



PUBLIC DISCLOSURE

May 8, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Hartington
RSSD# 7456

229 North Broadway Avenue
Hartington, Nebraska 68739

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

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Bank of Hartington (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- Lending reflects an excellent distribution among businesses and farms of different sizes.
- The geographic distribution of loans was not evaluated as the AA consists entirely of middle-income census tracts, therefore an analysis would not have been meaningful.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2019, 2020, and 2021) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio;
- A statistical sample of 97 small farm loans selected from a universe of 187 loans originated between January 1, 2022 and December 31, 2022; and
- A statistical sample of 50 small business loans selected from a universe of 66 loans originated between January 1, 2022 and December 31, 2022.

More weight was placed on small farm loans in this analysis due to the composition of the bank's loan portfolio and overall number of originations.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Hartington, Nebraska. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Cedar Bancorp, Hartington, Nebraska.
- The bank has total assets of \$134.8 million as of December 31, 2022.
- In addition to the bank's main office in Hartington, the bank operates one limited-service drive-up location in Hartington and two agricultural lending-focused loan production offices (LPO) located in Bloomfield and Niobrara, Nebraska.
- The bank has three full-service automated teller machines (ATMs), two at the Bloomfield LPO, and one at the Niobrara LPO. The ATMs located at the Bloomfield LPO are also considered interactive teller machines, meaning that during banking hours, customers can virtually communicate with tellers from the bank's main location. In addition, the bank also operates three cash-only dispensing ATMs located in two business locations within the AA.
- In response to the Coronavirus Disease 2019 pandemic (pandemic), the bank participated in the U.S. Small Business Administration's Paycheck Protection Program (PPP), which was established as part of the Coronavirus Aid, Relief, and Economic Security Act. PPP loans are specialized loans that were originated to assist businesses and farms in retaining workers and staff during the economic crisis caused by the pandemic. In 2020 and 2021, the bank originated 470 PPP loans in amounts of \$1 million or less for a total dollar amount of \$10.4 million. The PPP loans were responsive to the needs of businesses and farms during the pandemic.
- As shown in the table below, the bank's primary business focus is agricultural and commercial lending.

Table 1

Composition of Loan Portfolio as of December 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	664	0.8
Farmland	13,014	15.8
1- to 4-Family Residential Real Estate	4,460	5.4
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	7,735	9.4
Agricultural	40,543	49.3
Commercial and Industrial	13,902	16.9
Consumer	1,905	2.3
Other	92	0.1
Gross Loans	82,315	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its December 11, 2018 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Northeast Nebraska AA consists of Knox and Cedar Counties in their entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- The delineation of the AA has not changed since the prior evaluation, and the income designations for each census tract are unchanged from the prior evaluation.
- The AA is comprised of five middle-income census tracts.
- Based on the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 3rd out of 12 FDIC-insured depository institutions operating in the AA, with a 13.8 percent deposit market share.
- To further augment the CRA performance evaluation, a community contact interview from another CRA performance evaluation was referenced for this analysis. The interview was conducted with a member of the community within the bank’s AA to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and current demographic characteristics. The community member represented an organization in the agricultural sector.

Table 2

Population Change Assessment Area: Northeast Nebraska			
Area	2015 Population	2020 Population	Percent Change
Northeast Nebraska	17,231	16,771	(2.7)
Cedar County, NE	8,675	8,380	(3.4)
Knox County, NE	8,556	8,391	(1.9)
Nonmetropolitan Area (NonMSA) Nebraska	679,331	672,190	(1.1)
Nebraska	1,869,365	1,961,504	4.9
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2020 U.S. Census Bureau: Decennial Census</i>			

- Located in northeast Nebraska, Hartington, Nebraska, is the county-wide hub for retail, industrial, and professional businesses and services. As of the 2020 U.S. Census, the city of Hartington is home to 1,522 residents.
- The community contact indicated the population is aging, as fewer young people are staying and/or relocating to the area.

Table 3

Median Family Income Change			
Assessment Area: Northeast Nebraska			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northeast Nebraska	68,504	73,297	7.0
Cedar County, NE	73,476	79,135	7.7
Knox County, NE	64,366	67,044	4.2
NonMSA Nebraska	67,146	71,424	6.4
Nebraska	73,448	80,125	9.1

*Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 – 2020 U.S. Census Bureau: American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- The percentage of families living below the poverty level in the AA, at 4.9 percent, is below the statewide nonmetropolitan figure, at 7.1 percent.
- The percentage of low- and moderate-income families in the AA, at 14.4 percent and 19.4 percent, are below and comparable to the statewide nonmetropolitan figure, at 18.4 percent and 19.1 percent, respectively.

