



## **PUBLIC DISCLOSURE**

August 28, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

The First National Bank of Stanton  
8094

119 N. St. Peter St.  
Stanton, TX 79782

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250  
Lubbock, TX 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.....	3
Discriminatory or Other Illegal Credit Practices Review.....	3
State Rating.....	5
State of Texas.....	5
Lending Test .....	7
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 individuals of different income levels is reasonable.
- Lending to small farms 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.

The First National Bank of Stanton's (FNB) quarterly average net LTD ratio for the 17 quarters from March 31, 2019, through March 31, 2023, is 21.96 percent, ranging from a high of 29.5 percent to a low of 16.6 percent. The LTD ratio is calculated on a bank-wide basis. Similarly situated banks with assets between \$200 and \$411 million operating in counties contiguous to the AA had a quarterly average net LTD ratio of 33.6 percent with a high of 67.6 percent and a low of 13.7 percent. It should be noted the comparison includes one institution has more lending opportunities with oil and gas-related lending, which increases the average LTD ratio of similarly situated banks compared to FNB. Excluding this one institution from the comparison, the average LTD ratio for similarly situated banks falls to 16.5 percent, with a high average of 19.4 percent and low average of 13.7 percent. The remaining institutions are more closely related to FNB.

### Lending in Assessment Area

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

The bank originated and purchased 75 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 Farm	22	73.3	8	26.7	30	3,247	69	1,457	31	4,704
Consumer	23	76.7	7	23.3	30	145	62.6	62	37.4	207
<b>Total</b>	<b>45</b>	<b>75</b>	<b>15</b>	<b>25</b>	<b>60</b>	<b>3,392</b>	<b>69.1</b>	<b>1,519</b>	<b>30.9</b>	<b>4,911</b>

## Description of Institution

The First National Bank of Stanton (FNB) is a \$387 million community bank headquartered in Stanton, Texas, approximately 20 miles northeast of Midland, Texas. The bank is not a subsidiary of a holding company and has no affiliate relationships. FNB is an intrastate bank with its main branch in Stanton, Texas, and second branch in Midland, Texas. FNB offers conventional community banking services, including a variety of traditional loan and deposit products. FNB's main office in Stanton originates a broad variety of loans, while the Midland branch generally services commercial clientele. One branch has been opened and one closed since the last CRA examination as of December 31, 2018. The Midland branch was effectively moved from a rented space to a new, stand-alone bank building on August 7, 2020. The Stanton and Midland branches offer full-service lobby and drive-through services, operating Monday through Friday from 9:00 a.m. to 3:00 p.m. with extended drive-through hours on Fridays from 7:15 a.m. to 3:00 p.m. Both locations have an automated teller machine (ATM) to facilitate after-hours transactions. FNB offers customers 24-hour account access through telebanking as well as a basic digital banking service accessed through a mobile application or [www.fnbstanton.com](http://www.fnbstanton.com).

FNB has one AA, the Midland MSA, which includes Midland and Martin Counties. The cities of Stanton and Midland are the county seats and largest cities in the respective counties. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas. Martin County credit needs include agricultural, commercial, and consumer. Midland County credit needs are primarily commercial and consumer. The Midland branch is located in a moderate-income census tract.

As of December 31, 2022, tier one capital totaled 11.7 percent with net loans of \$64 million, representing 18 percent of total deposits and 16 percent of total assets. Commercial and Commercial Real Estate (CRE) loans total \$48 million, which equates to 78 percent of the loan portfolio and 105 percent of Tier 1 Capital plus the Allowance for Credit Losses (ACL). Agricultural loans total \$10 million, which equates to 17 percent of the loan portfolio and 23 percent of Tier 1 Capital plus the ACL. Consumer loans total \$3 million, which equates to 4 percent of the portfolio and 6 percent of Tier 1 Capital plus the ACL. FNB's business strategy is to provide quality customer service to support agricultural, commercial, and individual consumers in Martin and Midland Counties, as well as surrounding communities. FNB faces no legal or financial circumstances that would impede the bank's ability to meet its community needs. The bank was rated "Satisfactory" at its last CRA evaluation on April 1, 2019.

## 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 FNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and farms 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 the bank's business strategy. During this evaluation period, primary products consisted of consumer and farm loans in the AA.

