



**PUBLIC DISCLOSURE**

April 30, 2024

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

The State National Bank of Big Spring

**Charter Number 12543**

901 Main Street  
Big Spring, Texas 79721

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250  
Lubbock, Texas 79414

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 **Satisfactory**.

**The lending test is rated: Satisfactory**

**The community development test is rated: Satisfactory**

The major factors that support this rating include:

- The State National Bank of Big Spring (SNB) originated a majority of the bank's loans within the Assessment Areas (AA).
- SNB's net loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area.
- SNB's loan portfolio reflects an overall excellent distribution of loans to low and moderate (LMI) geographies given the bank's performance context, business strategy, and location.
- SNB exhibits an excellent distribution of loans to individuals of different income levels and farms and businesses of different income levels.
- SNB's community development (CD) performance demonstrates a satisfactory level of responsiveness to the needs of the AA through CD loans, qualified investments, and services.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio is reasonable.

The LTD ratio is calculated on a bank-wide basis. The bank's quarterly average LTD ratio from January 1, 2021, through December 31, 2023, was 17 percent. The quarterly average LTD ratio for three similarly situated banks located in or contiguous to the bank's assessment areas was 16.73 percent, with the highest being 20.26 percent and the lowest being 13.10 percent. While the LTD ratio has decreased since the previous CRA exam when it was 24.97 percent, it is reasonable when considering SNB's performance context and is in line with similarly situated banks in the AAs and adjacent counties. Recent increases in local oil and gas production have directly benefitted some of the bank's historically largest borrowers, which has reduced the lending opportunities available to the bank. Local mineral owners, many of which are also cotton producers who have historically been some of the bank's largest borrowers, have seen a significant increase in profits due to the increased production. The newfound cash and liquidity eliminated these producers' need to borrow and increased their deposit amounts with SNB, keeping the LTD ratio low. Additionally, poor moisture conditions in 2022 and 2023 have caused a decrease in borrowings from those agricultural producers who still utilize SNB to fund their operations. SNB also faces significant competition from 17 financial institutions within the two AAs, seven of which are credit unions that offer interest rates SNB cannot match.

## Lending in Assessment Area

A majority of the bank's loans are inside its assessment areas (AAs).

The bank originated and purchased 80.9 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	816	83	158	16	974	93,005	54	78,298	46	171,304
Small Farm	126	62.1	77	37.9	203	44,002	52.4	39,949	47.6	83,951
Consumer	111	89.5	13	10.5	124	443	85.2	77	14.8	520
Total	1,053	80.9	248	19.1	1,301	137,450	53.7	118,324	46.3	255,775

## Description of Institution

The State National Bank of Big Spring (SNB) is a single-state community bank headquartered in Big Spring, TX, the county seat of Howard County. SNB is a wholly owned subsidiary of SNB Financial INC. (SNBF), a single bank holding company. As of December 31, 2023, total assets are \$583.4 million with \$60.9 million in tier 1 capital.

SNB operates three automated teller machines (ATMs) and two branches in Lamesa and O'Donnell, TX in addition to the main location in Big Spring. In addition to branches and ATMs, the bank's delivery systems include online and mobile banking. There has been no acquisition or merger activity since the previous CRA performance evaluation (PE).

The bank has two assessment areas. The assessment areas (AA) are composed of a non-MSA AA comprised of Howard County and Dawson County as well as two census tracts, 9505 and 9506, in the Lynn County AA. Based on the FDIC Deposit Market Share data as of June 30, 2023, SNB had a 24.1 percent deposit market share in its combined AAs.

SNB offers a variety of commercial and retail financial services and products. SNB's business strategy and lending focuses primarily on small business, small farm, and consumer loans. The bank does not originate residential real estate loans. As of December 31, 2023, total loans were \$90.2 million, representing 15.9 percent of total assets. The loan portfolio was made up of 67 percent commercial loans, 31 percent agricultural loans, and 2 percent consumer loans.

