

ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)

Employment Growth Rates (% change from year ago, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Total Nonfarm (share of trailing four quarter employment in parentheses)	0.6%	0.6%	1.9%	0.8%	2.2%
Manufacturing (10%)	-0.9%	-0.4%	0.1%	-0.4%	1.3%
Other (non-manufacturing) Goods-Producing (6%)	2.6%	1.6%	3.1%	1.7%	4.7%
Private Service-Providing (67%)	0.4%	0.6%	2.0%	0.8%	2.1%
Government (17%)	1.7%	1.1%	2.2%	1.5%	2.4%
Unemployment Rate (% of labor force, seasonally adjusted)	2.9%	2.9%	2.5%	2.8%	2.3%

Other Indicators (% change of 4-qtr moving total, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Single-Family Home Permits	22.3%	21.2%	-10.6%	22.3%	-10.6%
Multifamily Building Permits	11.7%	27.4%	-19.0%	11.7%	-19.0%
Home Price Index (change from year ago)	6.2%	4.3%	6.6%	5.5%	7.6%
Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)	N/A	1.24	1.14	N/A	1.16

BANKING TRENDS

General Information	Q4-24	Q3-24	Q4-23	2024	2023
Institutions (#)	146	148	149	146	149
Total Assets (in millions)	\$109,304	\$109,714	\$105,570	\$109,304	\$105,570
New Institutions (# < 3 years)	0	0	0	0	0
Subchapter S Institutions (#)	52	52	52	52	52

Asset Quality	Q4-24	Q3-24	Q4-23	2024	2023
Past-Due and Nonaccrual Loans / Total Loans (median %)	0.60	0.59	0.43	0.60	0.43
Noncurrent Loans / Total Loans (median %)	0.15	0.18	0.12	0.15	0.12
Loan and Lease Allowance / Total Loans (median %)	1.27	1.30	1.31	1.27	1.31
Loan and Lease Allowance / Noncurrent Loans (median multiple)	4.94	4.65	5.73	4.94	5.73
Net Loan Losses / Total Loans (median %, year-to-date annualized)	0.00	0.00	0.00	0.00	0.00

Capital / Earnings (year-to-date annualized, unless noted)	Q4-24	Q3-24	Q4-23	2024	2023
Tier 1 Leverage (median %, end of period)	10.64	10.81	10.76	10.64	10.76
Return on Assets (median %)	1.02	1.03	1.01	1.02	1.01
Pretax Return on Assets (median %)	1.14	1.15	1.17	1.14	1.17
Net Interest Margin (median %)	3.41	3.37	3.45	3.41	3.45
Yield on Earning Assets (median %)	5.74	5.69	5.08	5.74	5.08
Cost of Funding Earning Assets (median %)	2.24	2.22	1.53	2.24	1.53
Provisions to Avg. Assets (median %)	0.03	0.01	0.02	0.03	0.02
Noninterest Income to Avg. Assets (median %)	0.35	0.34	0.34	0.35	0.34
Overhead to Avg. Assets (median %)	2.29	2.26	2.33	2.29	2.33

Liquidity / Sensitivity	Q4-24	Q3-24	Q4-23	2024	2023
Net Loans to Assets (median %)	69.60	67.99	67.60	69.60	67.60
Noncore Funding to Assets (median %)	16.35	15.92	16.68	16.35	16.68
Long-term Assets to Assets (median %, call filers)	17.21	17.60	18.62	17.21	18.62
Brokered Deposits (number of institutions)	94	92	89	94	89
Brokered Deposits to Assets (median % for those above)	5.48	5.88	6.53	5.48	6.53

Loan Concentrations (median % of Tier 1 Capital plus the Reserve for Loan and Lease Losses)	Q4-24	Q3-24	Q4-23	2024	2023
Commercial and Industrial	60	59	61	60	61
Commercial Real Estate	92	90	83	92	83
Construction & Development	20	18	17	20	17
Multifamily Residential Real Estate	4	3	3	4	3
Nonresidential Real Estate	61	56	53	61	53
Residential Real Estate	69	65	59	69	59
Consumer	10	11	12	10	12
Agriculture	221	213	215	221	215

BANKING PROFILE

Largest Deposit Markets (from 2024 Summary of Deposits)	Institutions in Market	Deposits (\$ millions)	Asset Distribution	Institutions
Omaha, NE-IA	75	\$42,413	< \$100 million	41 (28.1%)
Lincoln, NE	31	\$14,534	\$100 million to \$250 million	38 (26.0%)
Sioux City, IA-NE-SD	29	\$4,409	\$250 million to \$1 billion	48 (32.9%)
Grand Island, NE	22	\$3,509	\$1 billion to \$10 billion	18 (12.3%)
			\$10 billion	1 (0.7%)