

**Fourth Quarter 2023**
**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<b>Employment Growth Rates (% change from year ago, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Total Nonfarm (share of trailing four quarter employment in parentheses)	2.1%	2.0%	1.8%	2.2%	1.9%
Manufacturing (10%)	0.9%	0.6%	4.0%	1.5%	3.8%
Other (non-manufacturing) Goods-Producing (6%)	3.4%	3.8%	4.9%	4.7%	3.9%
Private Service-Providing (67%)	2.2%	1.9%	1.3%	2.0%	1.9%
Government (17%)	1.9%	2.7%	1.5%	2.3%	0.4%
Unemployment Rate (% of labor force, seasonally adjusted)	2.5%	2.4%	2.3%	2.3%	2.1%

  

<b>Other Indicators (% change of 4-qtr moving total, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Single-Family Home Permits	-10.6%	-13.7%	-15.9%	-10.6%	-15.9%
Multifamily Building Permits	-19.0%	-22.9%	44.0%	-19.0%	44.0%
Home Price Index (change from year ago)	6.1%	7.4%	11.1%	7.7%	14.8%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.20	0.98	N/A	1.06

**BANKING TRENDS**

<b>General Information</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Institutions (#)	149	149	149	149	149
Total Assets (in millions)	\$105,570	\$102,966	\$98,404	\$105,570	\$98,404
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	52	52	52	52	52

<b>Asset Quality</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.43	0.41	0.44	0.43	0.44
Noncurrent Loans / Total Loans (median %)	0.12	0.12	0.14	0.12	0.14
Loan and Lease Allowance / Total Loans (median %)	1.31	1.34	1.36	1.31	1.36
Loan and Lease Allowance / Noncurrent Loans (median multiple)	5.73	4.23	4.06	5.73	4.06
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.00

<b>Capital / Earnings (year-to-date annualized, unless noted)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Tier 1 Leverage (median %, end of period)	10.76	10.75	10.43	10.76	10.43
Return on Assets (median %)	1.01	1.07	0.95	1.01	0.95
Pretax Return on Assets (median %)	1.17	1.21	1.13	1.17	1.13
Net Interest Margin (median %)	3.45	3.45	3.31	3.45	3.31
Yield on Earning Assets (median %)	5.08	4.97	3.90	5.08	3.90
Cost of Funding Earning Assets (median %)	1.53	1.40	0.51	1.53	0.51
Provisions to Avg. Assets (median %)	0.02	0.01	0.01	0.02	0.01
Noninterest Income to Avg. Assets (median %)	0.34	0.34	0.34	0.34	0.34
Overhead to Avg. Assets (median %)	2.34	2.30	2.30	2.34	2.30

<b>Liquidity / Sensitivity</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Net Loans to Assets (median %)	67.60	68.31	65.26	67.60	65.26
Noncore Funding to Assets (median %)	16.68	15.48	11.52	16.68	11.52
Long-term Assets to Assets (median %, call filers)	18.62	18.83	21.57	18.62	21.57
Brokered Deposits (number of institutions)	89	85	76	89	76
Brokered Deposits to Assets (median % for those above)	6.36	6.24	4.35	6.36	4.35

**Loan Concentrations**

<b>(median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)</b>	<b>Q4-23</b>	<b>Q3-23</b>	<b>Q4-22</b>	<b>2023</b>	<b>2022</b>
Commercial and Industrial	61	61	62	61	62
Commercial Real Estate	83	82	80	83	80
Construction & Development	17	15	13	17	13
Multifamily Residential Real Estate	3	3	2	3	2
Nonresidential Real Estate	53	53	53	53	53
Residential Real Estate	59	56	57	59	57
Consumer	12	12	12	12	12
Agriculture	215	214	217	215	217

**BANKING PROFILE**

<b>Largest Deposit Markets (from 2023 Summary of Deposits)</b>	<b>Institutions in Market</b>		<b>Asset Distribution</b>		<b>Institutions</b>	
Omaha-Council Bluffs, NE-IA	74	\$40,442	< \$100 million	46	(30.9%)	
Lincoln, NE	31	\$13,593	\$100 million to \$250 million	38	(25.5%)	
Sioux City, IA-NE-SD	31	\$4,418	\$250 million to \$1 billion	48	(32.2%)	
Grand Island, NE	22	\$3,451	\$1 billion to \$10 billion	16	(10.7%)	
			\$10 billion	1	(0.7%)	