Table 4

Housing Cost Burden						
Assessment Area: Northeast Nebraska						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Nebraska	37.1	11.6	17.6	46.0	11.2	11.9
Cedar County, NE	46.4	6.5	20.4	45.2	17.8	12.4
Knox County, NE	29.4	14.5	15.6	46.9	5.2	11.5
NonMSA Nebraska	61.2	15.0	30.6	53.1	18.7	14.8
Nebraska	71.0	23.4	36.8	58.9	26.4	15.8

*Source: U.S. Department of Housing and Urban Development, 2015-2019 Comprehensive Housing Affordability Strategy
Cost Burden is housing cost that equals 30 percent or more of household income.*

- The median housing value of \$107,874 in the AA is below the statewide nonmetropolitan figure of \$126,095. Nonetheless, the community contact noted that the area suffers from a shortage in housing in all price points.
- The median age of housing stock in the AA is 61 years, which is older than the statewide nonmetropolitan figure of 51 years.

Table 5

Unemployment Rates					
Assessment Area: Northeast Nebraska					
Area	2017	2018	2019	2020	2021
Northeast Nebraska	2.9	2.8	2.7	2.8	1.9
Cedar County, NE	2.3	2.4	2.5	2.7	1.8
Knox County, NE	3.5	3.1	3.0	2.9	2.0
NonMSA Nebraska	2.9	2.8	3.0	3.4	2.1
Nebraska	3.0	2.9	3.0	4.1	2.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As of March 2023, the unemployment rate for Cedar and Knox Counties were 1.8 percent and 2.0 percent, respectively.
- Major industries in the AA include agriculture, forestry, fishing, hunting, health care and social assistance, manufacturing, and retail trade.
- The community contact noted that high real estate costs create challenges for younger individuals to enter the agricultural sector. He further noted that small businesses outside of the agricultural sector struggle to compete with big box retailers in the larger communities neighboring the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall lending test performance is Satisfactory based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AA, and an excellent borrower distribution.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and area where they are located.

The bank’s NLTD ratio is reasonable. The bank’s 18-quarter average NLTD ratio at 74.4 percent, is within the range of NLTD ratios of the five similarly situated institutions.

Table 6

Comparative NLTD Ratios September 30, 2018 – December 31, 2022			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18 Quarter Average
Bank of Hartington	Hartington, Nebraska	134,788	74.4
Similarly Situated Institutions			
Cedar Security Bank	Fordyce, Nebraska	58,203	67.8
Farmers and Merchants State Bank	Bloomfield, Nebraska	201,636	71.7
Security Bank	Laurel, Nebraska	298,893	72.6
Brunswick State Bank	Brunswick, Nebraska	147,293	92.6
First State Bank	Randolph, Nebraska	73,023	98.2

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Farm	75	77.3	10,573	80.1	22	22.7	2,620	19.9
Small Business	40	80.0	5,782	68.7	10	20.0	2,633	31.3
Total Loans	115	78.2	16,355	75.7	32	21.8	5,253	24.3

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank’s lending to businesses and farms of different revenue sizes. The bank’s lending has an excellent distribution among businesses and farms of different sizes.

Small Farm Lending

The borrower distribution of small farm lending is excellent. The bank’s lending to farms with gross annual revenues of \$1 million or less was comparable to the percentage of small farms operating within the AA. In addition, a review of the recent three-year average of CRA aggregate lending data revealed that other financial institutions operating in the AA were lending to small farms at 60.2 percent of loans by number volume and 78.7 percent by dollar volume. While CRA aggregate lending data is not a direct comparator to the bank’s performance, as the bank is not required to report CRA data, aggregate lending levels are reflective of the overall credit demand from small farms in the AA. The

level of small farm lending paired with the lower credit demand from small farms supports the excellent conclusion.

Table 8

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	68	90.7	9,108	86.1	99.4
Over \$1 Million	6	8.0	1,435	13.6	0.6
Revenue Unknown	1	1.3	30	0.3	0.0
Total	75	100.0	10,573	100.0	100.0
By Loan Size					
\$100,000 or Less	38	50.7	1,843	17.4	
\$100,001 - \$250,000	25	33.3	4,249	40.2	
\$250,001 - \$500,000	12	16.0	4,481	42.4	
Total	75	100.0	10,573	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	34	50.0	1,578	17.3	
\$100,001 - \$250,000	24	35.3	4,049	44.5	
\$250,001 - \$500,000	10	14.7	3,481	38.2	
Total	68	100.0	9,108	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Business Lending

The borrower distribution of small business lending is reasonable. While the bank’s lending to businesses with gross annual revenues of \$1 million or less was below the percentage of small businesses operating within the AA, additional performance context was considered in relation to the bank’s lending performance.

A review of the most recent three-year average of CRA aggregate lending data revealed that other financial institutions operating in the AA were lending to small business at 56.4 percent of loans by number volume and 34.9 percent by dollar volume. While CRA aggregate lending data is not a direct comparator to the bank’s performance, as the bank is not required to report CRA data, aggregate lending levels are reflective of the overall credit demand from small businesses in the AA. In addition, the community contact noted that small businesses are struggling to compete with big box stores in larger neighboring communities due to competitive pricing. As such, the AA has a hard time retaining small businesses.

