



## **PUBLIC DISCLOSURE**

August 16, 2021

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

First National Bank in Cimarron  
Charter Number 13329

121 N. Main Street  
Cimarron, KS 67835

Office of the Comptroller of the Currency

2959 N. Rock Rd. Ste. 510  
Wichita, KS 67226

**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 major factors that support this rating include:

- First National Bank in Cimarron’s (FNB) average quarterly loan-to-deposit ratio is reasonable.
- FNB made a majority of the loans inside the assessment area (AA).
- Lending to farms of different sizes is reasonable.
- Lending to businesses of different sizes is reasonable.

### Loan-to-Deposit Ratio

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

FNB’s average quarterly loan-to-deposit (LTD) ratio is 54 percent. The LTD ratio is calculated on a bank-wide basis. We compared FNB to eight other similarly situated institutions in the AA. The eight banks’ LTD ratios averaged 59 percent, ranging from 23 percent to 90 percent.

### Lending in Assessment Area

A majority of the bank’s loans are inside the AA.

The bank originated and purchased 60 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	10	50.0	10	50.0	20	648	51.39	613	48.61	1,261
Small Farm	14	70.0	6	30.0	20	1,205	64.47	664	35.53	1,869
Total	24	60.0	16	40.0	40	1,853	59.20	1,277	40.80	3,130

## **Description of Institution**

FNB is a \$128 million bank headquartered in Cimarron, Kansas. FNB has two locations consisting of the main office in Cimarron and a branch location in Ingalls, Kansas. The bank has not opened any new branches or closed any existing branches since the prior Community Reinvestment Act (CRA) examination.

FNB is a wholly owned subsidiary of First National Agency, a one-bank holding company located in Cimarron. The holding company has total assets of \$10.46 million as of June 30, 2021. The bank's corporate structure has not changed since the previous CRA examination. The bank had tier one capital of \$9.67 million as of June 30, 2021.

FNB is a full-service institution offering a variety of loan and deposit products. Net loans represent 40 percent of the bank's total assets. As of June 30, 2021, the bank's \$51 million loan portfolio consisted of 38 percent real estate loans, 28 percent agricultural loans, 28 percent commercial loans, and six percent individual loans. Management indicated the bank's primary lending products during the evaluation period were agricultural loans and commercial loans. Twenty loans of each primary product were used to evaluate the lending test.

FNB's assessment area (AA) consists of Gray County, Kansas. Gray County is in southwest Kansas and is not in a Metropolitan Statistical Area (MSA). The AA contains one middle-income census tract, 9627, and one upper-income census tract, 9626. The AA does not contain any low- or moderate-income tracts. The AA complies with regulation and does not arbitrarily exclude any low- or moderate-income tracts. Gray County was declared an underserved area in 2015, 2016, and 2017.

FNB faces moderate competition from two other banks located in the AA. FNB has increased its market share over its primary competitor inside the AA since the prior CRA exam. According to the FDIC Market Share Report as of June 30, 2020, total deposits inside the AA for FNB and its primary competitor are 55 percent and 40 percent, respectively. Total deposits for competitor banks range from \$80 million to \$895 million.

The bank is not subject to any pending litigation or other factors impeding its ability to meet the credit needs of the AA. The Office of the Comptroller of the Currency last evaluated FNB's CRA performance on June 26, 2017. FNB received an overall rating of "Satisfactory" under the Small Bank Performance Standards.

## **Scope of the Evaluation**

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

Examiners performed an evaluation of FNB's CRA performance using the Small Bank CRA procedures to assess management's ability to meet the community's credit needs within the bank's AA. The Performance Evaluation (PE) is an assessment of CRA performance from January 1, 2018, through December 31, 2020. Our loan sample included 20 agriculture loan and 20 commercial loan originations, since agricultural and commercial loans were the bank's primary products.

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

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the 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.

The OCC placed more weight on the agricultural lending and commercial lending portfolios as these are the bank’s primary products.

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 CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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 Kansas

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

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- FNB's average quarterly LTD ratio is reasonable.
- FNB originated a majority of loans inside the AA.
- Lending to businesses with revenues less than \$1 million is reasonable.
- Lending to farms with revenues less than \$1 million is reasonable.

### Description of Institution's Operations in Kansas

FNB is a full-service institution offering a full range of deposit and loan products and services. The primary lending focus is agricultural and commercial loan products. FNB has two locations consisting of the main location in Cimarron, and a branch location in Ingalls. The main bank location in Cimarron offers a drive-up facility. FNB has a drive-up ATM located two blocks from the main location, and another ATM outside the Ingalls branch location. According to the June 30, 2020 FDIC Market Share Report, FNB ranked first in deposit market share with \$106 million or 55 percent of deposits inside Gray County, when compared to the two other institutions in the AA.

