



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

04/13/2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank at St. James
Charter Number: 14296

202 1st Ave S,
St James, MN 56081

Office of the Comptroller of the Currency

222 S 9th St Suite 800
Minneapolis, MN

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.
- A substantial majority of the bank's loans are originated inside its assessment area (AA).
- The distribution of small farm and consumer loans among borrowers of different income levels is excellent.
- There were no CRA related complaints during the evaluation period.

Loan-to-Deposit Ratio

The First National bank at St. James' (FNB St. James) LTD ratio was reasonable considering the bank's size, financial condition, and credit needs of the AA. FNB St. James' LTD ratio averaged 66.9 percent over the 24 quarters since the previous CRA evaluation, with a low of 55.2 percent in March 2022 and a high of 81.21 percent in June 2020. The following table shows FNB St. James' LTD ratio compared to four similarly situated financial institutions in Watonwan County and nearby Martin County in Minnesota (MN).

Institution (Headquarters)	Total Assets (\$000s) *	Average LTD Ratio (%) **
Odin State Bank (Odin, MN)	\$81,848	87.82
Welcome State Bank (Welcome, MN)	\$44,240	71.91
The First National Bank at St. James (St. James, MN)	\$36,807	66.99
Farmers State Bank of Trimont (Trimont, MN)	\$77,764	66.29
Triumph State Bank (Trimont, MN)	\$92,180	65.49

* Source: Total assets are based on December 31, 2025, Call Report data

** The average LTD ratio is from Call Report data from April 1, 2020, through December 31, 2025

Lending in Assessment Area

A substantial majority of FNB St. James' loans are inside its AA. The bank originated and purchased 77.5 percent of its total loans by number and 73.8 percent by dollar volume inside its AA during the evaluation period. To determine lending inside the AA, we analyzed samples of small farm and consumer loans originated between January 1, 2022, and December 31, 2025. This analysis is performed at the bank, rather than the AA, level. Refer to the table below to view lending inside and outside the bank's AA.

Table 2: Lending Inside and Outside of the Assessment Area										2022-2025
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total #	Inside		Outside		Total \$(000s)
	#	%	#	%		\$	%	\$	%	
Small Farm	15	75.0%	5	25.0%	20	\$1,783,403.87	74.7%	\$604,000.00	25.3%	\$2,387,403.87

Consumer	16	80.0%	4	20.0%	20	\$92,919.33	59.5%	\$63,200.00	40.5%	\$156,119.33
Total	31	77.5%	9	22.5%	40	\$1,876,323.20	73.8%	\$667,200.00	26.2%	\$2,543,523.20

Source: 1/1/2022 - 12/31/2025 Bank Data

Due to rounding, totals may not equal 100.0%

Description of Institution

FNB St. James is a \$36.8 million single-state national bank headquartered in St. James, MN. FNB St. James is wholly owned by First National Agency at Saint James, Inc., also headquartered in St. James, MN. The bank did not have any merger or acquisition activity during the evaluation period and does not operate any subsidiaries or affiliates. FNB St. James has one location and no deposit-taking automated teller machines (ATMs) and did not open any new branches or ATMs during the evaluation period. The bank only operates in the state of MN and the CRA rating area consists of the MN Non-metropolitan statistical area (MSA) AA.

FNB St. James is a full-service bank offering traditional community banking products and services. The bank's primary lending focus is consumer loans, and agricultural loans, but it also offers home mortgages, and commercial loans. As of December 31, 2025, the bank's loan portfolio totaled \$24.9 million, with net loans and leases representing approximately 66.6 percent of total assets. The loan portfolio by dollar volume was comprised of 26.7 percent agriculture, 9.1 percent consumer, 18.8 percent commercial, and 45.4 percent home mortgages.