Table 9

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeast Nebraska					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	22	55.0	1,409	24.4	87.1
Over \$1 Million	18	45.0	4,373	75.6	7.7
Revenue Unknown	0	0.0	0	0.0	5.3
Total	40	100.0	5,782	100.0	100.0
By Loan Size					
\$100,000 or Less	23	57.5	1,043	18.0	
\$100,001 - \$250,000	10	25.0	1,493	25.8	
\$250,001 - \$1 Million	7	17.5	3,245	56.1	
Total	40	100.0	5,782	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	17	77.3	721	51.2	
\$100,001 - \$250,000	5	22.7	688	48.8	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	22	100.0	1,409	100.0	
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

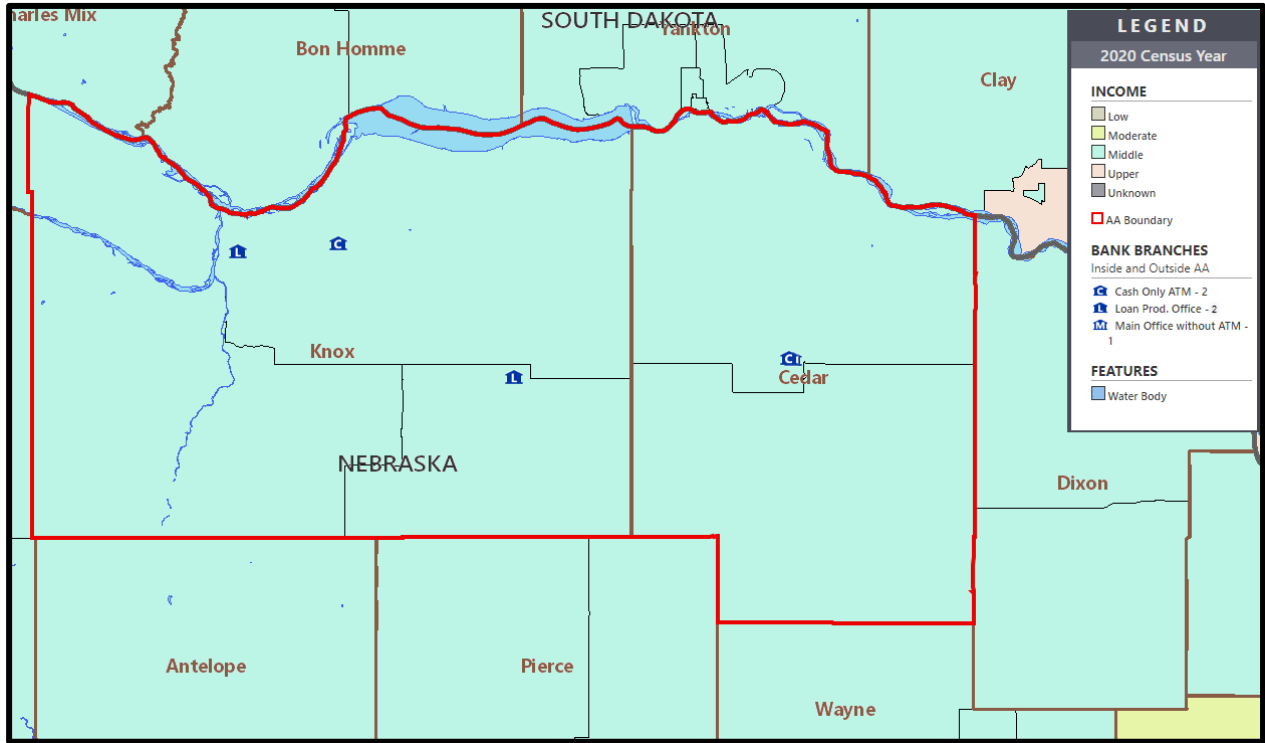
Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. The bank’s AA is comprised entirely of middle-income census tracts. Given the absence of low- and moderate-income census tracts, an analysis would not be meaningful and was therefore not conducted.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 Northeast Nebraska AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	674	14.4
Moderate	0	0.0	0	0.0	0	0.0	908	19.4
Middle	5	100.0	4,684	100.0	229	4.9	1,258	26.9
Upper	0	0.0	0	0.0	0	0.0	1,844	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	4,684	100.0	229	4.9	4,684	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	9,110	5,464	100.0	60.0	1,620	17.8	2,026	22.2
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,110	5,464	100.0	60.0	1,620	17.8	2,026	22.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,005	100.0	875	100.0	77	100.0	53	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,005	100.0	875	100.0	77	100.0	53	100.0
Percentage of Total Businesses:				87.1	7.7	5.3		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	471	100.0	468	100.0	3	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	471	100.0	468	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.4	0.6	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX C – 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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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, other secured consumer loans, and other unsecured consumer loans.

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 nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which 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).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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 percent 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 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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