



PUBLIC DISCLOSURE

March 14, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State National Bank of Groom
12742

99 Broadway
Groom, Texas 79039

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.

Table of Contents

Overall CRA Rating..... 1
Description of Institution..... 2
Scope of the Evaluation..... 2
Discriminatory or Other Illegal Credit Practices Review..... 3
State Rating..... 4
 State of Texas..... 4
Lending Test 5
Appendix A: Scope of Examination..... A-1
Appendix B: Summary of State Ratings..... B-1
Appendix C: Definitions and Common Abbreviations..... C-1
Appendix D: Tables of Performance Data..... D-1

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of the loans sampled were made within the bank's AA.
- Lending to businesses and farms of different sizes is reasonable.

Loan-to-Deposit Ratio

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

State National Bank of Groom's (SNB's) quarterly average LTD ratio for the 17 quarters from September 30, 2018, to December 31, 2022, is 69 percent. The average LTD of similarly situated institutions for the same period is 60 percent, with a low of 22 percent and a high of 78 percent. These institutions are located within or adjacent to the AA and have total assets below \$200 million.

Lending in Assessment Area

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

The bank originated and purchased 77 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	24	80	6	20	30	1,466	68	690	32	2,156
Small Farm	23	74.2	8	25.8	31	3,698	45	4,528	55	8,226
Total	47	77	14	23	61	5,164	49.7	5,218	50.3	10,382

Description of Institution

SNB is an intrastate bank with its main office in Groom, Texas (approximately 40 miles east of Amarillo, Texas) and one branch location in downtown Amarillo, Texas. The Groom location mostly provides agricultural-related lending to customers, and the Amarillo branch primarily serves commercial clients. The main branch is located in a middle-income tract, while the Amarillo branch lies within a moderate-income census tract. The bank is wholly owned by Groom Bancshares, a one-bank holding company located in Groom, Texas. SNB reported total assets of \$41 million as of December 31, 2021. No branches have been opened or closed since the last CRA evaluation.

The bank provides traditional banking services including a variety of non-complex loan and deposit accounts. Bank lobby services are provided at both locations with additional drive-thru services provided at the Groom branch, Monday through Friday. Both locations feature basic-function ATMs onsite. SNB also offers basic online banking for customers at www.snbgroom.com.

As of December 31, 2021, net loans totaled \$22.6 million and represented 61 percent of total deposits and 55 percent of total assets. The bank is primarily an agricultural lender. The following chart details a breakdown of loan originations from 2019 through 2021 by origination amount.

Loan Originations in 2019 - 2021 by Original Amount				
Loan Category	\$ of Loans (000s)	% of \$	# of Loans	% of #
Agricultural and Farmland	\$93,717	75%	238	36%
Commercial and Commercial Real Estate	\$24,812	20%	205	31%
Consumer	\$2,617	2%	199	30%
Residential Real Estate (1-4 Family)	\$2,819	2%	20	3%
TOTAL	\$87,210	100%	852	100%

The bank has designated the Amarillo MSA as its assessment area (AA). The AA is comprised of Armstrong, Carson, Potter, Randall, and Oldham counties. The AA does not arbitrarily exclude any low-to-moderate income areas. SNB was rated “Satisfactory” at the last CRA evaluation issued on December 10, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2019, through December 31, 2021. The year 2022 was not included in the scope of this evaluation. Peer data was not available for 2022 at the time of this report; thus, no meaningful analysis could be completed. The OCC evaluated SNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to farms and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints. To evaluate the bank’s lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the bank’s AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and indicated by management’s business strategy. During this evaluation period, primary products consisted of small farm and business loans.

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 has only one rating area, which is the State of Texas. The bank’s overall rating is based on a full-scope review of the Amarillo MSA within the state.

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), 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 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 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of the loans sampled were made within the bank's AA.
- Lending to businesses and farms of different sizes is reasonable.

Description of Institution's Operations in Texas

SNB is an intrastate bank with its main office in Groom, Texas (approximately 40 miles east of Amarillo, Texas) and one branch location in downtown Amarillo, Texas. The Groom location mainly provides agricultural-related lending to customers, and the Amarillo branch mainly services commercial clients. The Amarillo branch is located in a moderate-income census tract. The bank is wholly owned by Groom Bancshares, a one-bank holding company located in Groom, Texas. SNB reported total assets of \$41 million as of December 31, 2021. No branches have been opened or closed since the last CRA evaluation.

The bank provides traditional banking services including a variety of non-complex loan and deposit accounts. Bank lobby services are provided at both locations with additional drive-thru services provided at the Groom branch, Monday through Friday. SNB offers basic online banking for customers at www.snbgroom.com.

The surrounding economy is primarily based on agricultural industries that are concentrated in cotton production and cattle operations. Major employers in the AA are Tyson Fresh Meats, CNS Pantex, and St. Anthony's Healthcare Systems.

Competition within the AA remains high. There are multiple institutions operating within the area. SNB ranks 19th out of 28 institutions by deposit market share for 2021. Amarillo National Bank and Happy State Bank dominate the market with 47.4 percent and 18.1 percent respective market share.

We contacted two community entities to help develop a community profile and to identify community development opportunities available for financial institutions to participate in. Our contacts identified opportunities for financial institution participation in small business, start-up, and CDFI funding. Local financial institutions are generally supportive of their communities with greater support associated to the smaller community banks.