There are no known legal, financial, or other factors impeding FNB St. James' ability to help meet its AA's credit needs. FNB St. James received an Outstanding in its previous CRA evaluation, dated November 16, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB St. James' CRA performance using small bank performance standards. The evaluation period for the LTD ratio analysis covered the quarters ending March 31, 2020, to December 31, 2025, and the complaint review covered November 17, 2020, to December 31, 2025. The evaluation period for the Lending Test is January 1, 2023, to December 31, 2025. We determined the bank's primary products by reviewing the number and dollar volume of loan originations and purchases during the evaluation period. The bank's primary products are consumer loans and agriculture loans. Refer to the table below to view loan originations and purchases by dollar volume and number volumes.

Total Loan Originations by Product Type		
	Percentage by number of loans	Percentage by Dollar Volume
Home Mortgage	12.8	25.3
Commercial	9.5	15.9
Consumer	63.6	14.1
Agriculture	14.2	44.7
Total	100.0	100.0

We reviewed the AA's financial, economic, and environmental factors to determine the bank's lending performance. We also contacted a member of the community with knowledge of the area's economic conditions and demographics to gather additional information about the AA.

Selection of Areas for Full-Scope Review

FNB St. James has one AA, the MN Non-MSA AA. This AA was selected for a full-scope review and is evaluated under the State of Minnesota rating area. 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 additional information on the examination scope.

Ratings

We evaluated lending performance using four performance criteria: the LTD ratio; lending in the AA; consumer and agriculture lending to borrowers of different income levels; and responses to CRA-related complaints.

Consumer loans received more weight in the overall lending Test rating as it serves as the largest loan portfolio segment by number of loans. Agriculture loans received the second most weight. Home mortgage and commercial loans were not selected for review in the AA. Refer to the "Scope" section under the State of Minnesota rating area and Appendix A-1, Scope of Examination, for additional information on the examination scope.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) 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 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 performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Minnesota

CRA rating for the State of Minnesota¹: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The distribution of loans to borrowers of different income levels is excellent.
- There are no CRA related complaints during the evaluation period.

Description of Institution's Operations in Minnesota

MN Non-MSA AA

FNB St. James' AA consists of the entire Watonwan County in MN. The AA is a non-MSA and consists of three census tracts (CTs). During the evaluation period, all three CTs were middle income.

Competition within the AA is moderate. The 2025 FDIC Market Share Report indicates that there were six financial institutions with eight branches operating in the area. FNB St. James ranked fourth with a 6.4 percent deposit market share. The other top financial institutions were Pioneer Bank, Odin State Bank, and Citizens Bank Minnesota. These three institutions combined to capture approximately 83.8 percent of the deposit market share in the area.

The economy heavily relies on agriculture. Significant employers in the area include Smithfield Farms, the Watonwan school district, and the healthcare industry . The unemployment rate at year-end 2025 was 4.2 percent, which was commensurate with the state of Minnesota at 4.3 percent.

We contacted a member of the local community to discuss the level of involvement the bank has in the local area. The community has a growing number of young children and the average age of the population is 36. The population is diverse with a large Hispanic population. The housing market has slowed with a growing need for affordable housing for young families. The largest credit needs are consumer loans to cover spending gaps and home mortgages. The contact noted that the financial institutions in the area have a positive perception and are involved in the community.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

St. James Assessment Area

Assessment Area(s) -FNB St. James MN Non MSA 2025						
2023-2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.00	0.00	100.0	0.00	0.00
Population by Geography	11,253	0.00	0.00	100.0	0.00	0.00
Housing Units by Geography	5,054	0.00	0.00	100.0	0.00	0.00
Owner-Occupied Housing by Geography	3,367	0.00	0.00	100.0	0.00	0.00
Occupied Rental Units by Geography	1,004	0.00	0.00	100.0	0.00	0.00
Vacant Units by Geography	683	0.00	0.00	100.0	0.00	0.00
Businesses by Geography	378	0.00	0.00	100.0	0.00	0.00
Farms by Geography	94	0.00	0.00	100.0	0.00	0.00
Family Distribution by Income Level	2,840	23.98	15.95	21.69	38.38	0.00
Household Distribution by Income Level	4,371	27.20	18.71	17.41	36.67	0.00
Unemployment rate (%)	3.37	0.00	0.00	3.37	0.00	0.00
Households Below Poverty Level (%)	12.93	0.00	0.00	12.93	0.00	0.00
Median Family Income (STATE XX)		\$74,710		Median Housing Value		\$125,700
Median Family Income (STATE XX) for 20XX		\$95,200		Median Gross Rent		\$625
			Families Below Poverty Level			10.81
FFIEC File - 2024 Census						
2025 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Minnesota

