# PUBLIC SECTION –

# CRA PERFORMANCE EVALUATION

# PUBLIC DISCLOSURE

September 8, 2020

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

State Nebraska Bank & Trust
Certificate Number: 5490

122 Main Street
Wayne, Nebraska 68787

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

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, nor should it 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.

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# INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory.**

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Satisfactory performance under the Lending Test is the basis for the rating. The following points summarize the bank's performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of the small farm, small business, and home mortgage loans reviewed were located inside the assessment area.
- The assessment area does not contain any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.
- The distribution of borrowers reflects overall reasonable penetration among farms and businesses of different sizes and individuals of different income levels.
- The institution did not receive any Community Reinvestment Act (CRA) -related complaints since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

# DESCRIPTION OF INSTITUTION

**Background**

State Nebraska Bank & Trust is a community bank headquartered in Wayne, Nebraska. State National Bancshares, Inc., a one-bank holding company, owns the institution. The bank received a Satisfactory rating at its November 24, 2014 FDIC Performance Evaluation, which used Interagency Small Institution Examination Procedures. The institution does not have any lending affiliates or subsidiaries.

**Operations**

State Nebraska Bank & Trust operates from a single office in Wayne, Nebraska. The institution closed a limited-service drive-up facility in Wayne in April 2019, and is in the process of constructing a full-service facility in the same location. The facility is expected to open in the near future.

The bank offers traditional credit products including agricultural, commercial, home mortgage, and consumer loans, with agricultural lending being its primary focus. Credit cards and gift cards are also offered through third party providers. In addition, the bank offers a variety of deposit products including checking, savings, and certificate of deposit accounts. Alternative banking services include internet banking, mobile banking, and four automated teller machines. Further, financial and estate planning services are available through the Trust Department. The institution has not been involved in any mergers or acquisitions since the previous evaluation.

Assets totaled approximately $168.7 million as of June 30, 2020, and included loans of $106.7 million. Total deposits equaled $143.3 million. The following table reflects the bank's loan portfolio composition.

| **Loan Portfolio Distribution as of 6/30/2020** | | |
|---|---|---|
| **Loan Category** | **$(000s)** | **%** |
| Construction, Land Development, and Other Land Loans | 6,419 | 6.0 |
| Secured by Farmland | 18,986 | 17.8 |
| Secured by 1-4 Family Residential Properties | 17,705 | 16.6 |
| Secured by Multifamily (5 or more) Residential Properties | 1,296 | 1.2 |
| Secured by Nonfarm Nonresidential Properties | 4,866 | 4.6 |
| **Total Real Estate Loans** | **49,272** | **46.2** |
| Commercial and Industrial Loans | 28,884 | 27.1 |
| Agricultural Production and Other Loans to Farmers | 23,085 | 21.6 |
| Consumer Loans | 3,687 | 3.4 |
| Obligations of State and Political Subdivisions in the U.S. | 0 | 0 |
| Other Loans | 1,781 | 1.7 |
| Lease Financing Receivable (net of unearned income) | 0 | 0 |
| Less: Unearned Income | 0 | 0 |
| **Total Loans** | **106,709** | **100.0** |
| *Source: Reports of Condition and Income* | | |

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the assessment area's credit needs.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its performance will be evaluated. State Nebraska Bank & Trust designated a single assessment area consisting of all of Wayne County, Nebraska, and Dixon County, Nebraska census tract 9778.00. Dixon County is part of the Sioux City, Iowa-Nebraska-South Dakota Metropolitan Statistical Area (MSA), while Wayne County is located in nonmetropolitan Nebraska. Although Dixon County is part of a MSA, the bank does not have any offices in this county. As such, examiners did not segregate the nonmetropolitan and MSA portions of the assessment area when analyzing the bank's performance. The assessment area is unchanged from the prior evaluation.

**Economic and Demographic Data**

The local economy remains relatively stable; however, as discussed elsewhere in the evaluation, the COVID-19 pandemic has impacted area businesses. The following table highlights key economic data of the assessment area.

| Demographic Information of the Assessment Area | | | | | | |
|---|---|---|---|---|---|---|
| **Demographic Characteristics** | **#** | **Low % of #** | **Moderate % of #** | **Middle % of #** | **Upper % of #** | **NA* % of #** |
| Geographies (Census Tracts) | 3 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Population by Geography | 12,760 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Housing Units by Geography | 5,255 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Owner-Occupied Units by Geography | 3,090 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Occupied Rental Units by Geography | 1,691 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Vacant Units by Geography | 474 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Businesses by Geography | 782 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Farms by Geography | 215 | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 |
| Family Distribution by Income Level | 3,183 | 17.0 | 15.5 | 25.3 | 42.2 | 0.0 |
| Household Distribution by Income Level | 4,781 | 22.6 | 15.9 | 16.7 | 44.8 | 0.0 |
| Median Family Income MSA - 43580 Sioux City, IA-NE-SD MSA | | $59,402 | Median Housing Value | | | $105,271 |
| Median Family Income Non-MSAs - NE | | $61,457 | Median Gross Rent | | | $546 |
| | | | Families Below Poverty Level | | | 6.3% |

*Source: 2015 ACS and 2019 D&B Data. Due to rounding, totals may not equal 100.0 percent.*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

Agriculture plays a significant role in the local economy. The 2017 U.S. Agriculture Census reported that Wayne and Dixon counties contained 1,052 farming operations, generating $495.4

million in commodity sales. The 2012 Agriculture Census reported similar figures, with 1,088 farms generating $372.4 million in commodity sales.

The non-agriculture sector also plays a role in the local economy. 2019 D&B data reported 782 nonfarm businesses inside the assessment area. Small businesses comprise a significant portion of this total, with 699 nonfarm businesses having four or fewer employees. Services, agriculture, and retail trade are the principal economic sectors.

The assessment area contains three middle-income census tracts (two in Wayne County and one in Dixon County) according to the 2015 American Community Survey. These income designations are unchanged from the 2010 U.S. Census. Unemployment rates have been relatively low, ranging from 2.4 to 4.5 percent since the prior CRA evaluation. As of June 2020, Wayne and Dixon counties reported unemployment rates of 4.3 and 4.5 percent, respectively. Unemployment levels have increased recently due to job losses created by the COVID-19 pandemic. However, the current unemployment rates for Wayne and Dixon counties remain below the statewide and national levels of 5.7 and 11.2 percent, respectively. Great Dane Trailers, Providence Medical Center, Wayne State College, and Michael Foods are some of the largest employers in the area.

