



PUBLIC DISCLOSURE

April 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security First National Bank of Hugo
Charter Number 14578

100 S. Broadway
Hugo, Oklahoma 74743

Office of the Comptroller of the Currency
8282 South Memorial Drive
Suite 300
Tulsa, Oklahoma 74133

NOTE: 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, and should not 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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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, market focus, competition, and lending opportunities in the assessment area (AA).
- A substantial majority of loans were originated inside the bank's AA.
- The bank exhibits excellent geographic distribution of loans in moderate-income census tracts (CTs).
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The bank did not receive any complaints related to the Community Reinvestment Act (CRA) during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable.

Security First National Bank of Hugo's (bank) quarterly LTD ratio since the previous CRA performance evaluation (PE) averaged 79.92. The bank's LTD ratio had a high average of 99.21 percent in the first quarter of 2019 and a low average of 66.68 percent in fourth quarter 2021. Examiners compared the bank's LTD ratio to four similarly situated banks (SSIs) in their market area ranging in total asset sizes of \$136 million to \$588 million. The aggregate average LTD ratio for the SSIs was 73.50 percent, with a low average of 53.81 percent and a high average of 83.60 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its assessment area.

The bank originated 91 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. The percentages do not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home RE Mortgage										
2019 - 2021	20	90.91	2	9.09	22	5,421	94.62	308	5.38	5,729
2022 - 2023	20	90.91	2	9.09	22	2,430	95.76	108	4.24	2,538
Subtotal	40	90.91	4	9.09	44	7,851	94.97	416	5.03	8,267
Agricultural/Farm										
2019 - 2021	20	90.91	2	9.09	22	645	95.83	28	4.17	673
2022 - 2023	20	90.91	2	9.09	22	632	97.23	18	2.77	650
Subtotal	40	90.91	4	9.09	44	1,277	96.52	46	3.48	1,323
Total	80	90.91	8	9.09	88	9,128	95.18	462	4.82	9,590
<i>Source: Bank Data Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

Security First National Bank of Hugo (SFNB) is a rural community bank headquartered in Hugo, Oklahoma, and a subsidiary of Sooner Southwest Bancshares, Inc., a multi-bank holding company. No subsidiaries were considered for this evaluation. As of December 31, 2023, SFNB reported total assets of \$130.6 million, with loans of \$98.6 million (76 percent of total assets) and tier 1 capital of \$12 million. The bank's loan portfolio was comprised of 43 percent one- to four-family residential loans, 33 percent agricultural/farm loans, 20 percent commercial/business loans, and four percent other loan products.

SFNB had one rating area within the state of Oklahoma, with one AA. Originally, SFNB's AA included eight CTs in Southeastern Oklahoma. As a result of changes due to the 2020 U.S. Census (effective January 1, 2022) the total number of CTs in the AA changed from eight to 10, with two additional tracts designated within Pushmataha County. The bank's AA included all five CTs in Choctaw County, one CT in McCurtain County, and four CTs in Pushmataha County. The city of Hugo is located on the edge of the Kiamichi Mountains. With the 2020 U.S. Census changes, as of 2022, there was one low-income CT, two moderate-income CTs, and seven middle-income CTs. The bank had two locations within the AA, including the main bank and one branch which were both located within the city of Hugo, Oklahoma. Both locations offered reasonable lobby hours, Monday through Friday. Extended drive-through hours were offered Monday through Saturday.

There was strong competition for banking services to meet the credit and deposit needs of the AA. The bank offered a full range of traditional deposit and loan products and services. There were four other banks in Choctaw County, and all were significantly larger than SFNB. All were branches of banks headquartered outside of Choctaw County.

There were no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA PE was last prepared as of January 6, 2020, and the bank received an overall rating of "Satisfactory".

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of SFNB's CRA activities in its AA under the small bank CRA procedures, which includes the lending test. The lending test evaluates SFNB's record of meeting the credit needs of the bank's AAs through its lending activities.

The OCC compared bank loan data for all applicable years to demographic data using the 2015 U.S. American Community Survey (ACS), 2020 U.S. Census data, Federal Financial Institutions Examination Council adjusted median family income, 2021 Dun and Bradstreet (D&B) small business demographic, small business data reported under CRA, and 2021 peer mortgage loan data reported under the Home Mortgage Disclosure Act.