There were no legal or financial factors impeding the bank's ability to help meet credit needs in its AAs during the evaluation period. SNB's CRA performance was rated "Satisfactory" in the last PE dated February 22, 2021.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated the CRA performance of SNB using Intermediate Small Bank performance criteria, which includes the Lending Test and the Community Development Test. Our evaluation covered the period from January 1, 2021, through December 31, 2023. In evaluating the bank's lending performance, we reviewed commercial, agricultural, and consumer lending consistent with the bank's lending focus and business strategy.

During the 2021 evaluation period, we compared small farm and small business loans to 2021 CRA aggregate data. We performed a separate analysis for the 2022-23 loans due to 2020 U.S. Census demographic changes. For the 2022-23 period, we compared small farm and small business loans to 2022 CRA aggregate data. Aggregate data is not available for consumer lending during any year.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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 area. 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 a blend of the state ratings, and where applicable, multistate ratings. SNB only operates in Texas and has two AAs and three primary loan products that received consideration. Greater weight was placed on the non-MSA AA as the majority of the bank's deposits are located in this AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA 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) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, 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 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 Texas

**CRA rating for the State of Texas<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- The State National Bank of Big Spring (SNB) originated a majority of the bank's loans within the Assessment Areas (AA).
- SNB's net loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area.
- SNB's loan portfolio reflects an overall excellent distribution of loans to LMI geographies given the bank's performance context, business strategy, and location.
- SNB exhibits an excellent distribution of loans to individuals of different income levels and farms and businesses of different income levels.
- SNB's community development (CD) performance demonstrates a satisfactory level of responsiveness to the needs of the AA through CD loans, qualified investments, and services.

### Description of Institution's Operations in Texas

SNB operates in two AAs in the State of Texas as mentioned in the "Description of Institution" section. The AAs are comprised of the Lynn County AA and the Non-MSA AA. The Lynn County AA consists of two census tracts (CTs) in the Lubbock MSA (9505 and 9506) as the branch in O'Donnell is located on the southern edge of the county. There are no low-income tracts in this AA. The non-MSA AA consists of Howard and Dawson counties in their entirety. As of the 2022-23 period, there is a sole low-income tract, two moderate-income, seven middle-income, and four upper-income tracts within the AA.

The bank's primary business strategy focuses on commercial, agricultural, and consumer lending. The bank does not originate residential mortgages. Competition within the AAs is significant given the strong presence and diversity of state and federal community banks, credit unions, and large regional and national banks.

All three branches are located within the state of Texas. The Big Spring and Lamesa branches are located in the non-MSA AA, and the O'Donnell branch is located within the Lynn County AA. Each office has an ATM located onsite. Based on the FDIC Deposit Market Share data as of June 30, 2023, SNB had a 24.1 percent deposit market share in its combined AAs.

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

The local economy in the bank's AAs is primarily agriculture, oil and gas, and governmental industries. The agricultural industry is driven by cotton farming. Companies that support the cotton industry include cotton ginning, chemical/seed, and retail equipment companies. Oil and gas production continues to benefit the local economy. 40 operators are active in the Big Spring area with over 830 operating leases as of year-end 2023.

The following tables depict the demographic information for the full-scope AAs in Texas.

## Non-MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	28.6	28.6	42.9	0.0
Population by Geography	49,647	0.0	26.0	32.3	41.7	0.0
Housing Units by Geography	18,325	0.0	25.0	29.0	45.9	0.0
Owner-Occupied Units by Geography	10,584	0.0	23.9	22.4	53.6	0.0
Occupied Rental Units by Geography	4,854	0.0	26.0	39.2	34.8	0.0
Vacant Units by Geography	2,887	0.0	27.5	36.2	36.3	0.0
Businesses by Geography	2,803	0.0	20.6	37.9	41.5	0.0
Farms by Geography	293	0.0	17.1	19.8	63.1	0.0
Family Distribution by Income Level	10,465	18.4	16.7	18.4	46.5	0.0
Household Distribution by Income Level	15,438	22.3	14.3	16.6	46.8	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$70,487
			Median Gross Rent			\$702
			Families Below Poverty Level			13.2%

Source: 2015 ACS and 2021 D&B Data  
 Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.