Examiners used information from the Federal Financial Institutions Examination Council (FFIEC) to analyze home mortgage loans under the Borrower Profile criterion. The following table reflects the FFIEC's estimated 2019 medium family income for nonmetropolitan Nebraska as well as the respective low-, moderate-, middle-, and upper-income categories.

| Median Family Income Ranges | | | | |
|---|---|---|---|---|
| **Median Family Incomes** | **Low <50%** | **Moderate 50% to <80%** | **Middle 80% to <120%** | **Upper ≥120%** |
| **Nonmetropolitan Nebraska** | | | | |
| 2019 ($66,500) | <$33,250 | $33,250 to <$53,200 | $53,200 to <$79,800 | ≥$79,800 |
| *Source FFIEC* | | | | |

## Competition

The assessment area contains a moderate level of banking competition. According to the June 2019, FDIC Summary of Deposits, the assessment area contains 9 financial institutions operating from 12 offices. Of these institutions, State Nebraska Bank & Trust ranked 1st with a 31.3 percent deposit market share. The bank competes against area financial institutions as well as auto dealers, credit unions, mortgage companies, and non-bank entities for small farm, small business, home mortgage, and consumer loans.

## Community Contacts

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the area's credit needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit opportunities are available.

Examiners interviewed an individual with a local economic development organization as part of this evaluation. The person stated that agricultural loans are the area's primary credit need, followed by commercial loans. Home mortgage and consumer loans serve as secondary credit needs. The area has a shortage of housing available for rental and purchase. Reportedly, the agricultural economy has been strained in recent years due to low commodity prices and high input costs. Most local dryland producers will likely struggle this year with lower yields. The COVID-19 pandemic has negatively impacted the nonfarm sector as well, particularly hospitality companies.

**Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that agricultural and commercial loans are the assessment area's primary credit needs, followed by home mortgage loans.

## SCOPE OF EVALUATION

**General Information**

This evaluation covers the period from the prior evaluation dated November 24, 2014, to the current evaluation dated September 8, 2020. Examiners used Interagency Small Institution Examination Procedures to conduct the evaluation, which contains a Lending Test. Refer to the Appendices later in the evaluation for a description of the criteria used to evaluate the bank's performance under this test.

**Activities Reviewed**

Examiners reviewed small farm, small business, and home mortgage loans to conduct the Lending Test. These products were selected based on the bank's business strategy and the number and dollar volume of loans originated during the evaluation period. No other loan types, such as consumer loans, represent a major product line. Therefore, examiners did not review any other loan products since they would not have provided any material support for conclusions or the rating.

Examiners reviewed all small farm, home mortgage, and small business loans originated or purchased in 2019 to conduct the Assessment Area Concentration analysis. This consisted of 119 small farm loans totaling approximately $15.4 million, 82 small business loans totaling around $7.9 million, and 38 home mortgage loans totaling about $5.7 million. Examiners then sampled small farm and small business loans from inside the assessment area, and reviewed all home mortgage loans from inside the assessment area, to conduct the Borrower Profile analysis. Specifically, they reviewed 47 small farm loans totaling approximately $7.6 million, 41 small business loans totaling $3.4 million, and 32 home mortgage loans totaling around $3.5 million. Bank management indicated that the loans reviewed were representative of the institution's performance during the entire evaluation period, and bank data confirms this statement. As a result, the evaluation does not contain any additional years of data.

Agricultural and commercial lending represents the largest portion of the loan portfolio, which is consistent with the bank's business focus and assessment area credit needs. Therefore, small farm and small business loans received the most weight when drawing conclusions. Home mortgage lending received the least weight when drawing conclusions since they represent a smaller portion of the loan portfolio and are not a primary credit need. When conducting the Assessment Area Concentration analysis, examiners placed equal weight on the number and dollar volume of loans. When conducting the Borrower Profile analysis, examiners placed greater weight on the number of loans than the dollar volume of loans. This is because the number of loans is a better indicator of the farms, businesses, and individuals served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

State Nebraska Bank & Trust demonstrated satisfactory performance under the Lending Test. Reasonable performance under the Loan-to-Deposit, Assessment Area Concentration, and Borrower Profile criterion supports this conclusion.

**Loan-to-Deposit Ratio**

State Nebraska Bank & Trust's loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. Between December 31, 2014 and June 30, 2020, the bank's net loan-to-deposit ratio averaged 68.1 percent. The ratio ranged between 56.4 and 76.8 percent during this period and has been trending upward over the past several years.

Examiners compared State Nebraska Bank & Trust's average net loan-to-deposit ratio to two similarly-situated financial institutions to evaluate the institution's performance. The similarly-situated institutions were selected based on their asset size, geographic location, and lending focus. Although State Nebraska Bank & Trust's average net loan-to-deposit ratio is below the two similarly-situated institutions' ratios, the difference is not material. The following table provides details.

| Loan-to-Deposit Ratio Comparison | | |
|---|---|---|
| **Bank** | **Total Assets as of 6/30/2020 ($000s)** | **Average Net Loan-to-Deposit Ratio (%)** |
| **State Nebraska Bank & Trust, Wayne, Nebraska** | **168,700** | **68.1** |
| Security Bank, Laurel, Nebraska | 252,382 | 82.8 |
| Bank of Dixon County, Ponca, Nebraska | 101,078 | 74.0 |
| *Source: Reports of Condition and Income 12/31/2014 - 6/30/2020* | | |

**Assessment Area Concentration**

A majority of small farm, small business, and home mortgage loans reviewed were located inside the assessment area. The following table provides details.

| Lending Inside and Outside of the Assessment Area | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **Number of Loans** | | | | | **Dollar Amount of Loans $(000s)** | | | | |
| **Loan Category** | **Inside** | | **Outside** | | **Total** | **Inside** | | **Outside** | | **Total** |
| | # | % | # | % | # | $ | % | $ | % | $(000s) |
| Small Farm | 96 | 80.7 | 23 | 19.3 | 119 | 12,568 | 81.6 | 2,833 | 18.4 | 15,401 |
| Small Business | 63 | 76.8 | 19 | 23.2 | 82 | 6,033 | 76.1 | 1,899 | 23.9 | 7,932 |
| Home Mortgage | 32 | 84.2 | 6 | 15.8 | 38 | 3,488 | 60.8 | 2,253 | 39.2 | 5,741 |
| *Source: Bank Data. Due to rounding, totals may not equal 100.0 percent.* | | | | | | | | | | |

**Geographic Distribution**
The assessment area does not contain any low- or moderate-income census tracts. Therefore, examiners did not evaluate the geographic distribution of loans.

**Borrower Profile**
Overall, the distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels. Lending to farms of different sizes and individuals of all incomes is reasonable, while lending to businesses of different sizes is excellent. Since small farm loans received the greatest weight when drawing conclusions, the bank's overall performance under this criterion is reasonable.

Examiners focused on the percentage of loans, by number, to farms and businesses with gross annual revenues of $1 million or less. They also focused on the percentage of home mortgage loans, by number, to low- and moderate-income borrowers.

