



Examining the Relationship: *Nebraska's Community Banks and Agriculture*

- **One in four** jobs in Nebraska is directly connected to agriculture.
- In 2023, Nebraska agriculture generated **\$31.6 billion** in sales, with livestock accounting for 58% and crops for 42%.
- As of Q4 2024, Nebraska's state-chartered banks had invested more than **\$14 billion** in outstanding agricultural loans (**nearly 40%** of the state's total loan volume).
 - Of this amount, **\$6.9 billion** was allocated to ag land loans.
 - Another **\$7.1 billion** was for loans related to machinery purchases and other production-related expenses.
- Of Nebraska's 134 state-chartered banks, **104 (nearly 78%)** qualify as "agricultural banks" under FDIC standards, meaning at least 25% of their capital is deployed to support ag lending. This underscores Nebraska banking's ag expertise.

For facts on Nebraska agricultural production, see this [brochure](#) and [fact card](#) published by the Nebraska Department of Agriculture.