<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA AA 2022-23</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	14	7.1	14.3	50.0	28.6	0.0
Population by Geography	47,316	3.6	15.4	54.8	26.3	0.0
Housing Units by Geography	18,371	4.4	14.6	54.6	26.4	0.0
Owner-Occupied Units by Geography	10,638	4.0	15.2	51.0	29.8	0.0
Occupied Rental Units by Geography	5,146	4.3	12.4	62.2	21.1	0.0
Vacant Units by Geography	2,587	6.2	16.7	54.5	22.6	0.0
Businesses by Geography	3,881	3.9	11.8	53.0	31.3	0.0
Farms by Geography	354	0.0	17.2	27.1	55.6	0.0
Family Distribution by Income Level	9,944	22.6	16.2	19.2	42.1	0.0
Household Distribution by Income Level	15,784	25.5	13.5	17.6	43.4	0.0
Median Family Income Non-MSAs - TX		\$61,785	Median Housing Value			\$100,888
			Median Gross Rent			\$800
			Families Below Poverty Level			14.1%
<i>Source: 2020 U.S. Census and 2023 D&amp;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 Non-MSA AA is comprised of Howard and Dawson Counties in their entirety. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to 2015 ACS data, the AA consisted of 14 CTs of which four were moderate-income, four were middle-income, and six were upper-income CTs. There remained 14 CTs within the AA based on 2020 U.S. Census data; however, there was now one low-income, two moderate-income, seven middle-income, and four upper-income CTs.

The Non-MSA AA accounts for 97 percent of the bank's total deposits. SNB ranks first out of nine FDIC insured financial institutions in the non-MSA AA with 24.8 percent of the deposit market share. A community contact within the AA identified affordable housing as a critical need within the community to support the diverse industry offerings the area offers.

Primary loan products for the AA are small farm and small business loans.

## Lynn County AA

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lynn County AA 2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	3,861	0.0	34.7	65.3	0.0	0.0
Housing Units by Geography	1,788	0.0	32.8	67.2	0.0	0.0
Owner-Occupied Units by Geography	1,022	0.0	35.0	65.0	0.0	0.0
Occupied Rental Units by Geography	434	0.0	23.7	76.3	0.0	0.0
Vacant Units by Geography	332	0.0	37.7	62.3	0.0	0.0
Businesses by Geography	147	0.0	40.8	59.2	0.0	0.0
Farms by Geography	59	0.0	78.0	22.0	0.0	0.0
Family Distribution by Income Level	1,043	29.3	19.7	13.9	37.1	0.0
Household Distribution by Income Level	1,456	28.8	18.7	14.4	38.1	0.0
Median Family Income MSA - 31180 Lubbock, TX MSA		\$57,914	Median Housing Value			\$63,782
			Median Gross Rent			\$560
			Families Below Poverty Level			18.1%
<i>Source: 2015 ACS and 2021 D&amp;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>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Lynn County AA 2022-23</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	2	0.0	50.0	50.0	0.0	0.0
Population by Geography	3,418	0.0	69.0	31.0	0.0	0.0
Housing Units by Geography	1,782	0.0	64.0	36.0	0.0	0.0
Owner-Occupied Units by Geography	937	0.0	61.5	38.5	0.0	0.0
Occupied Rental Units by Geography	478	0.0	72.0	28.0	0.0	0.0
Vacant Units by Geography	367	0.0	59.9	40.1	0.0	0.0
Businesses by Geography	226	0.0	56.2	43.8	0.0	0.0
Farms by Geography	65	0.0	24.6	75.4	0.0	0.0
Family Distribution by Income Level	1,009	31.3	18.1	14.8	35.8	0.0
Household Distribution by Income Level	1,415	34.8	15.0	13.7	36.5	0.0
Median Family Income MSA - 31180 Lubbock, TX MSA		\$70,036	Median Housing Value			\$78,498
			Median Gross Rent			\$672
			Families Below Poverty Level			15.6%
<i>Source: 2020 U.S. Census and 2023 D&amp;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 Lynn County AA is comprised of two CTs in Lynn County. The AA meets the requirement of the regulation and does not arbitrarily exclude LMI CTs. According to both 2015 ACS and 2020 U.S. Census data, the AA consists of one moderate-income CT and one middle-income CT.

