



## **PUBLIC DISCLOSURE**

July 30, 2025

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

The Lamesa National Bank  
Charter Number: 13111

602 South 1<sup>st</sup> Street  
Lamesa, TX 79331

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.

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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:

- The Lending Test rating is based on a reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled were within the bank's assessment area (AA).
- Lending to farms and businesses of different sizes was reasonable.
- Geographic distribution of small farm and business loans was reasonable after considering the bank's performance context.

### Loan-to-Deposit Ratio

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

The Lamesa National Bank's (LNB or bank) quarterly average LTD ratio from March 31, 2022, to December 31, 2024, was 17.0 percent. Similarly situated institutions with total assets under \$500 million and located in rural areas had an average quarterly LTD ratio of 19.1 percent with a high average of 22.8 and low average of 17.0. Lending opportunities in the AA are very limited given the area's rural, agricultural market comprised of established farm operations. Moderate competition in the area further compresses any additional loan growth within the AA.

### Lending in Assessment Area

A majority of the bank's loans were inside its 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.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024		
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)		
	Inside		Outside			Inside		Outside				
	#	%	#	%		\$	%	\$	%			
Small Business	25	83.3	5	16.7	30	\$628	50.9	\$607	49.1	\$1,235		
Small Farm	20	66.7	10	33.3	30	\$1,724	72.6	\$651	27.4	\$2,375		
<b>Total</b>	<b>45</b>	<b>75.0</b>	<b>15</b>	<b>25.0</b>	<b>60</b>	<b>\$2,352</b>	<b>65.2</b>	<b>\$1,258</b>	<b>34.8</b>	<b>\$3,610</b>		

Source: 1/1/2022 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

LNB is a community bank headquartered in Lamesa, Texas, approximately 60 miles south of Lubbock, Texas. As of December 31, 2024, LNB had total assets of \$411 million. The bank offers traditional, noncomplex, deposit and lending products to its customers. Bank lobby and drive through services are provided Monday through Friday. LNB also offers basic online banking services at [www.lamesanb.com](http://www.lamesanb.com). There has been no acquisition or merger activity since the previous CRA performance evaluation. LNB's business strategy is to provide outstanding banking services to Dawson County and foster continued economic growth through local involvement. No legal impediments or other factors hinder LNB's ability to provide credit in its AA. The bank is financially capable of meeting most requests for credit, subject to certain legal restrictions applicable to all national banks. The bank received a satisfactory rating at its February 01, 2022, CRA evaluation.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2022, through December 31, 2024. The OCC evaluated LNB using small bank CRA performance standards that include five performance criteria: the loan to deposit ratio, lending in the AA, lending to farms and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints.

To evaluate LNB'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 small farm and small business loans.

### Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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.

LNB only has one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of its sole AA within the state.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. 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) (March 29, 2024) in determining a national banks or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

## State Rating

### State of Texas

**CRA rating for the State of Texas:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable quarterly average net loan-to-deposit ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA).
- Lending to farms and businesses of different sizes is reasonable.
- Geographic distribution of small farm and small business loans is reasonable after considering the bank's performance context.

### Description of Institution's Operations in Texas

LNB is a community bank headquartered in Lamesa, Texas, approximately 60 miles south of Lubbock, Texas. As of December 31, 2024, LNB had total assets of \$411 million. The bank offers traditional, noncomplex, deposit and lending products to its customers. Bank lobby and drive through services are provided Monday through Friday. LNB also offers basic online banking services at [www.lamesanb.com](http://www.lamesanb.com). There has been no acquisition or merger activity since the previous CRA performance evaluation. LNB's business strategy is to provide outstanding banking services to Dawson County and foster continued economic growth through local involvement. No legal impediments or other factors hinder LNB's ability to provide credit in its AA. The bank is financially capable of meeting most requests for credit, subject to certain legal restrictions applicable to all national banks. The bank received a satisfactory rating at its February 01, 2022, CRA evaluation.

As of December 31, 2024, total loans and leases comprised 21.3 percent of total assets. The bank's primary products include agricultural and commercial loans by dollar volume, number of loans, and the bank's strategy.

LNB designated Dawson County as its AA. This area is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to-moderate-income areas. There are four census tracts in the county, of which two are moderate-income areas, one is a middle-income area, and one is an upper-income area.

In addition to LNB, there are two other financial institutions in the AA. The June 30, 2024, FDIC Deposit Market Share Report shows that LNB ranks first in the AA with 60.7 percent of all deposits. The branch of a regional state bank holds 34.5 percent, and a branch of another national bank holds 4.8 percent.

The local economy is centered in agricultural production. Agricultural operations are highly

seasonal and centered in dryland and irrigated cotton production. Other large employers in the area are the Texas Department of Criminal Justice, Lamesa Independent School District, West Texas Opportunities, and Medical Arts Hospital.

The OCC contacted a community development organization within Lamesa to gain additional context regarding the AA and community's needs. Affordable housing is the top need of the AA. However, the increased cost of construction and housing paired with stagnant wage and industry growth represents the greatest barrier to providing this need. The contact indicated that local financial institutions have performed adequately and have appropriately met the needs of the community. Public perception is positive but could be improved with more "hands on" approaches to community outreach and local events.