Conclusions regarding the lending performance are based on samples of one- to four-family residential real estate mortgage loans and agricultural/farm loans originated during the period January 1, 2019, through December 31, 2021, and January 1, 2022, through December 31, 2023. When evaluating the bank's performance under the lending test, we placed greater weight on one- to four-family residential real estate mortgage loans, as this is the bank's primary loan product.

Selection of Areas for Full-Scope Review

One or more of the AAs within Oklahoma were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single AA. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on performance within the State of Oklahoma and its one AA. As of December 31, 2023, one- to four-family residential real estate mortgage loans represented 43 percent of total bank loans, and agricultural/farm loans represented 33 percent of total loans. For the lending test, we analyzed both home mortgage loans and agricultural/farm loans. We placed greater weight on home mortgage loans based on the percentage of loan activity, which is consistent with SFNB's lending strategy.

Refer to the "Scope" section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Oklahoma

CRA rating for the State of Oklahoma: Outstanding.

The lending test is rated: Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans reflects excellent distribution throughout the AA.
- The distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Oklahoma

SFNB had one AA in the state of Oklahoma.

SFNB's AA consisted of 10 contiguous CTs, which included Choctaw County, McCurtain County, and Pushmataha County. SFNB's AA consisted of one low-income CT, two moderate-income CTs, and seven middle-income CTs. The bank's facilities were all located in Choctaw County.

SFNB AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Choctaw, McCurtain & Pushmataha Counties – 2019 - 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	37.5	50.0	12.5	0.0
Population by Geography	28,121	0.0	42.9	45.8	11.2	0.0
Housing Units by Geography	14,128	0.0	43.5	45.7	10.8	0.0
Owner-Occupied Units by Geography	8,214	0.0	37.1	49.9	13.0	0.0
Occupied Rental Units by Geography	2,929	0.0	57.7	36.7	5.6	0.0
Vacant Units by Geography	2,985	0.0	47.1	43.2	9.7	0.0
Businesses by Geography	1,970	0.0	55.7	33.8	10.5	0.0
Farms by Geography	125	0.0	29.6	52.0	18.4	0.0
Family Distribution by Income Level	7,224	28.9	18.9	18.8	33.4	0.0
Household Distribution by Income Level	11,143	34.2	16.7	15.7	33.4	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$76,630
			Median Gross Rent			\$527
			Families Below Poverty Level			20.3%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Choctaw, McCurtain & Pushmataha Counties - 2022						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	10.0	20.0	70.0	0.0	0.0
Population by Geography	28,951	7.3	19.3	73.4	0.0	0.0
Housing Units by Geography	15,800	6.9	20.2	72.9	0.0	0.0
Owner-Occupied Units by Geography	8,771	4.9	19.2	76.0	0.0	0.0
Occupied Rental Units by Geography	3,465	13.7	26.3	60.1	0.0	0.0
Vacant Units by Geography	3,564	5.1	16.9	78.1	0.0	0.0
Businesses by Geography	2,528	6.4	25.2	68.4	0.0	0.0
Farms by Geography	176	4.0	21.0	75.0	0.0	0.0
Family Distribution by Income Level	8,066	28.9	17.2	18.0	35.9	0.0
Household Distribution by Income Level	12,236	32.2	16.5	16.1	35.2	0.0
Median Family Income Non-MSAs - OK		\$58,565	Median Housing Value			\$92,193
			Median Gross Rent			\$558
			Families Below Poverty Level			18.7%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Table A – Demographic Information of the Assessment Area						
Assessment Area: Choctaw, McCurtain & Pushmataha Counties - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	10.0	20.0	70.0	0.0	0.0
Population by Geography	28,951	7.3	19.3	73.4	0.0	0.0
Housing Units by Geography	15,800	6.9	20.2	72.9	0.0	0.0
Owner-Occupied Units by Geography	8,771	4.9	19.2	76.0	0.0	0.0
Occupied Rental Units by Geography	3,465	13.7	26.3	60.1	0.0	0.0
Vacant Units by Geography	3,564	5.1	16.9	78.1	0.0	0.0
Businesses by Geography	2,847	6.3	25.0	68.7	0.0	0.0
Farms by Geography	197	3.0	21.3	75.6	0.0	0.0
Family Distribution by Income Level	8,066	28.9	17.2	18.0	35.9	0.0
Household Distribution by Income Level	12,236	32.2	16.5	16.1	35.2	0.0
Median Family Income Non-MSAs - OK		\$58,565	Median Housing Value			\$92,193
			Median Gross Rent			\$558
			Families Below Poverty Level			18.7%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

