



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

July 30, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Big Bend Banks, National Association
Charter Number: 8674

301 South Highland Avenue
Marfa, Texas 79843

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250
Lubbock, Texas 79414

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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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 ratio during the evaluation period.
- A substantial majority of loans sampled are within the bank's assessment area (AA).
- Lending to individuals of various income levels and businesses of different sizes is reasonable.

Loan-to-Deposit Ratio

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

The loan-to-deposit ratio (LTD) for the 12 quarters from January 1, 2022, through December 31, 2025, was 15.22 percent. The quarterly average LTD of similarly situated banks for the same timeframe averaged 50.01 percent and ranged from 39.22 percent to 66.71 percent. These institutions are located within or adjacent to the AA and have total assets below \$335 million. The institutions with the lowest LTD ratios are located within the AA. Low loan demand in the AA drives the limited LTD ratios.

Lending in Assessment Area

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

The bank originated and purchased 70.45 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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	14	58.33	10	41.67	24	1,063	38.46	1,700	61.54	2,764
Consumer	17	85.00	3	15.00	20	342	77.94	97	22.06	439
Total	31	70.45	13	29.55	44	1,405	43.87	1,797	56.10	3,203
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Big Bends Banks, National Association (BBB or "the bank") is a \$156 million intrastate community bank headquartered in Marfa, Texas. Marfa is the county seat of Presidio County, located about 200 miles southeast of El Paso, Texas. The bank is wholly owned by Big Bend Bancshares Corporation, a single bank holding company located in Marfa, Texas. In addition to the main branch, the bank operates

another full-service branch in the town of Presidio, Texas, located about 60 miles southwest of Marfa. There was no merger nor acquisition activity during the evaluation period.

The bank offers a full range of commercial and consumer banking products and related financial services. Both branches offer full banking services, provide lobby, and drive-up services. The Marfa branch drive-up operates Monday through Friday from 8:30AM to 5:30PM. The Presidio branch drive-up service operates Monday through Thursday from 9:00AM to 4:00PM, Friday from 9:00AM to 5:30PM, and Saturday 9:00AM to 1:00PM. Online banking services are available at www.bigbendsbanks.com.

As of December 31, 2024, net loans and leases comprised 13.15 percent of total assets. The bank's primary loan products by dollar volume were commercial loans and loans to consumer borrowers. BBB's business strategy is to serve consumer, commercial, and agricultural customers in Presidio County.

BBB has designated Presidio County as its AA. Presidio County is comprised of two contiguous census tracts (CTs), one middle-income and one low-income level tracts. The designation of the AA does not reflect illegal discrimination nor arbitrarily exclude any low- or moderate-income level areas.

The bank received a Satisfactory rating at its previous CRA evaluation dated December 7, 2019. BBB has no legal, financial, nor other factors impeding its ability to help meet the credit needs in the AA. The bank is financially capable of meeting almost any request for credit, subject to certain legal restrictions applicable to all national banks.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2022, through December 31, 2024. This Performance Evaluation assesses BBB's record of meeting the credit needs of the communities in which it operates. The OCC evaluated BBB using small bank performance criteria. These criteria include five factors: LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints.

To evaluate BBB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the Presidio County AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and business strategy. During the evaluation period, primary lending products consisted of loans to small businesses and consumer loans. To evaluate BBB's lending performance, the OCC sampled 24 loans to small businesses loans and 20 consumer loans originated in the evaluation period.

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 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, multi-state ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those 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) (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 (LTD) ratio during the evaluation period.
- A substantial majority of loans sampled are within the bank's assessment area (AA).
- Lending to individuals of various income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

Big Bends Banks, National Association (BBB or "the bank") is a \$156 million intrastate community bank headquartered in Marfa, Texas. Marfa is the county seat of Presidio County, located about 200 miles southeast of El Paso, Texas. The bank is wholly owned by Big Bend Bancshares Corporation, a single bank holding company located in Marfa, Texas. In addition to the main branch, the bank operates another full-service branch in the town of Presidio, Texas, located about 60 miles southwest of Marfa. There was no merger nor acquisition activity during the evaluation period.

The bank offers a full range of commercial and consumer banking products and related financial services. Both branches offer full banking services, provide lobbies, and drive-up services. The Marfa branch drive-up operates Monday through Friday from 8:30AM to 5:30PM. The Presidio branch drive-up service operates Monday through Thursday from 9:00AM to 4:00PM, Friday from 9:00AM to 5:30PM, and Saturday 9:00AM to 1:00PM. Online banking services are available at www.bigbendsbanks.com.

As of December 31, 2024, net loans and leases comprised 13.15 percent of total assets. The bank's primary loan products by dollar volume were commercial loans and loans to consumer borrowers. BBB's business strategy is to serve consumer, commercial, and agricultural customers in Presidio County.

BBB has designated Presidio County as its AA. Presidio County is comprised of two contiguous census tracts (CTs), one middle-income and one low-income level tracts. The designation of the AA does not reflect illegal discrimination nor arbitrarily exclude any low- or moderate-income level areas.