### 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.

FNB 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 Midland 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) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

## State Rating

### State of Texas

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

**The Lending Test is rated:** Satisfactory

The 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 individuals of different income levels is reasonable.
- Lending to small farms is reasonable.

### Description of Institution's Operations in Texas

FNB is a \$387 million community bank located in Stanton, Texas, the county seat of Martin County in West Texas. The bank has two branches, one located in Stanton, Texas, and one in Midland, Texas. Both locations offer full-service banking including drive-through facilities. Both branches' lobby services and drive-throughs are open Monday through Friday from 9:00 a.m. to 3:00 pm, with extended drive-through hours on Fridays from 7:15 a.m. to 3:00 p.m. FNB offers customers 24-hour account access through telebanking as well as a basic digital banking service accessed through [www.fnbstanton.com](http://www.fnbstanton.com).

FNB has designated the Midland MSA, which includes Midland and Martin Counties, as its assessment area (AA). The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas. The AA is dependent on oil and gas as well as agricultural production. The city of Midland is considered the center of the region's oil and gas industry. Major employers include prominent oil and gas firms (i.e. Chevron, Conoco Phillips, Patterson-UTI, etc.) as well as the Martin County Board of Education. Economic conditions and employment in Midland are highly dependent upon oil and gas production and are susceptible to volatility in the energy market. Unemployment as of December 2019 was 2.0 percent, peaked at 12.3 percent in May 2020 due to the COVID pandemic and its impact on the energy sector, and has since declined back to 2.3 percent as of December 2022. The December 2022 unemployment rate remains below the state and national averages of 3.6 percent and 3.3 percent, respectively.

The AA has limited opportunities for participation in low- and moderate-income (LMI) census tracts. Between both Midland and Martin Counties, there is only one low-income tract and five moderate-income tracts relative to a total of 29 census tracts. Martin County has zero low- or moderate-income

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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.

tracts, leaving the LMI tracts concentrated within the city of Midland, Texas. Midland County credit needs are primarily commercial and consumer.

Competition within the bank's AA is strong and includes several community banks as well as numerous branches of state and national banks. There are a total of 17 financial institutions operating within the Midland MSA including FNB. FNB is ranked 10<sup>th</sup> in deposit market share with 3.4 percent. Financial institutions with greater deposit market share include Frost Bank (16.4 percent), Community National Bank (15.6 percent), Wells Fargo Bank (12.8 percent), Bank of America (12.3 percent), West Texas National Bank (9.4 percent), FirstCapital Bank of Texas (9.1 percent), Prosperity Bank (4.5 percent), JPMorgan Chase Bank (4.3 percent), and American Momentum Bank (3.8 percent).

A community contact representing the Martin County Tax Assessors was interviewed for the purpose of determining the community's profile, needs, and development opportunities as well as an overview of financial institutions involvement in the community. The contact for this AA noted that the local economy was generally stable and has recovered from the effects of the COVID-19 pandemic. Unemployment has decreased significantly since its peak in early-2020, and the housing market has started to expand with housing developments being built targeting young professionals making \$60 thousand to \$80 thousand per year. The contact stated that financial institutions within the area have a generally positive public perception and are regularly involved in community development events and activities.

## Midland and Martin County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB of Stanton						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	29	3.4	17.2	48.3	27.6	3.4
Population by Geography	156,542	3.0	16.7	47.0	33.3	0.0
Housing Units by Geography	58,621	2.6	13.8	47.4	36.1	0.0
Owner-Occupied Units by Geography	36,680	2.7	12.9	43.7	40.6	0.0
Occupied Rental Units by Geography	17,820	1.8	15.4	54.9	27.9	0.0
Vacant Units by Geography	4,121	5.2	14.8	48.2	31.9	0.0
Businesses by Geography	19,584	1.4	21.8	36.4	39.8	0.6
Farms by Geography	539	0.4	15.4	40.3	43.6	0.4
Family Distribution by Income Level	37,873	21.9	17.5	20.2	40.4	0.0
Household Distribution by Income Level	54,500	23.4	16.8	17.5	42.3	0.0
Median Family Income MSA - 33260 Midland, TX MSA		\$82,297	Median Housing Value			\$175,383
			Median Gross Rent			\$1,075
			Families Below Poverty Level			6.6%

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



## **Scope of Evaluation in Texas**

FNB has designated Midland and Martin Counties as its AA. The AA 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, consumer and agricultural loans were analyzed in this evaluation.