## Dawson County AA

Assessment Area - Dawson County AA									
2022 - 2024									
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #			
<b>Geographies (Census Tracts)</b>	4	0.00	50.00	25.00	25.00	0.00			
<b>Population by Geography</b>	12,456	0.00	58.40	27.78	13.82	0.00			
<b>Housing Units by Geography</b>	5,171	0.00	51.87	34.52	13.61	0.00			
<b>Owner-Occupied Housing by Geography</b>	3,102	0.00	51.97	34.56	13.48	0.00			
<b>Occupied Rental Units by Geography</b>	1,328	0.00	48.04	42.24	9.71	0.00			
<b>Vacant Units by Geography</b>	741	0.00	58.30	20.51	21.19	0.00			
<b>Businesses by Geography</b>	378	0.00	47.35	34.92	17.72	0.00			
<b>Farms by Geography</b>	89	0.00	26.97	22.47	50.56	0.00			
<b>Family Distribution by Income Level</b>	2,785	33.14	15.15	16.48	35.22	0.00			
<b>Household Distribution by Income Level</b>	4,430	39.05	10.95	16.25	33.75	0.00			
<b>Unemployment rate (%)</b>	7.28	0.00	8.85	6.60	3.40	0.00			
<b>Households Below Poverty Level (%)</b>	20.59	0.00	20.49	25.54	6.22	0.00			
<b>Median Family Income (Non-MSAs - TX)</b>	\$61,809		<b>Median Housing Value</b>			\$79,950			
<b>Median Family Income (Non-MSAs - TX) for 2024</b>	\$75,500		<b>Median Gross Rent</b>			\$658			
			<b>Families Below Poverty Level</b>			19.78			
FFIEC File - 2020 Census									
FFIEC File - 2024 Census									
2024 Dun & Bradstreet SBSF Demographics									
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

The bank's sole AA, Dawson County, received a full-scope review.

## LENDING TEST

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

## Conclusions for Area Receiving Full-Scope Review

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

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

The bank exhibited reasonable geographic distribution of loans in the State.

#### *Small Loans to Businesses*

Refer to Table 9 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

LNB originated 56.0 percent of sampled loans to businesses in moderate-income tracts, which is above both the demographic of 47.4 percent and aggregate peer lending data of 44.9 percent in moderate-income census tracts. There are no low-income tracts in the bank's AA.

#### *Small Loans to Farms*

Refer to Table 11 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.

LNB originated 25.0 percent of sampled loans in moderate-income tracts, which is below the demographic of 26.9 percent but slightly above aggregate peer lending data of 24.5 percent. There are no low-income tracts in the Bank's AA.

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

The bank exhibited a reasonable distribution of loans to businesses and farms of different sizes, given the product lines offered by the bank.

#### *Small Loans to Businesses*

Refer to Table 10 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

LNB originated 92.0 percent of sampled loans to borrowers with revenue of \$1 million or less. This is significantly higher than the demographic number of businesses with revenue less than \$1 million at

73.8 percent. LNB's lending to these businesses significantly exceeded aggregate lending data of other institutions at 39.3 percent.

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

Refer to Table 12 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.

LNB originated 65.0 percent of sampled loans to farms with revenue of \$1 million or less. This is significantly below the demographic number of farms with revenue less than \$1 million at 82.0 percent. However, LNB significantly exceeded aggregate lending data from other institutions at 37.6 percent.

### **Response 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

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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>	01/01/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Small business and small farm 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>
Texas		
Dawson County AA	Full-Scope	County of Dawson

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
The Lamesa National Bank	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/AA.

**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 CD loans and qualified investments, branch distribution, and CD services).

**Low-Income:** Individual income that is at 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 state/AA.

**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.

**Multistate Metropolitan Statistical Area (MMSA):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Prior Period Investments:** Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

**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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

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

**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/AA. 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 9. 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 AA.

**Table 10. 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 11. 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 AA.

**Table 12. 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 \$500,000) 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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography															2022 - 2024				
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts				Not Available-Income Tracts	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Dawson County AA 2024	25	\$628	100	410	0.0	0.0	0.0	47.4	56.0	44.88	34.9	36.0	34.6	17.7	8.0	20.5	0.0	0.0	0.0
<b>Total</b>	<b>25</b>	<b>\$628</b>	<b>100</b>	<b>410</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>47.4</b>	<b>56.0</b>	<b>44.88</b>	<b>34.9</b>	<b>36.0</b>	<b>34.6</b>	<b>17.7</b>	<b>8.0</b>	<b>20.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues															2022 - 2024				
Assessment Area:	Total Loans to Small Businesses					Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM			Businesses with Revenues Not Available							
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	
Dawson County AA 2024	25	\$628	100	410	73.8	92.0	39.3	11.38	8.0	14.8	0.0								
<b>Total</b>	<b>25</b>	<b>\$628</b>	<b>100</b>	<b>410</b>	<b>73.8</b>	<b>92.0</b>	<b>39.3</b>	<b>11.38</b>	<b>8.0</b>	<b>14.8</b>	<b>0.0</b>								

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																2022 - 2024			
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts				Not Available-Income Tracts	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Dawson County AA 2024	20	\$1,724	100	149	0.0	0.0	0.0	26.9	25.0	24.2	22.5	15.0	12.1	50.6	60.0	63.8	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>\$1,724</b>	<b>100</b>	<b>149</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>26.9</b>	<b>25.0</b>	<b>24.2</b>	<b>22.5</b>	<b>15.0</b>	<b>12.1</b>	<b>50.6</b>	<b>60.0</b>	<b>63.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue																2022 - 2024		
Assessment Area:	Total Loans to Farms					Farms with Revenues <= 1MM			Farms with Revenues > 1MM			Farms with Revenues Not Available						
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans
Dawson County AA 2024	20	\$1,724	100	149	82.0	65.0	37.6	17.9	35.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Total</b>	<b>20</b>	<b>\$1,724</b>	<b>100</b>	<b>149</b>	<b>82.0</b>	<b>65.0</b>	<b>37.6</b>	<b>17.9</b>	<b>35.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%