



PUBLIC DISCLOSURE

December 10, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The State National Bank of Groom
Charter Number 12742

99 Broadway
Groom, TX 79039

Office of the Comptroller of the Currency

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Suite 108
Lubbock, TX 79424-1319

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

The Lending Test is rated: Satisfactory.

The State National Bank of Groom (SNBG) has a satisfactory record of meeting community credit needs. The rating is based on the following findings:

- SNBG's quarterly average net loan-to-deposit (LTD) ratio is more than reasonable. The net LTD ratio averaged 78 percent during the evaluation period.
- The bank originated a majority of its loans by number (78 percent) and dollar (83 percent) to borrowers located within the assessment area (AA).
- SNBG's loan portfolio reflects a reasonable penetration among farms and businesses of different sizes.
- The geographic distribution of SNBG's business and farm loans within the AA is reasonable given performance context.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/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. 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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 (MSA): 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.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

Description of Institution

SNBG 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 bank is wholly-owned by Groom Bancshares, Inc., a one-bank holding company located in Groom, Texas. SNBG reported total assets of \$35 million as of December 31, 2017.

The bank provides traditional banking services, including a variety of traditional loan and deposit products. The Groom location mainly provides agricultural-related lending, and the Amarillo branch primarily services commercial clients. The Amarillo branch is located in a low-income census tract. No branches have been opened or closed since the last CRA examination. Bank lobby services are provided at both locations and drive-through services are provided at the Groom location Monday through Friday 9:00 a.m. to 3:00 p.m. In addition, SNBG offers basic online banking for customers at www.snbgroom.com.

As of December 31, 2017 net loans totaled \$26 million and represented 83 percent of total deposits and 74 percent of total assets. The following chart details a breakdown of SNBG's loan originations from 2015 through 2017 by original amount.

Loan Originations in 2015 - 2017 by Original Amount				
Loan Category	\$ of Loans (000s)	% of \$	# of Loans	% of #
Agricultural and Farmland	\$68,455	78%	361	42%
Commercial and Commercial Real Estate	\$17,051	20%	214	25%
Consumer	\$1,653	2%	276	32%
Residential Real Estate (1-4 Family)	\$51	0%	1	0%
TOTAL	\$87,210	100%	852	100%

Source: Bank Loan Trial Balance

SNBG's business strategy is to provide strong customer service to support farming, cattle, commercial businesses, oil and gas, and individual consumers in Groom, Amarillo, and surrounding communities. No legal impediments or other factors hinder SNBG's ability to provide credit to its AA. SNBG was rated "Satisfactory" at its last CRA evaluation on October 15, 2012.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2015 through December 31, 2017. We evaluated SNBG using Small Bank criteria, which collectively form the Lending Test. SNBG's primary loan products are agricultural loans by dollar and number of loans and commercial loans represent the second largest loan product by dollar. Due to census changes in 2017, we selected samples for each primary product from different year combinations: one for 2015-16 and one for

2017. We sampled 62 agricultural loans, 30 of which originated in 2015-16 and 32 in 2017. Similarly, we sampled 50 commercial loans, 25 of which originated in 2015-16 and 25 in 2017.

Data Integrity

We obtained accurate financial and geographic information directly from SNBG's loan files.

Selection of Areas for Full-Scope Review

SNBG has one AA, which will receive a full-scope review.

Ratings

The bank's overall rating is based on the AA receiving a full-scope review.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

Conclusions with Respect to Performance Tests

LENDING TEST

SNBG's performance under the Lending Test is Satisfactory.

Loan-to-Deposit Ratio

SNBG's net LTD is more than reasonable given the bank's size, financial condition, local competition, and AA credit needs. This is based on the bank's 78 percent quarterly average net LTD ratio for the 22 quarters from September 30, 2012 through December 31, 2017. The quarterly average net LTD ratios of four similarly-situated banks with total assets below \$200 million located in the AA ranges from 19 percent to 81 percent, and averages 52 percent.

Institution	Total Assets (\$000s) As of 12/31/17	Average Quarterly Net LTD Ratio
The State National Bank of Groom	35,367	78.49
BOC Bank (McLean)	48,895	57.65
Citizens Bank (Amarillo)	160,944	80.54
The Donley County State Bank (Clarendon)	39,801	24.93
First State Bank of Mobeetie	79,525	19.03

Source: Institution Reports of Condition from September 2012 to December 2017

Lending in Assessment Area

A majority of SNBG's loans, 78 percent by number and 83 percent by dollar, were extended to borrowers within the bank's AA.

Lending in the Assessment Area										
Loan Type	Number of Loans					Dollars of Loans				
	Inside		Outside		Total	Inside		Outside		Total \$000s
	#	%	#	%		\$000s	%	\$000s	%	
Farm	41	66	21	34	62	8,107	80	2,068	20	10,175
Business	46	92	4	8	50	3,617	92	334	8	3,951
Totals	87	78	25	22	112	11,724	83	2,402	17	14,126

Source: Loan sample

Lending to Farms and Businesses of Different Sizes

The overall borrower distribution for the AA is reasonable. Based on the sample of 41 farm and 46 business loans originated within the AA from in 2015, 2016, and 2017, the distribution of loans reflects a reasonable penetration among farms of different sizes, as well as reasonable penetration among businesses of different sizes.