***Small Farm Lending***
The distribution of small farm loans reflects reasonable penetration among farms of different sizes. The bank's record of lending to farms with gross annual revenues of $1 million or less is consistent with the demographic data, reflecting reasonable performance.

| Distribution of Small Farm Loans by Gross Annual Revenue Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Farms** | **#** | **%** | **$(000s)** | **%** |
| <=$1,000,000 | 97.2 | 46 | 97.9 | 7,555 | 99.9 |
| >1,000,000 | 1.9 | 1 | 2.1 | 11 | 0.1 |
| Revenue Not Available | 0.9 | 0 | 0.0 | 0 | 0.0 |
| **Total** | **100.0** | **47** | **100.0** | **7,566** | **100.0** |
| *Source: 2019 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0 percent.* | | | | | |

***Small Business Lending***
The distribution of small business loans reflects excellent penetration among businesses of different sizes. The bank's record of lending to businesses with gross annual revenues of $1 million or less noticeably exceeds the demographic data. The following table provide details.

| Distribution of Small Business Loans by Gross Annual Revenue Category | | | | | |
|---|---|---|---|---|---|
| **Gross Revenue Level** | **% of Businesses** | **#** | **%** | **$(000s)** | **%** |
| <=$1,000,000 | 76.2 | 36 | 87.8 | 2,544 | 74.8 |
| >1,000,000 | 6.7 | 5 | 12.2 | 856 | 25.2 |
| Revenue Not Available | 17.1 | 0 | 0.0 | 0 | 0.0 |
| **Total** | **100.0** | **41** | **100.0** | **3,400** | **100.0** |
| *Source: 2019 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0 percent.* | | | | | |

***Home Mortgage Lending***

The distribution of home mortgage loans reflects reasonable penetration among individuals of all income levels. The percentage of home mortgage loans, by number, to low-income borrowers, lags the percentage of low-income families in the assessment area. Conversely, the percentage of home mortgage loans, by number, to moderate-income borrowers, exceeds the percentage of moderate-income families in the assessment area Overall, the bank's record of extending home mortgage loans to low- and moderate-income borrowers is reasonably consistent with the assessment area's demographics.

| Distribution of Home Mortgage Loans by Borrower Income Level | | | | | |
|---|---|---|---|---|---|
| **Borrower Income Level** | **% of Families** | **#** | **%** | **$(000s)** | **%** |
| Low | 17.0 | 1 | 3.1 | 71 | 2.0 |
| Moderate | 15.5 | 7 | 21.9 | 756 | 21.7 |
| Middle | 25.3 | 8 | 25.0 | 832 | 23.9 |
| Upper | 42.2 | 16 | 50.0 | 1,829 | 52.4 |
| Not Available | 0.0 | 0 | 0.0 | 0 | 0.0 |
| **Total** | **100.0** | **32** | **100.0** | **3,488** | **100.0** |

*Source: 2015 ACS: Bank Data. Due to rounding, totals may not equal 100.0 percent.*

**Response to Complaints**

The bank did not receive any CRA-related complaints since the previous evaluation. Therefore, examiners did not evaluate the bank's performance under this criterion.

## DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices impacting the institution's CRA rating.

# APPENDICES

## SMALL BANK PERFORMANCE CRITERIA

**Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
4) The geographic distribution of the bank's loans; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

# GLOSSARY

**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 metropolitan area/assessment area.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, 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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area** (also known as **non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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.

**Rated Area:** A rated area is a state or multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

# LOCATIONS AND ATMS

SN BANK

STATE NEBRASKA BANK & TRUST

MAIN BRANCH
(402) 375-1130
122 Main Street
Wayne, NE 68787

CAMPUS BRANCH
(402) 375-1131
1010 Main Street, Ste 100
Wayne, NE 68787



# LISTING OF BANK FACILITIES, ATMs AND THEIR GEOGRAPHIES

**Main Branch** – 122 Main St, Wayne, NE 68787 BNA – 9787
Lobby and Drive Thru Hours Monday thru Friday 8 am - 5pm Saturday 8am-12pm

**Campus Branch**— 1010 Main St., Ste 100 Wayne, NE 68787 BNA—9787
Lobby and Drive Thru Hours Monday thru Friday 9 am - 6 pm (Saturday Drive Thru only) 9 am – 1 pm

## ATM Locations/Hours

**24/7 ATMS**

**Main Branch** (122 Main St. Wayne, NE)
**Campus Branch** (1010 Main St. Wayne, NE)
**Drive-Up ATM** (E 7th and Windom St., Wayne)

**Hours subject to Store/Location hours**

**Pac N' Save Grocery** (1115 W. 7th St. Wayne, NE)
**WSC Student Center** (R Anderson Dr. Wayne, NE)

Branch Openings & Closings in last two-year period period=NONE

There are no material differences in the cost of services at our two locations.

# PRODUCTS AND SERVICES

# Products and Services

**Deposit Products**

- Checking Accounts
- Savings Accounts
- Certificates of Deposit
- IRA Certificates of Deposit
- Health Savings Accounts
- Coverdale Education Accounts

**Loan Products**

- Consumer
- Commercial
- Agriculture
- Nebraska Energy
- Mortage
- SBA
- Personal and Business Lines of Credit

**Other Products and Services**

- Debit Cards
- Credit Cards
- Safe Deposit Boxes
- Online/Mobile Banking
- Bill Pay
- Trust Services
- Cash Advances
- Public Notary
- Money Orders
- Visa Gift Cards/Prepaid Cards
- Foreign Currency
- Cash Advances

**Retirement and Planning**

- Health Savings Accounts
- IRA Certificates of Deposit
- Coverdale Education Accounts

SN BANK

STATE NEBRASKA BANK & TRUST

122 Main Street Wayne, NE 68787 (402) 375-1130 www.statenebank.com FDIC

# FEES AND CHARGES
## Effective
## June 1, 2015

| | |
|---|---|
| Check printing fees vary by the style of check ordered. | Varies |
| Stop payment | $25.00 |
| Garnishment/Levy Fee | $50.00 |
| Visa® ATM/Debit Card – Initial or Replacement Card | $10.00 |
| Overdraft Charge per item—Checking & Savings | $30.00 |
| Return Check Charge per item—Checking & Savings | $30.00 |
| Continuous Overdraft Charge—Checking & Savings (every 7th business day account remains overdrawn)* | $30.00 |
| Transfer Charge for each Overdraft Protection Transfer (if you have enrolled) | $5.00 |
| Chargeback processing fee per item | $3.00 |
| Collection Fee | $25.00 |
| National Wire Transfer Fee (incoming and outgoing) | $25.00 |
| International Wire Transfer fee (incoming and outgoing) | $75.00 |
| Cashier's Checks per check | $5.00 |
| Bank Money Orders per check | $5.00 |
| Personal Money Orders per check | $3.00 |
| Special Statement cutoff | $1.00 |
| Typing services per hour (minimum of one hour) | $25.00 |
| Account Research per hour (minimum of one hour) plus $.10 per copy | $25.00 |
| Account Balancing per hour (minimum of one hour) | $25.00 |
| Dormant Account Charge per month (An account is dormant if for 12 months there have been no deposits or withdrawals to the account or statements are returned for an incorrect address.) | $5.00 |
| Safe Deposit Box failure to return both (2) keys when closed | $30.00 |
| Drill Safe Deposit Box | $150.00 |

ADDITIONAL TERMS:

Dormant/Inactive Account Information: A dormant account fee of $5.00 per month will be charged after 12 months of inactivity. An account is dormant if for 12 months there have been no deposits or withdrawals to the account or account statements are returned for an incorrect address.