The Presidio County economy is largely based on government employment. Primary employers include U.S. Customs and Border Patrol and local schools and government. Unemployment during the review period was highest in January 2022 at 7.9 percent and has since gone down to 5.9 percent. The Presidio County unemployment rate was above the state and national unemployment rates, both of which were 4.1 percent. Competition in the AA is low. There is only one other local state-chartered bank in the area. The July 16, 2025, FDIC Market Share Report shows BBB ranks first with 85.00 percent of all deposits.

The state-chartered bank holds the remaining 15.00 percent. The Marfa market is impacted by tourism, resulting in cyclical changes to economic performance and limited lending opportunities.

The OCC contacted a local government official to develop a community profile and identify opportunities for community development participation by local financial institutions. The contact identified the primary credit needs of the community to be small dollar consumers loans and loans for small business owners. The contact noted the Presidio community is pleased with the bank's consumer loan products and branch locations, specifically.

Assessment Area(s) – Presidio County AA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	50.00	0.00	50.00	0.00	0.00
Population by Geography	6,131	62.67	0.00	37.33	0.00	0.00
Housing Units by Geography	4,065	61.01	0.00	38.99	0.00	0.00
Owner-Occupied Housing by Geography	1,392	48.35	0.00	51.65	0.00	0.00
Occupied Rental Units by Geography	1,188	72.98	0.00	27.02	0.00	0.00
Vacant Units by Geography	1,485	63.30	0.00	36.70	0.00	0.00
Businesses by Geography	134	41.79	0.00	58.21	0.00	0.00
Farms by Geography	13	38.46	0.00	61.54	0.00	0.00
Family Distribution by Income Level	1,291	48.88	17.27	14.48	19.36	0.00
Household Distribution by Income Level	2,580	53.22	19.30	5.93	21.55	0.00
Unemployment rate (%)	9.85	19.80	0.00	0.67	0.00	0.00
Households Below Poverty Level (%)	36.78	51.43	0.00	15.10	0.00	0.00
Median Family Income (STATE XX)		\$61,809		Median Housing Value		\$109,400
Median Family Income (STATE XX) for 20XX		\$75,500		Median Gross Rent		\$499
				Families Below Poverty Level		35.79
FFIEC File - 2020 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 has one AA which is Presidio County. 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 bank's primary lending focus, and small business and consumer loans were analyzed.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope

Based on a full-scope review, the bank's performance in the Presidio 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.

The distribution of the bank's small loans to businesses in low- and moderate-income geographies is reasonable when considering performance context. The distribution of small loans to businesses in low-income geographies was 14.29 percent which is well below the demographic of loans to small businesses by income category of the geography of 41.79 percent. The OCC identified several small loans to businesses in the sample that were outside of, but immediately adjacent to, the border of the AA. These businesses employ residents of the AA and serve in the community. As noted, there are no moderate tracts within the AA.

Consumer Loans

Refer to Table 13 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.

The distribution of the bank's consumer loans in low- and moderate-income geographies is excellent. The distribution of consumer loans in low-income geographies by number was 76.47 percent which significantly exceeds the demographic of consumer loans by income category of the geography of 59.69 percent. As noted, there are no moderate tracts within the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent 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 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.

The distribution of the bank's small loans to businesses by gross annual revenues is excellent. The bank originated and purchased 100 percent of loans to businesses with gross annual revenues less than or equal to \$1 million. The bank's loan originations and purchases significantly exceeded the demographic of businesses with gross annual revenues less than or equal to \$1 million of 64.93 percent.

Consumer Loans

Refer to Table 14 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 the bank's consumer loans by income level of the borrower is excellent. The distribution of consumer loans to low-income households by number was 100 percent which significantly exceeds the demographic of low-income households which was 53.22 percent. The bank did not originate nor purchase any consumer loans to moderate-income households. This is reasonable

as the percent of low-income borrower households in the AA increased from 35.57 percent at the previous CRA PE as of December 31, 2019, to 53.22 percent as of December 31, 2024.

Responses to Complaints

Neither the bank nor the OCC received any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Small Business and Consumer Loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Presidio County AA	Full-Scope	Small Business and Consumer Loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Big Bend Banks, National Association	Satisfactory
State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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

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 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 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 13. 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 14. 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/AA.

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
Presidio County AA 2024	14	1,063,203	58.33	193	41.79	14.29	39.38	--	--	--	58.21	85.7	60.62	--	--	--	--	--	--
Total	14	1,063,203	58.33	193	41.79	14.29	39.38	--	--	--	58.21	85.7	60.62	--	--	--	--	--	--

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2025 Bank Data, 20XX Dunn & Bradstreet SBSF Demographics, 2022 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
Presidio County AA 2024	14	1,063,203	58.33	193	64.93	100.00	36.27	8.96	00	26.12	--
Total	14	1,063,203	58.33	193	64.93	100.00	36.27	8.96	00	26.12	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2025 Bank Data, 20XX Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022-2024
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
Presidio County AA 2024	17	341,891	85.00	59.69	76.47	--	--	40.31	23.53	--	--	--	--
Total	17	341,891	85.00	59.69	76.47	--	--	40.31	23.53	--	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2025 Bank Data.													
Due to rounding, totals may not equal 100.0%													

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022-2024
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Presidio County AA 2024	17	341,891	85.00	53.22	100	19.30	--	5.93	--	21.55	--	--	--
Total	17	341,891	85.00	53.22	100	19.30	--	5.93	--	21.55	--	--	--
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2025 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													