## **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 Midland 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 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 Midland. This limits agricultural lending opportunities given 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 in moderate-income tracts. The entirety of the bank's lending to small farms is limited to the Stanton area, surrounding small communities, and Midland outskirts. These are mostly middle- and upper-income tracts as reflected by the data presented in Table S.

### ***Consumer Loans***

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

Geographic distribution of loans to consumers is reasonable when considering the performance context. LMI tracts are concentrated within the city of Midland. Demographic information reflects minimal lending in low-income tracts and low levels of lending to consumers in moderate-income tracts. For context, the Midland branch opened at its current location in August 2020, which limited the bank's ability to reach low-income census tracts in the Midland area in 2019 and the majority of 2020. Additionally, the Midland branch primarily focuses on commercial customers. A majority of the bank's lending to consumers is limited to the Stanton area, surrounding small communities, and Midland outskirts. Only 3 percent of the population within the AA is located in a low-income tract and only 16.7 percent of the population is located in moderate-income tracts, limiting the bank's opportunities within the AA. The AA contains mostly middle- and upper-income tracts as reflected by the data presented in Table U. Additionally, the level of competition within the AA, specifically in Midland, impacts FNB's

ability to lend within low- and moderate-income tracts as consumers have options to borrow from large national banking institutions, regional and community banks, and credit unions. The Midland branch is located in the center of downtown, which mostly has commercial tracts/businesses within the area, further limiting consumer lending opportunities

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

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

#### ***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 lending to small farms is reasonable. FNB's lending to farms with gross revenues less than \$1 million slightly lags the percent of farms reporting revenues less than \$1 million within the AA, but significantly exceeds the aggregate lending to small farms.

#### ***Consumer Loans***

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

The distribution of lending to low- and moderate-income borrowers reflects reasonable penetration. FNB's lending to low-income borrowers significantly exceeds the percent of low-income households within the AA. Additionally, FNB's lending to moderate-income borrowers exceeds the percent of moderate-income households within the AA.

### **Responses to Complaints**

The OCC nor FNB received any CRA-related complaints over 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>	January 1, 2019, through December 31, 2021	
<b>Bank Products Reviewed:</b>	Small Farm; Consumer Loans	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Texas</b>		
Midland MSA	Full-scope	Martin and Midland County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	THE FIRST NATIONAL BANK OF STANTON
Overall Bank:	Lending Test Rating
The First National Bank of Stanton	Satisfactory
State:	
Texas	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 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography</b>																				<b>2019-21</b>
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
FNB of Stanton	22	3,247	100	90	0.4	0.0	1.1	15.4	0.0	5.6	40.3	81.8	63.3	43.6	18.2	30.0	0.4	0.0	0.0	
<b>Total</b>	<b>22</b>	<b>3,247</b>	<b>100</b>	<b>90</b>	<b>0.4</b>	<b>0.0</b>	<b>1.1</b>	<b>15.4</b>	<b>0.0</b>	<b>5.6</b>	<b>40.3</b>	<b>81.8</b>	<b>63.3</b>	<b>43.6</b>	<b>18.2</b>	<b>30.0</b>	<b>0.4</b>	<b>0.0</b>	<b>0.0</b>	

*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%*

<b>Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues</b>												<b>2019-21</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	
FNB of Stanton	22	3,247	100	90	98.9	95.5	45.6	0.9	4.6	0.2	0.0	
<b>Total</b>	<b>22</b>	<b>3,247</b>	<b>100</b>	<b>90</b>	<b>98.9</b>	<b>95.5</b>	<b>45.6</b>	<b>0.9</b>	<b>4.6</b>	<b>0.2</b>	<b>0.0</b>	

*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%*

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 U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
FNB of Stanton	23	145	100	2.5	0.0	13.7	0.0	47.4	78.3	36.4	21.7	0.0	0.0	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
FNB of Stanton	22	130	100	23.4	52.2	16.8	21.7	17.5	26.1	42.3	0.0	0.0	0.0	
<b>Total</b>	<b>23</b>	<b>145</b>	<b>100</b>	<b>23.4</b>	<b>52.2</b>	<b>16.8</b>	<b>21.7</b>	<b>17.5</b>	<b>26.1</b>	<b>42.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.                      Due to rounding, totals may not equal 100.0%</i>														

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.