We completed a full-scope review of the MN Non-MSA AA.

Of the bank's reported loans in the MN Non-MSA AA during the evaluation period, 64 percent are consumer loans and 14 percent are agriculture loans by number of loans. By dollar amount, consumer loans make up 14 percent of the portfolio and agriculture makes up 45 percent during the evaluation period. Combined they make up 78 percent and 59 percent respectively. The remaining portions of the portfolio are commercial and home loans, which were not considered during this evaluation. Within this AA, we placed the most weight on consumer loans follow by agriculture loans.

LENDING TEST

The bank's performance under the Lending Test in the State of MN is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the MN Non-MSA AA was excellent.

Distribution of Loans by Income Level of the Geography

Refer to Table 11 in the state of Minnesota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases by income level.

The geographic distribution of loans did not provide a meaningful analysis, as the entire AA consists of middle-income census tracts.

Lending Gap Analysis

There are no unexplained conspicuous gaps identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes in the state of MN.

Small Loans to Farms

Refer to Table 12 in the state of Minnesota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The bank's small farm lending to borrowers of different income levels is excellent. The bank's percentage of farm loans to small farms was below the percentage of small farms in the AA but exceeded aggregate lending performance.

Consumer Loans

Refer to Table 14 in the state of Minnesota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The bank's distribution of consumer loans among borrowers of different income levels is excellent. The bank's lending to low-income borrowers significantly exceeded the percentage of low-income households in the AA. The bank's lending to moderate-income borrowers was below the percentage of moderate-income households in the AA.

Responses to Complaints

FNB St. James 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:	1/1/2022 to 12/31/2025	
Bank Products Reviewed:	Small Farm, Consumer Loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Minnesota		
MN Non-MSA AA	Full-scope	The AA includes all census tracts from Watonwan County located in Minnesota. The county is comprised of three middle-income tracts.

Appendix B: Summary of MMSA and State Ratings

RATINGS – The First National Bank at St. James	
Overall Bank:	Lending Test Rating
First National Bank of St. James	Outstanding
State: Minnesota	
Minnesota	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/AA.

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 Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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 low- and moderate-income 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.

Consumer Loan(s): 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 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

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 Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares 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 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 AA.
- Table 12. 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 \$500,000) 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.
- Table 14. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/AA.

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2023-2025
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
2025 MN Non-MSA AA	20	2,403,323	100.00	53	--	0.00	--	--	0.00	--	100	100	100	--	0.00	--	--	0.00	--
Total	20	2,403,323	100.00	53	--	0.00	--	--	0.00	--	100	100	100	--	0.00	--	--	0.00	--

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023,2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2023-2025
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
2025 MN Non-MSA AA	20	2,403,323	100.00	53	97.87	70.00	16.98	0.00	30.00	2.13	0.00
Total	20	2,403,323	100.00	53	97.87	70.00	16.98	0.00	30.00	2.13	0.00

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023,2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2023-2025	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
	20	147,170	100.00	27.20	75.00	18.71	5.00	17.41	15.00	36.67	5.00	0.00	0.00	
Total	20	147,170	100.00	27.20	75.00	18.71	5.00	17.41	15.00	36.67	5.00	0.00	0.00	
Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.														
Due to rounding, totals may not equal 100.0%														