

Third Quarter 2025
ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.4%	0.6%	0.6%	0.8%	2.2%
Manufacturing	(10%)	-2.0%	-1.9%	-0.4%	-0.4%
Other (non-manufacturing) Goods-Producing	(6%)	2.7%	2.2%	1.6%	1.7%
Private Service-Providing	(68%)	0.3%	0.6%	0.6%	0.8%
Government	(16%)	1.2%	1.8%	1.1%	1.5%
Unemployment Rate (% of labor force, seasonally adjusted)	3.0%	3.0%	2.9%	2.8%	2.3%
Other Indicators (% change of 4-qtr moving total, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Single-Family Home Permits	N/A	11.8%	21.2%	22.3%	-10.6%
Multifamily Building Permits	N/A	15.0%	27.4%	11.7%	-19.0%
Home Price Index (change from year ago)	4.2%	3.2%	4.4%	5.6%	7.5%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.44	1.22	1.21	1.15

BANKING TRENDS

General Information	Q3-25	Q2-25	Q3-24	2024	2023
Institutions (#)	146	146	148	146	149
Total Assets (in millions)	\$112,047	\$110,356	\$109,714	\$109,295	\$105,570
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	52	52	52	52	52
Asset Quality	Q3-25	Q2-25	Q3-24	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.57	0.67	0.59	0.61	0.43
Noncurrent Loans / Total Loans (median %)	0.22	0.27	0.18	0.15	0.12
Loan and Lease Allowance / Total Loans (median %)	1.31	1.29	1.30	1.28	1.31
Loan and Lease Allowance / Noncurrent Loans (median multiple)	3.49	3.76	4.65	4.94	5.73
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.01	0.00	0.00	0.00	0.00
Capital / Earnings (year-to-date annualized, unless noted)	Q3-25	Q2-25	Q3-24	2024	2023
Tier 1 Leverage (median %, end of period)	11.13	10.92	10.81	10.64	10.76
Return on Assets (median %)	1.21	1.18	1.03	1.01	1.01
Pretax Return on Assets (median %)	1.32	1.29	1.15	1.12	1.17
Net Interest Margin (median %)	3.66	3.63	3.37	3.41	3.45
Yield on Earning Assets (median %)	5.88	5.80	5.69	5.74	5.08
Cost of Funding Earning Assets (median %)	2.13	2.16	2.23	2.24	1.53
Provisions to Avg. Assets (median %)	0.07	0.05	0.01	0.03	0.02
Noninterest Income to Avg. Assets (median %)	0.34	0.32	0.34	0.35	0.34
Overhead to Avg. Assets (median %)	2.29	2.28	2.26	2.29	2.33

Liquidity / Sensitivity	Q3-25	Q2-25	Q3-24	2024	2023
Net Loans to Assets (median %)	70.60	69.35	67.99	69.60	67.60
Noncore Funding to Assets (median %)	15.50	14.40	16.12	16.66	16.68
Long-term Assets to Assets (median %, call filers)	16.24	16.38	17.60	17.21	18.62
Brokered Deposits (number of institutions)	92	93	92	94	89
Brokered Deposits to Assets (median % for those above)	5.54	4.88	5.88	5.48	6.53

Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q3-25	Q2-25	Q3-24	2024	2023
Commercial and Industrial	59	62	59	60	61
Commercial Real Estate	96	91	90	92	83
Construction & Development	21	20	18	20	17
Multifamily Residential Real Estate	4	4	3	4	3
Nonresidential Real Estate	58	59	56	61	53
Residential Real Estate	73	73	65	69	59
Consumer	9	9	11	10	12
Agriculture	205	205	213	221	215

BANKING PROFILE

Largest Deposit Markets (from 2025 Summary of Deposits)	Institutions in Market	Asset Distribution	Institutions
Omaha, NE-IA	76	\$42,251	< \$100 million 41 (28.1%)
Lincoln, NE	33	\$15,394	\$100 million to \$250 million 37 (25.3%)
Sioux City, IA-NE-SD	28	\$4,489	\$250 million to \$1 billion 47 (32.2%)
Grand Island, NE	22	\$3,499	\$1 billion to \$10 billion 20 (13.7%)
			\$10 billion 1 (0.7%)