Processing Order: All credit transactions are processed first. Debits, or withdrawals, from your account will be processed as follows: electronic items such as ATM and Preauthorized transactions then checks. The items are processed from lowest to highest within each category.

*The continuous overdraft charge will be assessed even if the overdrawn balance was caused by a service charge or another bank fee (such as a return check fee.)

MAIN BRANCH
(402) 375-1130
122 Main Street
Wayne, NE 68787

CAMPUS BRANCH
(402) 375-1131
1010 Main Street, Ste 100
Wayne, NE 68787

STATE NEBRASKA BANK & TRUST



## CHECKING ACCOUNTS – SERVICES & CHARGES

| | |
|---|---|
| **FREE CHECKING:** *(Must receive statements electronically!)* | |
| No minimum balance required | FREE |
| No Monthly Service Charge | |
| No Debit Charges | |
| **ECONOMY CHECKING:** *($3.00 per month charge for paper statements!)* | |
| No minimum balance required | FREE |
| No Monthly Service Charge | |
| No Debit Charges | |
| **NOW CHECKING:** | |
| Minimum Balance $1,000 | FREE |
| Service Charge if under $1,000 per monthly cycle | $5.00 |
| Debit Charge per debit if under $1,000 | .20 |
| **SUPER NOW CHECKING:** | |
| Average Daily Balance of $2,500 | FREE |
| Service Charge if under $2,500 average daily balance | $10.00 |
| Debit Charge per debit if under $2,500 average daily balance | .20 |

## SAVINGS ACCOUNTS – SERVICES & CHARGES

| | |
|---|---|
| **REGULAR SAVINGS ACCOUNT*:** | |
| Service Charge if under $100 per month | $1.00 |
| Debit Charge for each withdrawal in excess of 4 per month | $1.00 |
| **Service Charge is waived for customers under 19 years of age provided the bank is notified.* | |
| **MONEY MARKET SAVINGS ACCOUNT**:** | |
| $2,500 minimum balance | |
| Service Charge if under $2,500 per month | $5.00 |
| Debit Charge for each withdrawal in excess of 4 per month | $1.00 |

***Are you an employee of Providence Medical Center or Wayne Schools? A student or faculty of WSC?***
*You may request a disclosure containing additional information regarding these accounts from one of our Customer Relations Representatives.*

| | |
|---|---|
| **Main Bank located at 122 Main Street:** | *Lobby Hours: Monday-Friday 8:00-5:00 and Saturdays 8:00- Noon* |
| **Main Bank Drive-Up at 122 Main Street:** | *Drive Up Hours: Monday-Friday 8:00-5:00 and Saturdays 8:00- Noon* |
| **Campus Branch at 1010 Main Street:** | *Monday-Saturday: 9:00-6:00* |
| **ATMs conveniently located at:** | *Pac N' Save- 1115 W 7th and WSC STUDENT CENTER* |
| **24 Hour Drive-Up ATMs located at:** | *7th and Windom, 122 Main Street, & 1010 Main Street* |

# LOAN-TO-DEPOSIT INFORMATION

**STATE NEBRASKA BANK & TRUST**

**REPORT IN SUMMARY (AVE)**
**March, 2025**

| | 2025 | 2024 | PERCENTAGE Increase (Decrease) | |
|---|---|---|---|---|
| Loans (Net of Allowance) | 152,491,166 | 137,815,995 | 10.65 | |
| Deposits | 202,589,390 | 202,863,456 | (0.14) | |
| Assets | 244,515,912 | 240,240,104 | 1.78 | |
| Equity | 19,835,632 | 17,273,965 | 14.83 | |
| Tier 1 Capital | 24,552,415 | 23,537,416 | 4.31 | |
| Year to Date: | | | | |
| Net Income | 501,822 | 259,165 | 93.63 | |
| Net Income After Reserve For Loss | 351,822 | 134,165 | 162.23 | |
| Simulated 200bp Decrease | 445,000 | 393,000 | | |
| 12 month RSA/RSL | 0.79 | 0.70 | | |
| Loans to Deposits | 76.33 | 68.92 | Net Int Spread | YTD |
| Tier 1 Capital to Assets | 10.04 | 9.80 | 25 2.680 | 2.405 |
| Tier 1 Capital to Deposits | 12.12 | 11.60 | 24 2.254 | 2.216 |
| Tier 1 Capital to Loans | 15.88 | 16.83 | | |
| Net Income to Tier 1 Capital (Annualized) | 8.21 | 4.42 | Net Int Margin | YTD |
| Net Income to Assets (Annualized) | 0.82 | 0.44 | 25 2.775 | 2.497 |
| | | | 24 2.316 | 2.280 |
| Net Income After Reserve For Loss to Assets | 0.57 | 0.23 | | |

| | March-25 | MONTH AGO | YEAR AGO |
|---|---|---|---|
| Total Loans | $ 154,637,364 | $ 152,276,814 | $ 139,816,548 |
| Demand Deposits | 26,675,509 | 26,630,573 | 26,504,299 |
| NOW Accounts | 60,819,617 | 59,794,330 | 63,596,780 |
| Savings | 49,076,940 | 49,534,854 | 49,283,407 |
| C.D.'s | 66,017,324 | 65,567,606 | 63,478,971 |
| Total Deposits | 202,589,390 | 201,797,835 | 202,863,456 |

| | |
|---|---|
| *Equity, February 28, 2025 | $ 19,814,733.97 |
| Net Income | 71,882.80 |
| Change in Bond Value | 168,147.16 |
| Equity, March 31, 2025 | 20,054,763.93 |

**STATE NEBRASKA BANK & TRUST**

**REPORT IN SUMMARY (AVE)**
**June, 2025**

| | **2025** | **2024** | **PERCENTAGE Increase (Decrease)** | | |
|---|---|---|---|---|---|
| Loans (Net of Allowance) | 162,759,265 | 144,668,075 | 12.51 | | |
| Deposits | 208,220,070 | 206,109,798 | 1.02 | | |
| Assets | 251,331,785 | 244,088,804 | 2.97 | | |
| Equity | 20,516,747 | 17,109,388 | 19.92 | | |
| Tier 1 Capital | 24,996,765 | 23,688,919 | 5.52 | | |
| Year to Date: | | | | | |
| Net Income | 1,234,222 | 732,215 | 68.56 | | |
| Net Income After Reserve For Loss | 934,222 | 482,215 | 93.74 | | |
| Simulated 200bp Decrease | 189,000 | 135,000 | | | |
| 12 month RSA/RSL | 0.81 | 0.84 | | | |
| Loans to Deposits | 79.17 | 71.21 | Net Int Spread | | YTD |
| Tier 1 Capital to Assets | 9.95 | 9.71 | 25 | 2.859 | 2.585 |
| Tier 1 Capital to Deposits | 12.00 | 11.49 | 24 | 2.338 | 2.258 |
| Tier 1 Capital to Loans | 15.16 | 16.14 | | | |
| Net Income to Tier 1 Capital (Annualized) | 10.00 | 6.23 | Net Int Margin | | YTD |
| Net Income to Assets | | | 25 | 2.964 | 2.681 |
| (Annualized) | 0.99 | 0.61 | 24 | 2.406 | 2.322 |
| Net Income After Reserve For Loss to Assets | 0.75 | 0.40 | | | |