Farm Loans

SNBG has reasonable penetration among farms of different sizes within the AA. Seventy percent of sampled farm loans in 2015-2016 were originated to farms with less than or equal to \$1 million in gross annual revenues, below the census demographic of 96 percent of AA farms. Fifty-seven percent of sampled farm loans in 2017 were originated to farms with less than or equal to \$1 million in gross annual revenues, below demographic information of 95 percent of AA farms. Twenty-five percent of the 2015-2016 sample and 38 percent of the 2017 sample did not contain income information, resulting in high unavailable/unknown portion of the sample.

Borrower Distribution of Loans to Farms in AA (2015-2016)				
Farm Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Farms	96	3	1	100%
% of Bank Loans in AA by #	70	5	25	100%
% of Bank Loans in AA by \$	79	14	8	100%

Sources: Loan sample; Dunn and Bradstreet data.

Borrower Distribution of Loans to Farms in AA (2017)				
Farm Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Farms	95	4	2	100%
% of Bank Loans in AA by #	57	5	38	100%
% of Bank Loans in AA by \$	59	11	30	100%

Sources: Loan sample; Dunn and Bradstreet data.

Management asserted that loans without income information are generally smaller operators. To confirm this, we reviewed the distribution of originated farm loans by size. We found that 83 percent of farm loan origination amounts were less than or equal to \$250,000, with 66 percent less than or equal to \$100,000. This supports a reasonable distribution of loans to small farms.

Borrower Distribution of Loans to Farms in the AA by Loan Size (2015-2017)				
Loan Size	# of Loans	% of Number	Amount (\$000s)	% of Amount
\$0 - \$100,000	27	66	947	12
\$100,001 - \$250,000	7	17	1,396	17
\$250,001 - \$500,000	4	10	1,625	20
Over \$500,000	3	7	8,107	51

Sources: Loan trial balance.

Business Loans

SNBG has reasonable penetration among businesses of different sizes within the AA. Sixty-five percent of sampled business loans in 2015-2016 were originated to businesses with less than or equal to \$1 million in gross annual revenues, slightly below census demographic information of 78 percent of AA businesses. Seventy-four percent of sampled business loans were originated to

businesses with less than or equal to \$1 million in gross annual revenues, also slightly below the census demographic information of 82 percent of AA businesses.

Borrower Distribution of Loans to Businesses 2015-2016				
Farm Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Businesses	78	4	18	100%
% of Bank Loans in AA by #	65	4	30	100%
% of Bank Loans in AA by \$	52	43	5	100%

Source: Loan sample; Dun and Bradstreet data.

Borrower Distribution of Loans to Businesses 2017				
Farm Revenues (or Sales)	≤\$1,000,000	>\$1,000,000	Unavailable/ Unknown	Total
% of AA Businesses	82	6	13	100%
% of Bank Loans in AA by #	74	9	17	100%
% of Bank Loans in AA by \$	55	45	1	100%

Source: Loan sample; Dun and Bradstreet data.

We reviewed the size of business loans originated from 2015-2017 and found that 85 percent of business loan originations had a loan amount less than or equal to \$100,000. This provides additional support for the reasonableness of penetration among businesses of different sizes.

Geographic Distribution of Loans

SNBG's geographic distribution of loans within the AA reflects reasonable dispersion given the bank's business strategy and locations. Based on the sample of 41 agricultural loans and 46 commercial loans originated in the AA during the evaluation period, the geographic distribution of farm and business loans is reasonable.

Farm Loans

SNBG has a reasonable geographic distribution of farm loans, considering performance context. In 2015-2016, the geographic distribution of agricultural loans in low-income CTs reflects reasonable dispersion (5 percent) relative to the 8 percent of AA farms located in low-income CTs. The geographic distribution of agricultural loans in moderate-income CTs (0 percent) reflects poor dispersion relative to the 3 percent of AA farms located in moderate-income CTs.

Geographic Distribution of Loans to Farms 2015-2016								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans
Farm	8%	5%	3%	0%	43%	25%	56%	70%

Source: Loan sample; Dun and Bradstreet data.

In 2017, the geographic distribution of farm loans in low-income CTs (0 percent) reflects poor dispersion relative to the 3 percent of AA farms located in low-income CTs. The geographic distribution of farm loans in moderate-income CTs (5 percent) reflects reasonable dispersion relative to the 10 percent of AA farms located in moderate-income CTs.

Geographic Distribution of Loans to Farms 2017								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans	% of AA Farms	% of Number of Loans
Farm	3%	0%	10%	5%	31%	19%	57%	76%

Source: Loan sample; Dun and Bradstreet data.

Low- and moderate-income CT penetration for farm loans is difficult for SNBG because all low- and moderate-income CTs are located in the city of Amarillo, where SNBG has a small branch and minimal deposit market share of less than 1 percent. Competition in Potter and Randall Counties is very high, with many larger banks offering agricultural loans.