The Lynn County AA accounts for 3 percent of the bank's total deposits. SNB ranks third out of three FDIC insured financial institutions in the Lynn County AA, with 12 percent of the deposit market share. A community contact made in the AA indicated that affordable housing and job creation were critical needs.

The primary loan product for the AA includes consumer loans, as there were not enough loans originated in any other product to perform a meaningful analysis.

## Scope of Evaluation in Texas

As discussed earlier, the bank has two AAs. Both AAs received full-scope reviews. Refer to the table in appendix A for a list of all AAs under review. Consistent with the bank's primary lending focus, commercial, agricultural, and consumer loans were analyzed. As previously mentioned, greater weight was placed on the non-MSA AA, as over 97 percent of the bank's deposits are located in this AA.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

## **LENDING TEST**

The bank's performance under the Lending Test in Texas is rated Satisfactory.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on a full-scope review, the bank's lending performance in the state of Texas is reasonable.

### **Distribution of Loans by Income Level of the Geography**

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

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

#### **Non-MSA AA**

The geographic distribution of small loans to businesses reflects excellent distribution throughout the AA.

2021

In 2021, the bank's small business lending in moderate-income geographies significantly exceeds both the percentage of businesses located in those moderate-income geographies and the aggregate lending in those areas. There were no low-income geographies in the AA in 2021.

2022-23

In 2022-2023, the bank's small business lending in moderate-income geographies exceeds both the percentage of businesses located in those moderate-income geographies and the aggregate lending in those areas. The bank's small business lending in low-income geographies lagged the percentage of businesses located in those low-income geographies and the aggregate lending in those areas. This is reasonable as lending opportunities are very limited in the sole low-income tract as supported by the low percentages for both small businesses and aggregate lending. The tract primarily includes residential areas with government agencies and hotels comprising the remainder of the tract.

#### ***Small Loans to Farms***

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

#### **Non-MSA AA**

2021

The geographic distribution of small loans to farms within the AA is poor. The percentage of SNB farm loans originated in moderate-income census tracts is lower than the percentage of farms located in those tracts. Three percent of loans were originated in the moderate-income tracts, compared to the percentage of farms located within those tracts of 17 percent. This is reasonable given the lack of farmland within three of the four moderate-income census tracts within the AA, based on the 2015 ACS census. Two of these tracts are located within the city limits of Big Spring, and one is located within the city limits of Lamesa. These areas are composed entirely of residential, retail, and industrial spaces, thus limiting the bank's ability to lend to farmers in moderate-income census tracts. There were no low-income geographies in the AA in 2021.

2022-2023

The geographic distribution of small loans to farms within the AA is excellent. The percentage of SNB farm loans originated in moderate-income census tracts exceeds both the percentage of farms and the aggregate lending in those tracts. SNB originated 20 percent of its farm loans in moderate-income tracts, compared to the percentage of farms located within those tracts of 17 percent. The 2020 census reflects two moderate-income census tracts within the bank's AA, both of which are primarily cotton-producing farmland in Dawson County. There is one low-income census tract in the AA; however, there are no farms within that tract.

### ***Consumer Loans***

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

#### *Lynn County AA*

2021

The geographic distribution of consumer loans reflects excellent distribution throughout the AA. The bank's loans in moderate-income geographies significantly exceeds the percentage of households in those geographies. There are no low-income geographies in the AA.

2022-23

The geographic distribution of consumer loans reflects poor distribution throughout the AA. The bank's loans in moderate-income geographies significantly lags the percentage of households in those geographies. There are no low-income geographies in the AA. The main driver for the shift between 2021 and 2022-23 performance is a change in census classifications. The bank's primary area of lending in Lynn County is focused in the 9506 CT that includes the bank's O'Donnell branch. 9505 is the comprised of the city of Tahoka, TX, which represents the farthest reach of the bank's lending area. The two CTs swapped demographic classifications with the census change going from moderate- to middle-income and vice versa.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

***Small Loans to Businesses***

Refer to Table R in the state of Texas 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 businesses.