| | **June-25** | **MONTH AGO** | **YEAR AGO** |
|---|---|---|---|
| Total Loans | $ 164,847,818 | $ 164,498,584 | $ 146,768,452 |
| Demand Deposits | 24,926,060 | 25,366,959 | 24,325,363 |
| NOW Accounts | 63,482,516 | 66,159,340 | 72,887,876 |
| Savings | 46,915,695 | 45,770,940 | 46,382,242 |
| C.D.'s | 72,660,712 | 71,955,726 | 62,328,877 |
| Total Deposits | 208,220,070 | 209,459,213 | 206,109,798 |

| | |
|---|---|
| *Equity May 31, 2025 | 20,376,215.51 |
| Net Income | 115,855.87 |
| Change in Bond Value | 534,809.78 |
| Equity, June 30, 2025 | 21,026,881.16 |

## STATE NEBRASKA BANK & TRUST

### REPORT IN SUMMARY (AVE)
### September, 2025

| | | 2025 | | 2024 | PERCENTAGE Increase (Decrease) | | |
|---|---|---|---|---|---|---|---|
| Loans (Net of Allowance) | $ | 163,786,549 | $ | 148,542,960 | 10.26 | | |
| Deposits | | 206,716,214 | | 207,352,951 | (0.31) | | |
| Assets | | 251,733,249 | | 245,145,738 | 2.69 | | |
| Equity | | 21,939,861 | | 19,433,912 | 12.89 | | |
| Tier 1 Capital | | 25,506,930 | | 24,031,743 | 6.14 | | |
| Year to Date: | | | | | | | |
| Net Income | | 2,046,042 | | 1,329,723 | 53.87 | | |
| Net Income After Reserve For Loss | | 1,596,042 | | 954,723 | | | |
| Simulated 200bp Decrease-Year 1 | | 322,000 | | 427,000 | | | |
| Simulated 200bp Decrease-Year 2 | | 431,000 | | 628,000 | | | |
| 12 month RSA/RSL | | 0.77 | | 0.76 | | | |
| Loans to Deposits | | 80.25 | | 72.64 | Net Int Spread | | YTD |
| Tier 1 Capital to Assets | | 10.13 | | 9.80 | 25 2.980 | | 25 2.662 |
| Tier 1 Capital to Deposits | | 12.34 | | 11.59 | 24 2.471 | | 24 2.285 |
| Tier 1 Capital to Loans | | 15.38 | | 15.95 | | | |
| Net Income to Tier 1 Capital (Annualized) | | 10.94 | | 7.49 | Net Int Margin | | YTD |
| Net Income to Assets | | | | | 25 3.098 | | 25 2.765 |
| (Annualized) | | 1.10 | | 0.74 | 24 2.572 | | 24 2.357 |
| Net Income After Reserve For Loss to Assets | | 0.86 | | 0.53 | | | |

| | | September-25 | | MONTH AGO | | YEAR AGO |
|---|---|---|---|---|---|---|
| Total Loans | $ | 165,889,966 | $ | 164,874,273 | $ | 150,626,107 |
| Demand Deposits | | 25,108,931 | | 24,481,587 | | 26,660,837 |
| NOW Accounts | | 61,163,914 | | 63,776,202 | | 66,136,142 |
| Savings | | 46,110,894 | | 44,823,464 | | 47,799,269 |
| C.D.'s | | 74,188,874 | | 73,805,661 | | 66,542,671 |
| Total Deposits | | 206,716,215 | | 207,018,533 | | 207,352,951 |

| | | |
|---|---|---|
| *Equity August 31, 2025 | $ | 21,828,891.86 |
| Net Income | | 170,253.73 |
| Change in Bond Value | | 402,438.70 |
| Equity, September 30, 2025 | | 22,401,584.29 |