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.

Amarillo MSA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Amarillo MSA 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	67	4.5	28.4	34.3	31.3	1.5
Population by Geography	259,216	2.1	28.3	36.1	33.5	0.0
Housing Units by Geography	106,084	2.3	27.6	35.7	34.4	0.0
Owner-Occupied Units by Geography	61,588	0.9	21.8	33.9	43.4	0.0
Occupied Rental Units by Geography	34,056	4.1	37.2	38.7	20.0	0.0
Vacant Units by Geography	10,440	5.0	30.6	36.3	28.2	0.0
Businesses by Geography	18,753	5.4	23.3	30.0	41.0	0.2
Farms by Geography	903	2.1	10.4	27.1	60.4	0.0
Family Distribution by Income Level	63,764	21.7	16.9	19.8	41.6	0.0
Household Distribution by Income Level	95,644	24.8	15.9	17.8	41.5	0.0
Median Family Income MSA - 11100 Amarillo, TX MSA		\$61,673	Median Housing Value			\$120,427
			Median Gross Rent			\$763
			Families Below Poverty Level			11.9%
<i>Source: 2015 ACS and 2020 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>						

Scope of Evaluation in Texas

As previously noted, the institution has one AA. The Amarillo MSA received a full-scope review. Refer to the table in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus and business strategy, small farm and business loans were analyzed.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review.

Based on a full-scope review, the bank's performance in the Amarillo MSA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable 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.

The geographic distribution of small loans to businesses is reasonable. The bank falls slightly below demographic and aggregate lending levels in both low-income and moderate-income tracts (LMI). LMI tracts comprise one-third of the total tracts within the AA. They are primarily residential tracts concentrated within Amarillo proper, limiting commercial lending opportunities. Additionally, existing commercial customers are the main source of originations as SNB holds an extremely limited share within the Amarillo market at 0.32 percent. Competition is much higher in this market area with several larger institutions located within the AA. Many of the bank's lending opportunities are focused on the main bank location in Groom and surrounding communities that contains primarily middle- to upper-income census tracts, further limiting lending in LMI census tracts.

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.

Geographic distribution of small loans to farms is reasonable when considering performance context. As previously noted, LMI tracts are concentrated within the city of Amarillo. This limits agricultural lending opportunities, as much of the area is comprised of residential and commercial tracts. Demographic and aggregate lending reflect minimal lending in low-income tracts and low levels of lending to small farms in moderate-income tracts. SNB's Amarillo branch is also primarily used for small business loan origination, mainly to existing customers given the extensive competition in the area. The entirety of the bank's lending to small farms is limited to the Groom area, surrounding small communities, and Amarillo outskirts. These are all middle-income tracts as reflected by the data presented in Table S.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to 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 distribution of loans to small businesses is excellent. The bank's percentage of lending to small businesses with revenues less than \$1 million slightly exceeded the percentage of small businesses that report less than \$1 million in the AA and significantly exceeded the aggregate lending to 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.

The distribution of loans to small farms reflects reasonable penetration. The percentage of bank-originated loans to small farms is below the percentage of farms within the AA that report less than \$1 million in revenues but greatly exceeds the aggregate lending to these farms. Input costs have impacted distributions. Agricultural input prices have increased dramatically since 2019 and farmers must borrow and grow more crops to meet breakeven. This has resulted in greater loan amounts and increased lending to larger farm operations. Competition has had some influence on shifts in distribution as well, with Amarillo National Bank and Happy State Bank providing the largest competition with market shares of 47.4 percent and 18.1 percent, respectively.

Responses to Complaints

The bank did not receive any CRA-related complaints during the performance 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:	January 1, 2019, to December 31, 2021	
Bank Products Reviewed:	Small business and small farm loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Amarillo MSA	Full Scope	Small farm and small business loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	THE STATE NATIONAL BANK OF GROOM
Overall Bank:	Lending Test Rating
The State National Bank of Groom	Satisfactory
State:	
Texas	Satisfactory

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 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

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 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 million or less to: 1) the percentage distribution of farms with revenues of greater than \$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; 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2019-21		
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
Amarillo MSA 2021	24	1,466	100	5.4	4.2	4.6	23.3	16.7	19.7	30	54.2	28	41	25	47.6	0.2	0	0.1
Total	24	1,466	100	5.4	4.2	4.6	23.3	16.7	19.7	30	54.2	28	41	25	47.6	0.2	0	0.1

*Source: 2020 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 R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Amarillo MSA 2021	24	1,466	100	6,982	84	87.5	45	4.5	12.5	11.5	0		
Total	24	1,466	100	6,982	84	87.5	45	4.5	12.5	11.5	0		

*Source: 2020 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%*

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																2019-21		
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
Amarillo MSA 2021	233	3,698	100	2.1	0	0.3	10.4	0	1.8	27.1	100	17.1	60.4	0	80.8	0	0	0
Total	233	3,698	100	2.1	0	0.3	10.4	0	1.8	27.1	100	17.1	60.4	0	80.8	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 T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21	
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		
Amarillo MSA 2021	23	3,698	100	625	94.7	86.9	62.2	3.8	13	1.6	0		
Total	23	3,698	100	625	94.7	86.9	62.2	3.8	13	1.6	0		

Source: 2020 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%

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.