The borrower distribution of small loans to businesses in the AA is excellent when adjusting for performance context.

***Non-MSA AA***

2021

In 2021, the bank's loans to businesses with revenues less than or equal to \$1 million was significantly below the percentage of businesses identified as having revenues less than or equal to \$1 million and near the aggregate lending for these businesses. However, the bank's loans to businesses with revenues greater than \$1 million is heavily concentrated in one borrower with multiple small loans in 2021 and 2022-2023. When taking that borrower out of the sample for small loans to businesses in 2021, the bank's loans to small businesses with revenues less than or equal to \$1 million was near (76 percent) the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly above the aggregate lending for these businesses.

2022-23

In 2022-2023, the bank's loans to businesses with revenues less than or equal to \$1 million was significantly below the percentage of businesses identified as having revenues less than or equal to \$1 million and near the aggregate lending for these businesses. However, the bank's loans to businesses with revenues greater than \$1 million is heavily concentrated in one borrower with multiple small loans in 2021 and 2022-2023. When taking that borrower out of the sample for small loans to businesses in 2022-2023, the bank's loans to small businesses with revenues less than or equal to \$1 million was slightly below (71 percent) the percentage of businesses identified as having revenues less than or equal to \$1 million and significantly above the aggregate lending for these businesses.

***Small Loans to Farms***

Refer to Table T in the state of Texas 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.

***Non-MSA AA***

2021

The borrower distribution of small loans to farms within the AA is excellent. SNB originated 97 percent of its farm loans to farms with revenues less than or equal to \$1 million. This is in line with the percentage of farms with revenues less than or equal to \$1 million (98 percent) and significantly greater than the aggregate lending to these farms in the AA (29 percent).

2022-2023

The borrower distribution of small loans to farms within the AA is reasonable. SNB originated 88 percent of its farm loans to farms with revenues less than or equal to \$1 million. This slightly lags the percentage of farms with revenues less than or equal to \$1 million (98 percent); however, SNB's farm loans significantly exceed the aggregate lending to these farms in the AA (43 percent).

### ***Consumer Loans***

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

#### ***Lynn County AA***

2021

The borrower distribution for consumer loans in the AA is excellent. The bank's loans to LMI borrowers exceeds the percentage of households in those geographies.

2022-2023

The borrower distribution for consumer loans in the AA is excellent. The bank's loans to LMI borrowers exceeds the percentage of households in those geographies.

### **Responses to Complaints**

SNB did not receive any complaints concerning CRA nor fair lending over the evaluation period.

## COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibits adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

<i>Community Development Loans</i>				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Non-MSA	115	97.5	27,897	99.6
Lynn County	3	2.5	109	0.4

#### Non-MSA AA

The level of CD lending demonstrates excellent responsiveness to CD needs in the AA. The bank originated 115 loans in the AA totaling \$27.9 million, representing 47.2 percent of tier one capital allocated to the non-MSA AA. Examples of CD loans in the AA include:

- One loan totaling \$4.5 million to a medical center in an underserved CT that provides health services for LMI individuals.
- Sixty-four Paycheck Protection Program (PPP) loans to businesses located in low to moderate income CTs to retain jobs for LMI individuals during the Covid-19 pandemic.
- Numerous loans to small farmers that employ LMI individuals.

#### Lynn County AA

The level of CD lending demonstrates poor responsiveness to CD needs in the AA. The bank originated 3 loans in the AA totaling \$109 thousand, representing 6.3 percent of tier one capital allocated to the Lynn County AA. Examples of CD loans in the AA include:



- One loan to the city of O’Donnell, Texas that provides community services for LMI individuals.
- Two PPP loans to businesses located in moderate income CTs to retain jobs for LMI individuals during the Covid-19 pandemic.

### Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Non-MSA	0	0	14	1,618	14	82.4	1,618	99.96	0	0
Lynn County	0	0	3	1	3	17.6	1	0.04	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank’s level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

#### Non-MSA AA

The bank’s performance reflects adequate responsiveness to CD needs in the AA. During the evaluation period, SNB made 14 qualified investments totaling \$1.6 million, including two investments and 12 donations. Investments included two municipal bonds for the renovation and construction of school buildings for Lamesa Independent School District and Coahoma Independent School District, both of which serve economically disadvantaged students. SNB made 12 donations totaling roughly \$8 thousand to various local organizations that serve LMI individuals within the AA. Total investments in the non-MSA AA represent 2.73 percent of allocated tier 1 capital.

#### Lynn County AA

The bank’s performance reflects poor responsiveness to CD needs in the AA. During the evaluation period, SNB made three qualifying donations totaling \$689 to local organizations that provide community services to LMI individuals, including O’Donnell ISD, Lynn County Hospital District Foundation, and South Plains Food Bank. This is reasonable given that the bank’s only presence in Lynn County is the branch in the city of O’Donnell. The O’Donnell branch, located on the far southern edge of Lynn County, holds roughly 3 percent of the bank’s total deposits and is in one of the two census tracts in the AA. The other census tract is in the city of Tahoka, which is more directly served by two branches of two larger state institutions. Total investments in the Lynn County AA represent 0.04 percent of allocated tier 1 capital.

### Extent to Which the Bank Provides Community Development Services

The level of CD services in the non-MSA AA is excellent. The level of CD services in the Lynn County AA is very poor.

Non-MSA AA

The level of CD services in the AA is excellent. Three employees provided 880 hours of service to seven organizations. Services included providing financial literacy and serving in leadership roles by serving on the board or as a committee member to various organizations.

Examples of CD services in the AA include:

- Providing financial literacy to students at a college in which a majority of the students are economically disadvantaged.
- Providing financial expertise to a local rehabilitation center that provides low-cost medical facilities and services to LMI individuals.
- Serving on the Boards of a local economic development centers that assist small businesses.

Lynn County AA

The level of CD services in the AA is very poor. There were no community development services performed in the AA during the evaluation period.

## Appendix A: Scope of Examination

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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 MSA(s) and non-MSA(s) 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”.

<b>Time Period Reviewed:</b>	01/01/21 to 12/31/23	
<b>Bank Products Reviewed:</b>	Small business, small farm, and consumer loans Community development loans, qualified investments, and community development services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Texas</b>		
Non-MSA	Full-Scope	Small Business & Small Farms
Lynn County	Full-Scope	Consumer Loans

## Appendix B: Summary of MMSA and State Ratings

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RATINGS		THE STATE NATIONAL BANK OF BIG SPRING	
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The State National Bank of Big Spring	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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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 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 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 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.

**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 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 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.

**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.

**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

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### 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 30<sup>th</sup> 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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.

**Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business 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

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.

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 U. Assessment Area Distribution of Consumer 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 households in those geographies.

**Table V. 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/assessment area.

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.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2021</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA AA	309	26,800	100.0	0.0	0.0	0.0	20.6	61.2	21.1	37.9	10.7	28.3	41.5	28.2	50.6	0.0	0.0	0.0	
<b>Total</b>	<b>309</b>	<b>26,800</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>20.6</b>	<b>61.2</b>	<b>21.1</b>	<b>37.9</b>	<b>10.7</b>	<b>28.3</b>	<b>41.5</b>	<b>28.2</b>	<b>50.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

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

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																	<b>2022-23</b>		
Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts			
	#	\$	% of Total	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Non-MSA AA	507	66,206	100.0	3.9	0.4	1.0	11.8	54.6	15.5	53.0	28.2	48.6	31.3	16.8	34.9	0.0	0.0	0.0	
<b>Total</b>	<b>507</b>	<b>66,206</b>	<b>100.0</b>	<b>3.9</b>	<b>0.4</b>	<b>1.0</b>	<b>11.8</b>	<b>54.6</b>	<b>15.5</b>	<b>53.0</b>	<b>28.2</b>	<b>48.6</b>	<b>31.3</b>	<b>16.8</b>	<b>34.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