**STATE NEBRASKA BANK & TRUST**

**REPORT IN SUMMARY (AVE)**
**December, 2025**

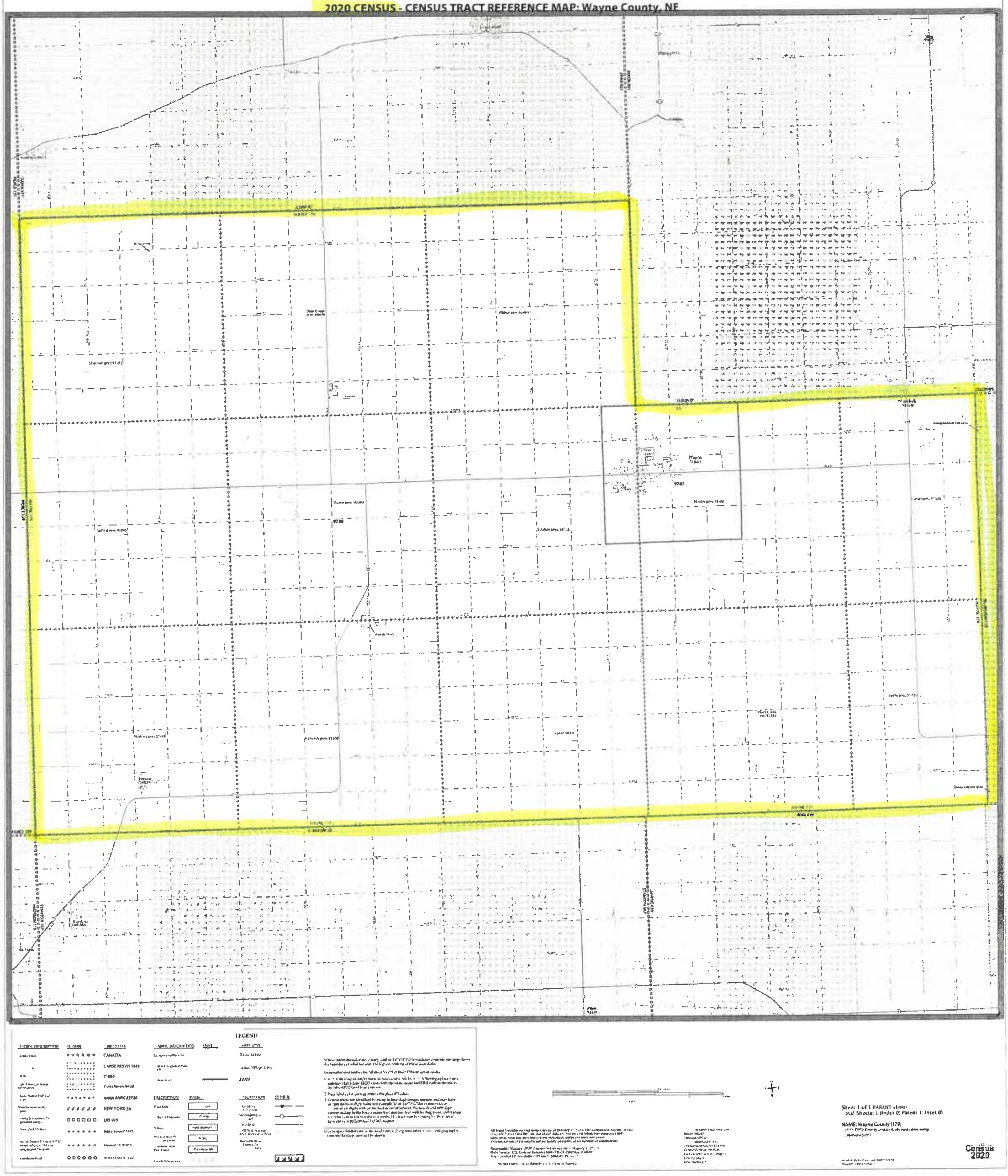
| | 2025 | 2024 | PERCENTAGE Increase (Decrease) | | |
|---|---|---|---|---|---|
| Loans (Net of Allowance) | $ 164,086,719 | $ 151,659,223 | 8.19 | | |
| Deposits | 201,156,687 | 202,728,586 | (0.78) | | |
| Assets | 248,384,550 | 245,843,392 | 1.03 | | |
| Equity | 22,952,213 | 19,146,836 | 19.87 | | |
| Tier 1 Capital | 25,997,614 | 24,365,786 | 6.70 | | |
| Year to Date: | | | | | |
| Net Income | 2,827,521 | 2,010,616 | 40.63 | | |
| Net Income After Reserve For Loss | 2,077,521 | 1,410,616 | | | |
| Simulated 200bp Decrease-Year 1 | 11,000 | 222,000 | | | |
| Simulated 200bp Decrease-Year 2 | (18,000) | 353,000 | | | |
| 12 month RSA/RSL | 0.82 | 0.76 | | | |
| Loans to Deposits | 82.65 | 75.82 | Net Int Spread | | YTD |
| Tier 1 Capital to Assets | 10.47 | 9.91 | 25 | 3.039 | 25 2.726 |
| Tier 1 Capital to Deposits | 12.92 | 12.02 | 24 | 2.443 | 24 2.309 |
| Tier 1 Capital to Loans | 15.64 | 15.85 | | | |
| Net Income to Tier 1 Capital (Annualized) | 11.23 | 8.43 | Net Int Margin | | YTD |
| Net Income to Assets (Annualized) | 1.14 | 0.84 | 25 / 24 | 3.164 / 2.536 | 25 2.835 / 24 2.388 |
| Net Income After Reserve For Loss to Assets | 0.84 | 0.59 | | | |

| | December-25 | MONTH AGO | YEAR AGO |
|---|---|---|---|
| Total Loans | $ 166,249,112 | $ 164,482,282 | $ 153,705,629 |
| Demand Deposits | 26,176,337 | 25,136,734 | 29,053,106 |
| NOW Accounts | 61,322,168 | 62,185,992 | 60,438,413 |
| Savings | 40,820,203 | 42,265,769 | 45,927,681 |
| C.D.'s | 72,519,144 | 72,887,050 | 66,793,542 |
| Total Deposits | 201,156,687 | 202,683,140 | 202,728,586 |

| | |
|---|---|
| *Equity November 30, 2025 | $ 22,925,504.41 |
| Net Income | (32,650.64) |
| Change in Bond Value | 64,765.82 |
| Equity, December 31, 2025 | 22,957,619.59 |

# ASSESSMENT AREA

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Wayne County, NE

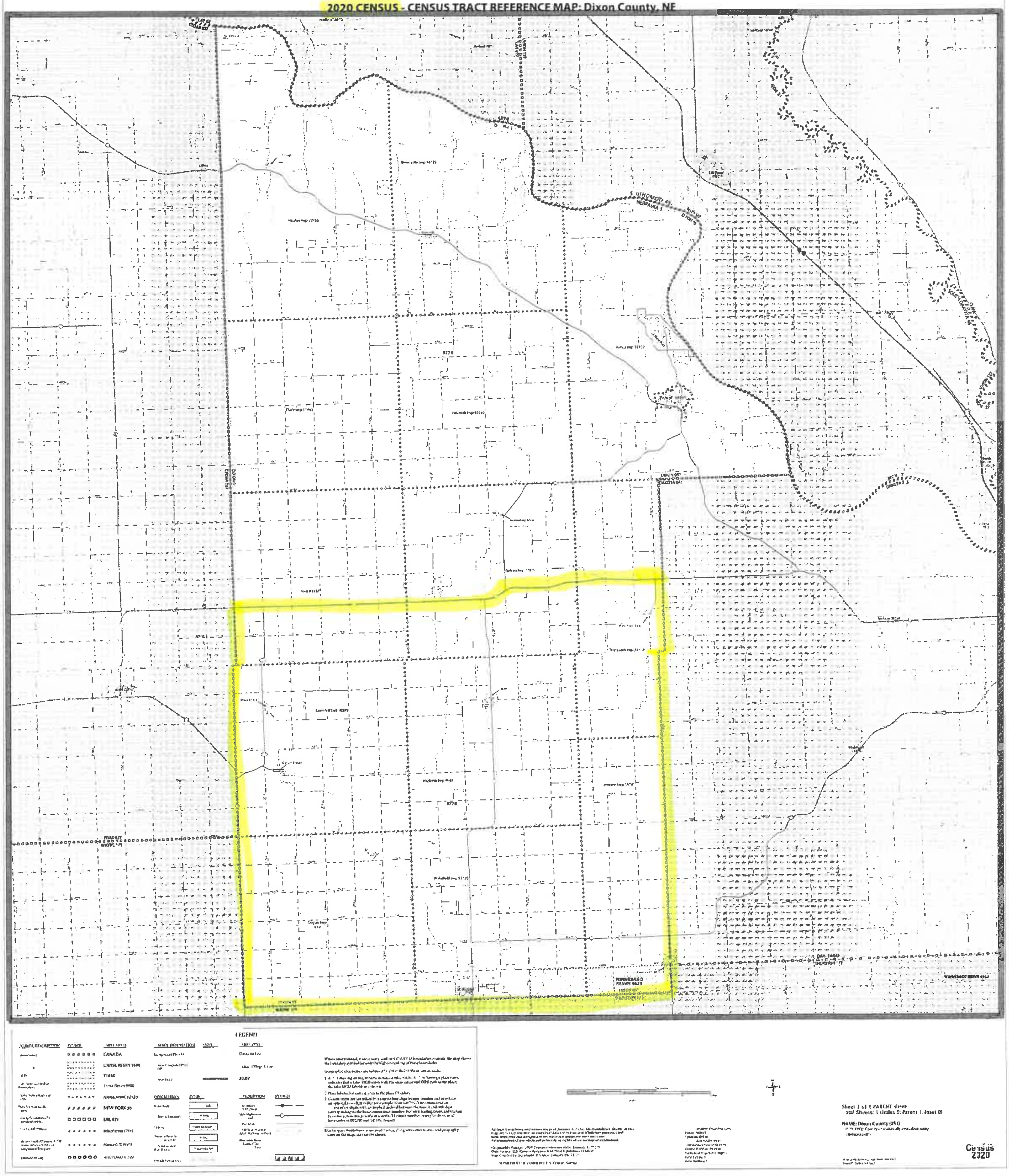



Sheet 1 of 1 PARENT sheet
Total Sheets: 1 (Index 0; Parent 1; Inset 0)

