0.64%
Population by Geography	517,110	13.75%	22.56%	33.67%	29.52%	0.50%
Owner-Occupied Housing by Geography	127,698	8.95%	18.49%	37.97%	34.58%	0.00%
Businesses by Geography	33,315	8.83%	19.34%	37.93%	33.25%	0.65%
Farms by Geography	961	4.16%	13.32%	45.79%	36.63%	0.10%
Family Distribution by Income Level	123,927	22.77%	17.24%	21.35%	38.64%	0.00%
Distribution of Low- and Moderate-Income Families throughout AA Geographies	49,586	24.20%	29.93%	32.71%	13.16%	0.00%
Median Family Income HUD Adjusted Median Family Income for 2016 Households Below the Poverty Level	= \$69,538 = \$72,300 = 12%	Median Housing Value Unemployment Rate		= \$146,775 = 3.35%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2010 U.S. Census, and 2016 HUD updated MFI.

The Douglas County AA includes the entire county, which is comprised of 156 CTs. Equitable Bank has one branch in Douglas County, with the primary business focus of commercial lending. Their commercial lending reaches across the entire Douglas County. A community contact interview was performed with an individual involved in an organization that provides economic development in a sustainable way. The community contact stated that the economic conditions in Omaha are good with a low unemployment rate, a high percentage of the population working, and a strong housing market. The economy has steadily grown over the years and is stable. Financial institutions are actively trying to be involved and address the community needs.