Source: 2023 D&B Data; 01/01/2022 - 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.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2021</b>	
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	
Non-MSA AA	309	26,800	100.0	700	78.7	31.4	35.9	4.6	44.0	16.7	24.6	
<b>Total</b>	<b>309</b>	<b>26,800</b>	<b>100.0</b>	<b>700</b>	<b>78.7</b>	<b>31.4</b>	<b>35.9</b>	<b>4.6</b>	<b>44.0</b>	<b>16.7</b>	<b>24.6</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2022-23</b>	
<b>Assessment Area:</b>	<b>Total Loans to Small Businesses</b>				<b>Businesses with Revenues &lt;= 1MM</b>			<b>Businesses with Revenues &gt; 1MM</b>		<b>Businesses with Revenues Not Available</b>		
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	<b>% Businesses</b>	<b>% Bank Loans</b>	
Non-MSA AA	507	66,206	100.0	696	83.7	33.5	37.8	3.3	66.5	12.9	0.0	
<b>Total</b>	<b>507</b>	<b>66,206</b>	<b>100.0</b>	<b>696</b>	<b>83.7</b>	<b>33.5</b>	<b>37.8</b>	<b>3.3</b>	<b>66.5</b>	<b>12.9</b>	<b>0.0</b>	
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 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.

<b>Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																<b>2021</b>		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Non-MSA AA	61	17,173	100.0	0.0	0.0	0.0	17.1	3.3	10.8	19.8	37.8	14.4	63.7	59.0	74.9	0.0	0.0	0.0
<b>Total</b>	<b>61</b>	<b>17,173</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.1</b>	<b>3.3</b>	<b>10.8</b>	<b>19.8</b>	<b>37.8</b>	<b>14.4</b>	<b>63.7</b>	<b>59.0</b>	<b>74.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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

<b>Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																<b>2022-23</b>		
Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Non-MSA AA	65	26,829	100.0	0.0	0.0	0.0	17.2	20.0	16.0	27.1	32.3	9.4	55.7	47.7	74.5	0.0	0.0	0.0
<b>Total</b>	<b>65</b>	<b>26,829</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.2</b>	<b>20.0</b>	<b>16.0</b>	<b>27.1</b>	<b>32.3</b>	<b>9.4</b>	<b>55.7</b>	<b>47.7</b>	<b>74.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank 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.

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>										<b>2021</b>	
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
Non-MSA	61	17,173	100.0	167	98.0	96.7	28.7	1.7	3.3	0.3	0.0
<b>Total</b>	<b>61</b>	<b>17,173</b>	<b>100.0</b>	<b>167</b>	<b>98.0</b>	<b>96.7</b>	<b>28.7</b>	<b>1.7</b>	<b>3.3</b>	<b>0.3</b>	<b>0.0</b>
<i>Source: 2021 D&amp;B Data; 01/01/2021 - 12/31/2021 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0</i>											

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>										<b>2022-23</b>	
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
Non-MSA	65	26,829	100.0	106	98.3	87.7	43.4	1.4	12.3	0.3	0.0
<b>Total</b>	<b>65</b>	<b>26,829</b>	<b>100.0</b>	<b>106</b>	<b>98.3</b>	<b>87.7</b>	<b>43.4</b>	<b>1.4</b>	<b>12.3</b>	<b>0.3</b>	<b>0.0</b>
<i>Source: 2023 D&amp;B Data; 01/01/2022 - 12/31/2023 Bank 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.

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Lynn County AA	78	268	100	0	0	31.7	79.4	68.3	20.6	0	0	0	0

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

<b>Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography</b>												<b>2022-23</b>	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Lynn County AA	46	251	100	0	0	65	7.3	35	92.7	0	0	0	0

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data.  
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.

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2021</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Lynn County AA	78	268	100	28.8	47.1	18.7	34.3	14.4	18.6	38.1	0	0	0	
<b>Total</b>	78	268	100	28.8	47.1	18.7	34.3	14.4	18.6	38.1	0	0	0	

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

<b>Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>													<b>2022-23</b>	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Lynn County AA	46	251	100	34.8	46.3	15	31.7	17.6	14.6	43.4	7.3	0	0	
<b>Total</b>	46	251	100	34.8	46.3	15	31.7	17.6	14.6	43.4	7.3	0	0	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data.  
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.