Business Loans

SNBG has a reasonable geographic distribution of business loans, considering performance context. In 2015-2016, the geographic distribution of commercial loans in low-income CTs reflects reasonable dispersion (17 percent) relative to the 19 percent of AA businesses located in low-income CTs. The geographic distribution of commercial loans in moderate-income CTs (0 percent) reflects poor dispersion relative to the 11 percent of AA farms located in moderate-income CTs.

Geographic Distribution of Loans to Businesses 2015-2016								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
Commercial	19%	17%	11%	0%	48%	30%	29%	52%

Source: Loan sample; Dun and Bradstreet data.

In 2017, the geographic distribution of commercial loans in low-income CTs (13 percent) significantly exceeds the census demographic of 6 percent of AA businesses located in low-income CTs. The geographic distribution of commercial loans in moderate-income CTs (13 percent) reflects reasonable dispersion relative to the 25 percent of AA businesses located in moderate-income CTs.

Geographic Distribution of Loans to Businesses (2017)								
Census Tract Income Level	Low		Moderate		Middle		Upper	
Loan Type	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans	% of AA Businesses	% of Number of Loans
Commercial	6%	13%	25%	13%	31%	22%	45%	52%

Source: Loan sample; Dun and Bradstreet data.

Responses to Complaints

Neither the bank nor the OCC have received any CRA-related complaints during the evaluation period. This has a neutral effect on the bank's CRA performance.

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 metropolitan and nonmetropolitan areas 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	Lending Test (excludes CD loans): 1/1/15 to 12/31/17 Investment and Service Tests and CD Loans: NA	
Financial Institution		Products Reviewed
The State National Bank of Groom (SNBG) Groom, Texas		Farm Loans, Business Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Amarillo MSA, including: Armstrong, Carson, Oldham, Potter, and Randall Counties	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Amarillo MSA Assessment Area

Assessment Area: 2015-2016 Amarillo MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	67	14.9	16.4	38.8	28.4	1.5
Population by Geography	251,933	11.4	18.5	41.1	29.0	0.0
Housing Units by Geography	101,723	11.7	16.9	41.6	29.8	0.0
Owner-Occupied Units by Geography	60,007	7.2	14.9	41.1	36.8	0.0
Occupied Rental Units by Geography	31,264	18.4	20.8	41.8	19.0	0.0
Vacant Units by Geography	10,452	17.6	16.9	43.9	21.6	0.0
Businesses by Geography	15,983	20.1	10.4	36.0	33.3	0.2
Farms by Geography	884	8.7	3.2	44.1	44.0	0.0
Family Distribution by Income Level	61,634	22.5	16.6	20.4	40.5	0.0
Household Distribution by Income Level	91,271	24.6	16.1	17.4	41.9	0.0
Median Family Income		\$57,439	Median Housing Value			\$108,808
			Median Gross Rent			\$673
			Families Below Poverty Level			11.9%
Source: 2010 U.S. Census and 2016 D&B Data (* The NA category consists of geographies that have not been assigned an income classification.						

Assessment Area: 2017 Amarillo MSA						
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	36.2	28.2	0.0
Businesses by Geography	15,848	5.7	24.9	31.2	37.9	0.3
Farms by Geography	847	2.8	9.8	30.7	56.7	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		\$61,673	Median Housing Value			\$120,427
			Median Gross Rent			\$763
			Families Below Poverty Level			11.9%
Source: 2015 ACS Census and 2017 D&B Data (* The NA category consists of geographies that have not been assigned an income classification.						

SNBG has one AA, the Amarillo MSA #11110, which includes all of Armstrong, Carson, Oldham, Potter, and Randall Counties. The AA meets legal requirements as it consists of whole geographies and does not arbitrarily exclude any low- or moderate-income census tracts. Armstrong, Carson, and Oldham Counties are more rural and agricultural-based, centered in cattle and growing crops. Potter and Randall Counties contain the city of Amarillo and are more diversified, including extensive medical facilities, commercial businesses, meat and dairy processing, and assorted other industries.

Economic conditions are stable and strong. The five largest employers in the AA are CNS Pantex (3,203 employees), BSA Health System/Harrington Cancer Center (3,200 employees), Tyson Foods Inc. (2,280 employees), Northwest Texas Healthcare System (1,860 employees), and Affiliated Foods/TriState Baking/Plains Dairy (1,400 employees). The unemployment rate of 2.5 percent continues to be very low in the area, well below the national and state of Texas unemployment rates of 4.1 and 4.0 percent, respectively.

Competition is strong and includes several community banks as well as branches of regional and national banks. SNBG has only a 0.50 percent deposit market share, ranking 11th among 18 banks. Amarillo National Bank has the highest market share at 47 percent, followed by Happy State Bank at 19 percent. No other bank exceeds 10 percent deposit market share.

Two individuals involved in economic development in the community were interviewed for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions, and determining bank performance. Local economic growth has been steady in recent years. SNBG has cooperatively contributed to the credit needs of the community and continues to be willing to provide credit. SNBG has a good public reputation for meeting the credit needs of the community and willingly sponsors various local activities.