NAME: Wayne County (179)

Census 2020

# 2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dixon County, NE



# OTHER INFORMATION

STATE NEBRASKA BANK & TRUST

MAIN BRANCH
(402) 375-1130
122 Main Street
Wayne, NE 68787

CAMPUS BRANCH
(402) 375-1131
1010 Main Street, Ste 100
Wayne, NE 68787



January 30, 2026

2026 Public Comment Letter

As of Januayry 30, 2026, State Nebraska Bank & Trust has received no CRA eligible comment letters from April 1, 2024 through April 1, 2025 and April 1, 2025 through January 30, 2026.

Sincerely,

Brandon Foote, AVP

Brandon Foote
Assistant Vice President, Compliance Officer, Deposits Officer

# Federal Housing Finance Agency
## Community Support Statement

**FHFA Form 060**
**OMB Number 2590-0005**
**Expires 04/30/2026**

**FHFA Federal Home Loan Bank (FHLBank) Member ID Number:** 55313
**Name of FHLBank Member Institution:** State Nebraska Bank & Trust
**Mailing Address:** 122 Main Street
**City:** Wayne **State:** NE **Zip Code:** 68787
**Submitter Name:** Kirby Hall **Title:** CFO/VP
**Work Email:** khall@statenebank.com

**The information in the Community Support Statement (CSS) submitted by the member, as reflected in this document, may be updated, or changed upon FHFA's review of the CSS.**
**Part I. Community Reinvestment Act (CRA) Standard:**

**Most recent CRA rating:** Satisfactory
**Year of most recent CRA rating:** 2021

**Part II. First-time Homebuyer Standard:** *All Federal Home Loan Bank members must complete either Section A or B of this part, except that members with "Outstanding" federal CRA ratings need not complete this part. Members should use data or activities for the previous or current calendar year in completing this part.*

**A. Complete the following two questions:** *If your institution did not make, or did not track, mortgage loans to first-time homebuyers, you must complete Section B of this part.*

| | |
|---|---|
| 1. Number of mortgage loans made to first-time homebuyers | 0 |
| 2. Dollar amount of mortgage loans made to first-time homebuyers | $0 |

**B. Check as many as applicable:**

| | |
|---|---|
| 1. Offer in-house first-time homebuyer program (e.g., underwriting, marketing plans, outreach programs) | Yes |
| 2. Other in-house lending products that serve first-time homebuyers or low- and moderate-income homebuyers | Yes |
| 3. Offer flexible underwriting standards for first-time homebuyers | No |
| 4. Participate in nationwide first-time homebuyer programs (e.g., Fannie Mae, Freddie Mac) | No |
| 5. Participate in federal government programs that serve first-time homebuyers (e.g., FHA, VA, USDA RD) | No |
| 6. Participate in state or local government programs targeted to first-time homebuyers (e.g., mortgage revenue bond financing) | No |
| 7. Provide financial support or technical assistance to community organizations that assist first-time homebuyers | Yes |
| 8. Participate in loan consortia that make loans to first-time homebuyers | No |
| 9. Participate in or support special counseling or homeownership education targeted to first-time homebuyers | No |
| 10. Hold investments or make loans that support first-time homebuyer programs | No |
| 11. Hold mortgage-backed securities that may include a pool of loans to low- and moderate-income homebuyers | Yes |
| 12. Use affiliated lenders, credit union service organizations, or other correspondent, brokerage or referral arrangements with specific unaffiliated lenders, that provide mortgage loans to first-time or low- and moderate-income homebuyers | No |
| 13. Participate in the Affordable Housing Program or other targeted community investment/development programs offered by the Federal Home Loan Bank | No |
| 14. Other (attach description of other activities supporting first-time homebuyers; see instructions for Part II) | No |
| 15. None of the above (attach explanation of any mitigating factors; see instructions for Part II) | No |

**If you checked Question 14 or 15, please explain below. If your explanation will exceed 300 characters, please upload a file containing your explanation and supporting documents:**

**Supporting documents:**

**Part III. Certification:**
By submitting this Community Support Statement, I certify that I am a senior official of the above institution, that I am authorized to provide this information to FHFA, and that the information in this Statement and any attachments is accurate to the best of my knowledge.
Paperwork Reduction Act Statement: Notwithstanding any other provision of the law, no person is required to respond to, nor shall any person be subject to a penalty for failure to comply with, a collection of information subject to the requirements of the Paperwork Reduction Act, unless that collection of information displays a currently valid OMB Control Number.

## ANNUAL DISCLOSURE STATEMENT NOTICE

The Federal Deposit Insurance Corporation requires by regulation that State Nebraska Bank & Trust make available to the general public, upon request, an annual disclosure of certain financial information pertaining to the bank. This information can be obtained by contacting Matthew Ley, State Nebraska Bank & Trust, 122 Main Street, Wayne, Nebraska, 68787 (402) 375-1130.

# COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted to us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Division of Supervision and Consumer Protection (DSC):

Kansas City Regional Office
1100 Walnut Street, Suite 2100
Kansas City, MO 64106

You may send written comments about our performance in helping to meet community credit needs to:

Ronald H. Gentrup, Executive Vice President
122 Main Street
Wayne, NE 68787
rgentrup@statenebank.com

And

FDIC Consumer Response Center, Regional Director
1100 Walnut Street, Suite 2100
Kansas City, MO 64106
www.fdic.gov

And

Electronically through the FDIC's Website at www.fdic.gov/regulations/cra

Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of State National Bancshares, a bank holding company. You may request from the Federal Reserve Bank of Kansas City an announcement of applications covered by the CRA filed by bank holding companies.

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, MO 64198

(1) *Definition. Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than $1.226 billion. *Intermediate small bank* means a small bank with assets of at least $307 million as of December 31 of both of the prior two calendar years and less than $1.226 billion as of December 31 of either of the prior two calendar years.