The tables above summarize the demographic characteristics of the CTs that made up the AA. During the evaluation period, Choctaw, McCurtain, and Pushmataha Counties had a population of 28,951 and the median home value was \$92,193. Comparison of the three census periods indicates increases in the number of businesses and farms. As of December 31, 2023, the average median family income was \$58,565. The unemployment rate was 4.5 percent and there were approximately 18.7 percent of families living below the poverty level.

According to the June 30, 2023, Federal Deposit Insurance Corporation (FDIC) deposit market share report for Choctaw, McCurtain, and Pushmataha counties, SFNB had \$116 million in deposits with a deposit market share of 7.74 percent. The bank ranked 5th out of 10 institutions in the AA. Within the AA, the largest depository institutions were FirstBank, McCurtain County National Bank, The Idabel National Bank, and First United Bank and Trust Company, holding a combined 73 percent market share in the AA.

Scope of Evaluation in Oklahoma

SFNB had only one AA which consisted of a portion of the Tulsa, OK non-MSA in the state of Oklahoma. The partial Tulsa MSA AA received a full-scope review. There were no limited-scope review areas.

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is rated Outstanding.

Based on a full-scope review, the bank's performance in the state of Oklahoma was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the AA.

Prior to the 2020 U.S. Census changes, there were no low-income CTs in the AA. For the 2019 – 2021 analysis period, the bank’s performance is based on its lending in moderate-income CTs.

Home Mortgage Loans

The bank’s geographic distribution of home mortgages was excellent.

Refer to table O in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations.

During the 2019-2021 analysis period, the distribution of home mortgage loans to moderate-income geographies was excellent. There were no low-income CTs in the bank’s AA. The percentage of loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution.

During the 2022-2023 analysis period, the distribution of home mortgage loans to low-income geographies was excellent. The percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution. The distribution of home mortgage loans to moderate-income geographies was reasonable. The percentage of loans in moderate-income geographies was near to both the percentage of owner-occupied housing units and the aggregate distribution.

Agricultural/Farm Loans

The bank’s geographic distribution of agricultural/farm operations was reasonable.

Refer to table S in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s agricultural/farm loan originations.

During the 2019-2021 analysis period, the distribution of agricultural/farm loans to moderate-income geographies was poor. There were no low-income CTs in the bank’s AA. The percentage of loans in moderate-income geographies was below both the percentage of agricultural/farm operations and the aggregate distribution.

During the 2022-2023 analysis period, the distribution of agricultural/farm loans to low-income geographies was excellent. The percentage of loans in low-income geographies exceeded both the percentage of agricultural/farm operations and the aggregate distribution. The distribution of agricultural/farm loans to moderate-income geographies was reasonable. The percentage of loans in moderate-income geographies was near to the percentage of agricultural/farm operations and below than the aggregate distribution.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and agricultural/farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

The bank's distribution of home mortgage loans was reasonable.

Refer to table P in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations.

During the 2019-2021 analysis period, the distribution of home mortgages by the income of the borrowers was reasonable. The percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families and exceeded the aggregate distribution of home mortgage loans to low-income borrowers in the AA. The distribution of home mortgage loans to moderate-income borrowers was reasonable. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded the aggregate distribution.

During the 2022-2023 analysis period, the distribution of home mortgages by the income of the borrowers was reasonable. The percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families and exceeded the aggregate distribution. The distribution of loans to moderate-income borrowers was reasonable. The percentage of home mortgage loans was near to both the percentage of low-income families and the aggregate distribution.

