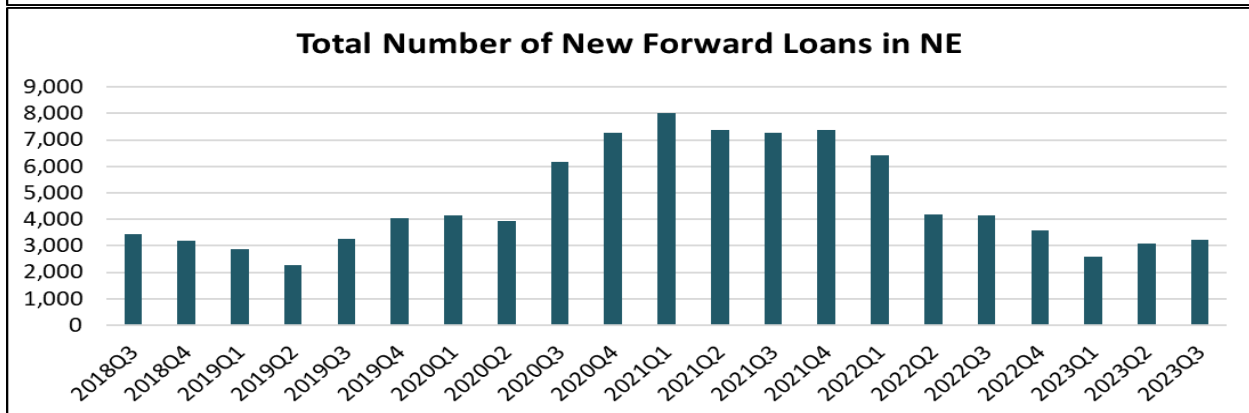
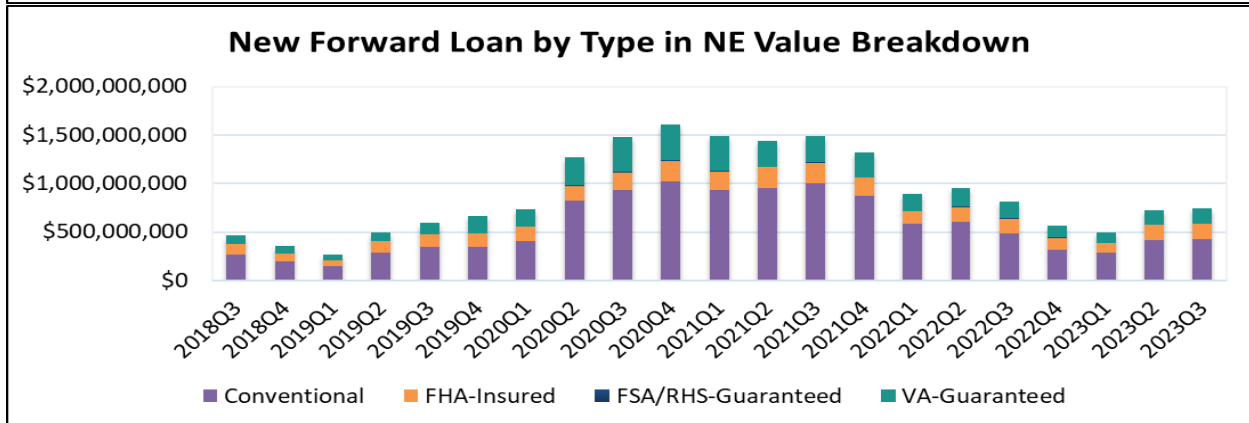
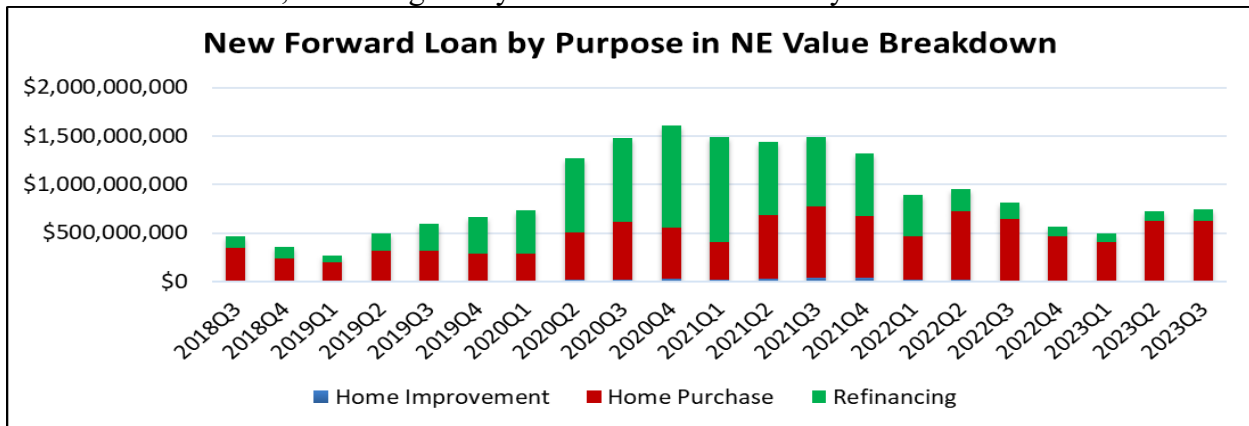
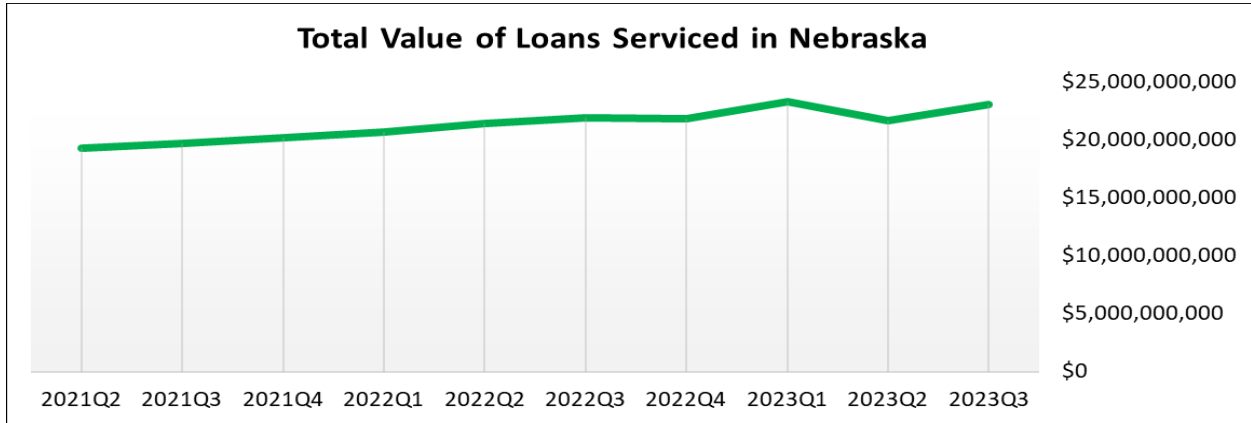


STATE OF THE NEBRASKA MORTGAGE INDUSTRY SUMMARY 2023 RELEASE

The Nebraska mortgage industry had a further reduction of origination numbers throughout 2023 and is performing at a level that is in line with the wider US mortgage industry. Most of the closed loan volume was purchase transactions in 2023, with the primary contributor to the overall year-over-year decline in origination from materially lower refinance demand. During the first three quarters of 2023, there has been \$1.9 billion of new mortgages generated in the State of Nebraska, indicating a very active real estate industry in Nebraska.



The total value of all mortgages that are serviced in the state has exhibited measured growth throughout the course of 2023. In the third quarter of 2023, the total unpaid principal balance serviced was just north of \$23 billion, with relatively healthy purchase origination numbers in preceding quarters throughout the year flowing into servicing portfolios.



Delinquency data shows a trend of steadily lower delinquency percentages in Nebraska. During the last year, delinquencies saw a decrease in the more than 90 days past due segment. The total unpaid principal balance that was delinquent as of the third quarter end 2023 was 3.0%, which was below the 3.7% delinquency rate that was seen at the end of the third quarter of 2022.