In an effort to assist small businesses and small farms in the community with financial issues related to the COVID-19 pandemic, FNB participated in originating SBA Paycheck Protection Program (PPP) loans to eligible borrowers. FNB approved and disbursed 161 PPP loans totaling \$7.17 million in funds in 2020. As of this examination FNB has funded 234 loans totaling \$4.37 million for 2021.

As part of this evaluation, examiners utilized existing community contacts to assess the credit needs and opportunities in the Cimarron AA. The bank's community contacts did not identify any needs or opportunities; however, one contact noted concern for the community's ability to support growth in new and existing businesses. No concerns were noted relating to the financial institutions in the area.

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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 a MMSA.

## Gray County AA - Cimarron

Table A – Demographic Information of the Assessment Area						
Assessment Area: Gray County AA - Cimarron						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	50.0	50.0	0.0
Population by Geography	6,065	0.0	0.0	50.6	49.4	0.0
Housing Units by Geography	2,388	0.0	0.0	52.1	47.9	0.0
Owner-Occupied Units by Geography	1,566	0.0	0.0	56.4	43.6	0.0
Occupied Rental Units by Geography	584	0.0	0.0	38.0	62.0	0.0
Vacant Units by Geography	238	0.0	0.0	58.8	41.2	0.0
Businesses by Geography	361	0.0	0.0	58.7	41.3	0.0
Farms by Geography	144	0.0	0.0	72.2	27.8	0.0
Family Distribution by Income Level	1,642	9.7	13.9	27.0	49.3	0.0
Household Distribution by Income Level	2,150	11.3	12.0	19.0	57.6	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$107,415
			Median Gross Rent			\$641
			Families Below Poverty Level			6.6%
<i>Source: 2015 ACS and 2020 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>						

## Scope of Evaluation in Kansas

For purposes of this evaluation, we performed a full-scope review of the bank's single AA. The AA consists of Gray County, Kansas, which is a non-MSA AA located in southwest Kansas. The AA meets regulatory requirements, as it consists of whole geographies and does not reflect illegal discrimination or arbitrarily exclude any low- or moderate-income geographies. The AA comprises one middle-income census tract and one upper-income census tract. Please refer to Appendix A for additional information.

The US Department of Housing and Urban Development (HUD) declared census tract 9627 within Gray County as underserved. According to the 2015 ACS US Census, the population of the AA is 6,065 and the median family income is \$57,229. Of the 2,150 households in the AA, approximately 25 percent receive social security, 9 percent are retired, and 7 percent are below the poverty level. Fourteen percent of the population is over age 65, and 27 percent of the population consists of civilians not in the work force. The median housing value is \$107,415 and 66 percent of the housing units are owner-occupied units. The income distribution for families within the AA is 10 percent low-income, 14 percent moderate-income, 27 percent middle-income, and 49 percent upper-income. The June 30, 2021, unemployment rate for Gray County is 2.5 percent, which is below the Kansas unemployment rate of 3.7 percent and the national rate of 5.9 percent for the same time period.

## **LENDING TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Gray County AA is good.

Compared to small farm loans and small business loans, the bank originated a minimal number of home mortgage and consumer loans. Therefore, an analysis of loans for those product types is not meaningful and was not conducted.

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

We did not complete an analysis of the geographic distribution of loans. The AA does not contain any low- or moderate-income tracts. Therefore, this analysis would not be meaningful.

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

The bank exhibits a reasonable 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 Kansas 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.

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

Refer to Table T in the state of Kansas 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.

### **Responses to Complaints**

FNB did not receive any written complaints related to its CRA performance 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 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”.

<b>Time Period Reviewed:</b>	01/01/2018 to 12/31/2020	
<b>Bank Products Reviewed:</b>	Agricultural and Commercial Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	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>
Gray County AA - Cimarron	Full Scope	Gray County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS First National Bank in Cimarron	
Overall Bank:	Lending Test Rating:
First National Bank in Cimarron	Satisfactory
State:	
Kansas	Satisfactory

## 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table 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 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.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2018-2020</b>	
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	
Gray County AA - Cimarron	20	825	100	85	73.7	30.0	43.5	7.8	10.0	18.6	60.0	
<b>Total</b>	<b>20</b>	<b>825</b>	<b>100</b>	<b>85</b>	<b>73.7</b>	<b>30.0</b>	<b>43.5</b>	<b>7.8</b>	<b>10.0</b>	<b>18.6</b>	<b>60.0</b>	
<i>Source: 2020 D&amp;B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate 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>2018-2020</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	
Gray County AA - Cimarron	20	1,356	100.0	65	93.1	45.0	40.0	4.9	5.0	2.1	50.0	
<b>Total</b>	<b>20</b>	<b>1,356</b>	<b>100.0</b>	<b>65</b>	<b>93.1</b>	<b>45.0</b>	<b>40.0</b>	<b>4.9</b>	<b>5.0</b>	<b>2.1</b>	<b>50.0</b>	
<i>Source: 2020 D&amp;B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%</i>												