Small Loans to Agricultural/Farms

The bank's distribution of loans to individuals of different income levels and agricultural/farms of different sizes was excellent.

Refer to table T in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations of small loans to agricultural/farms.

During the 2019-2021 analysis period, the distribution of agricultural/farm operations of different sizes is excellent. The bank's lending to agricultural/farm operations with annual gross revenues of less than \$1 million exceeded both the percent of agricultural/farm operations and aggregate lending in the AA.

During the 2022-2023 analysis period, the distribution of agricultural/farm operations of different sizes is excellent. The bank's lending to agricultural/farm operations with annual gross revenues of less than \$1 million exceeded both the percent of agricultural/farms and aggregate lending in the AA.

Responses to Complaints

SFNB did not receive any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2019 to 12/31/2023	
Bank Products Reviewed:	Home Mortgage and Agricultural/Farm Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Oklahoma		
Non MSA	Full Scope	Choctaw County
		McCurtain County
		Pushmataha County

Appendix B: Summary of MMSA and State Ratings

RATINGS – Security First National Bank of Hugo	
Overall Bank:	Lending Test Rating
Security First National Bank of Hugo	Outstanding
State:	
Oklahoma	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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, 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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties 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 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.

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.

Rating Area: A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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.

Small Loan(s) to Farm(s): 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 or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2019-2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
SFNB Hugo AA	20	5,421	100	307	0.0	0.0	0.0	37.1	45.0	41.4	49.9	25.0	42.3	13.0	30.0	16.3	0.0	--	0.0	
Total	20	5,421	100	307	0.0	0.0	0.0	37.1	45.0	41.4	49.9	25.0	42.3	13.0	30.0	16.3	0.0	--	0.0	

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
SFNB Hugo AA	20	2,430	100	284	4.9	5.0	4.9	19.2	15.0	21.5	76.0	80.0	73.6	0.0	0.0	0.0	0.0	--	0.0	
Total	20	2,430	100	284	4.9	5.0	4.9	19.2	15.0	21.5	76.0	80.0	73.6	0.0	0.0	0.0	0.0	--	0.0	

*Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
SFNB Hugo AA	20	5,421	100	307	28.9	5.0	3.6	18.9	15.0	12.4	18.8	35.0	21.8	33.4	45.0	46.3	0.0	--	16.0		
Total	20	5,421	100	307	28.9	5.0	3.6	18.9	15.0	12.4	18.8	35.0	21.8	33.4	45.0	46.3	0.0	--	16.0		

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2023		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
SFNB Hugo AA	20	2,430	100	284	28.9	10.0	6.0	17.2	15.0	18.7	18.0	5.0	27.5	35.9	70.0	35.6	0.0	--	12.3		
Total	20	2,430	100	284	28.9	10.0	6.0	17.2	15.0	18.7	18.0	5.0	27.5	35.9	70.0	35.6	0.0	--	12.3		

*Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2019-2021
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
SFNB Hugo AA	20	645	100	225	0.0	0.0	0.0	29.6	5.0	16.0	52.0	5.0	56.0	18.4	90.0	28.0	0.0	--	0.0
Total	20	645	100	225	0.0	0.0	0.0	29.6	5.0	16.0	52.0	5.0	56.0	18.4	90.0	28.0	0.0	--	0.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2022-2023
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
SFNB Hugo AA	20	632	100	210	3.0	5.0	3.3	21.3	15.0	35.2	75.6	30.0	61.4	0.0	50.0	0.0	0.0	--	0.0
Total	20	632	100	210	3.0	5.0	3.3	21.3	15.0	35.2	75.6	30.0	61.4	0.0	50.0	0.0	0.0	--	0.0

Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-2021
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
SFNB Hugo AA	20	645	100	225	98.4	100.0	70.2	0.8	0.0	0.8	--
Total	20	645	100	225	98.4	100.0	70.2	0.8	0.0	0.8	--
<i>Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2022-2023
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
SFNB Hugo AA	20	632	100	210	99.0	100.0	86.2	0.5	0.0	0.5	--
Total	20	632	100	210	99.0	100.0	86.2	0.5	0.0	0.5	--
<i>Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>											

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.