* * * * *

## PART 195—COMMUNITY REINVESTMENT

■ 3. The authority citation for part 195 continues to read as follows:

**Authority:** 12 U.S.C. 1462a, 1463, 1464, 1814, 1816, 1828(c), 2901 through 2908, and 5412(b)(2)(B).

■ 4. Section 195.12 is amended by revising paragraph (u)(1) to read as follows:

### § 195.12 Definitions.

* * * * *

(u) * * *

(1) *Definition. Small savings association* means a savings association that, as of December 31 of either of the prior two calendar years, had assets of less than $1.226 billion. *Intermediate small savings association* means a small savings association with assets of at least $307 million as of December 31 of both of the prior two calendar years and less than $1.226 billion as of December 31 of either of the prior two calendar years.

* * * * *

**Federal Reserve System**

**12 CFR Chapter II**

## PART 228—COMMUNITY REINVESTMENT (REGULATION BB)

■ 5. The authority citation for part 228 continues to read as follows:

**Authority:** 12 U.S.C. 321, 325, 1828(c), 1842, 1843, 1844, and 2901 *et seq.*

■ 6. Section 228.12 is amended by revising paragraph § 228.12(u)(1).

The revision is set forth below:

### § 228.12 Definitions.

* * * * *

(u) *Small bank*—(1) *Definition. Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than $1.226 billion. *Intermediate small bank* means a small bank with assets of at least $307 million as of December 31 of both of the prior two calendar years and less than $1.226 billion as of December 31 of either of the prior two calendar years.

**Federal Deposit Insurance Corporation**

**12 CFR Chapter III**

## PART 345—COMMUNITY REINVESTMENT

■ 7. The authority citation for part 345 continues to read as follows:

**Authority:** 12 U.S.C. 1814–1817, 1819–1820, 1828, 1831u and 2901–2908, 3103–3104, and 3108(a).

■ 8. Section 345.12 is amended by revising paragraph (u)(1) to read as follows:

### § 345.12 Definitions.

* * * * *

(u) * * *

(1) *Definition. Small bank* means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than $1.226 billion. *Intermediate small bank* means a small bank with assets of at least $307 million as of December 31 of both of the prior two calendar years and less than $1.226 billion as of December 31 of either of the prior two calendar years.

* * * * *

■ 9. Appendix B to part 345 is amended by revising the fourth and fifth paragraphs of section (a) and the fifth and sixth paragraphs of section (b) to read as follows:

### Appendix B to Part 345—CRA Notice

(a) * *

**Community Reinvestment Act Notice**

* * * * *

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC (address). You may send written comments about our performance in helping to meet community credit needs to (name and address of official at bank) and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at *www.fdic.gov/regulations/cra*. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of (name of holding company), a bank holding company. You may request from the (title of responsible official), Federal Reserve Bank of ______(address) an announcement of applications covered by the CRA filed by bank holding companies.

* * * * *

(b) * * *

**Community Reinvestment Act Notice**

* * * * *

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC (address). You may send written comments about our performance in helping to meet community credit needs to (name and address of official at bank) and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at *www.fdic.gov/regulations/cra*. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of (name of holding company), a bank holding company. You may request from the (title of responsible official), Federal Reserve Bank of ______(address) an announcement of applications covered by the CRA filed by bank holding companies.

* * * * *

Dated: December 16, 2016.

**Amy S. Friend,**

*Senior Deputy Comptroller and Chief Counsel.*

By order of the Board of Governors of the Federal Reserve System, December 28, 2016.

**Robert deV. Frierson,**

*Secretary of the Board.*

By order of the Board of Directors.

Dated at Washington, DC, this 16th day of December, 2016.

Federal Deposit Insurance Corporation.

**Robert E. Feldman,**

*Executive Secretary.*

[FR Doc. 2016–31928 Filed 1–17–17; 8:45 am]

BILLING CODE 4810–33–P; 6210–01–P; 6714–01–P

## DEPARTMENT OF TRANSPORTATION

**Federal Aviation Administration**

**14 CFR Part 39**

**[Docket No. FAA–2016–9187; Directorate Identifier 2016–NM–032–AD; Amendment 39–18777; AD 2017–01–10]**

**RIN 2120–AA64**

## Airworthiness Directives; Airbus Defense and Space S.A. (Formerly Known as Construcciones Aeronauticas, S.A.) Airplanes

**AGENCY:** Federal Aviation Administration (FAA), Department of Transportation (DOT).

**ACTION:** Final rule.

NEBRASKA LAWYERS
TRUST ACCOUNT
FOUNDATION



**The Roman L. Hruska Law Center**
**635 South 14th Street, Lincoln NE 68508**
**P.O. Box 95103, Lincoln NE 68509**
**Phone: (402) 475-1042 Fax: (402) 475-7106**
**www.nltaf.org doris@nebarfnd.org**

December 12, 2024

State Nebraska Bank & Trust
Matthew H. Ley
122 Main Street
Wayne, NE 68787

Dear Mr. Matthew H. Ley,

The Nebraska Lawyers Trust Account Foundation (NLTAF) would like to present you with a Public Service Statement for your CRA file. The participation of State Nebraska Bank & Trust in the Interest on Lawyers Trust Account (IOLTA) Program is sincerely appreciated. IOLTA is an indirect "community service" that provides legal assistance to indigent people. One in ten Nebraskan's meet the federal poverty guidelines and thus are eligible for these services. Your partnership helps meet this growing need for accessible legal services for Nebraska's vulnerable population.

State Nebraska Bank & Trust's community service exemplifies your commitment to the public. Again, thank you for your participation in this worthwhile program that helps our fellow Nebraskans. You may wish to visit the NLTAF website www.nltaf.org for additional information about the IOLTA program.

Cordially,

Elizabeth A. Stobel

Elizabeth A. Stobel
NLTAF President
December 2024

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## INTEREST ON LAWYERS TRUST ACCOUNTS
## PUBLIC SERVICE STATEMENT

State Nebraska Bank & Trust participates in the Interest on Lawyers Trust Account (IOLTA) Program. Established in 1984 by the Nebraska Supreme Court, the IOLTA Program is administered by the Nebraska Lawyers Trust Account Foundation (NLTAF). The purpose of the Program is to provide funding for legal services to Nebraska's low-income citizens.

Attorney trust accounts are interest-bearing and the interest generated is paid to the Foundation. This financially assists in providing the necessary legal services to poor and vulnerable Nebraskans.

Semi-annual disbursements from NLTAF are awarded to Legal Aid of Nebraska. Since 1984, the disbursements awarded total $7,943,500. Through this financial support, Legal Aid has been able to assist, advise, and represent a vast number of indigent Nebraskans statewide on a variety of issues. There are over 200,000 low-income people in Nebraska who are eligible to receive free legal services.

The availability of these free legal services to low-income people is often directly related to their ability to obtain credit and/or maintain housing. In addition, the funds are used for unemployment matters, wills, landlord/tenant relations, elder law, consumer issues, education issues, as well as family and juvenile law matters.

The benefits generated by the IOLTA Program are the results of a collaborative effort of the legal profession and the banking industry working together to help Nebraska's poor. State Nebraska Bank & Trust's commitment to this program is to be commended. Thank you for your participation in this valuable Program!

Respectfully,

Elizabeth A. Stobel

Elizabeth A. Stobel
NLTAF President
December 2024