



PUBLIC DISCLOSURE

January 6, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Security First National Bank of Hugo
Charter Number 14578

100 S. Broadway
Hugo, OK 74743

Office of the Comptroller of the Currency

8282 S Memorial Drive
Suite 300
Tulsa, OK 74133

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 the one full-scope assessment area (AA) in the state of Oklahoma.
- The loan-to-deposit (LTD) ratio is more than reasonable.
- A majority of loans were originated or purchased inside the bank's AA.
- The geographic distribution of loans reflects reasonable distribution throughout the bank's AA.
- The distribution of loans to individuals of different incomes and farms of different sizes is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable.

Security First National Bank of Hugo (SFNB)'s quarterly LTD ratio since the previous CRA Performance Evaluation (PE) averaged 96.01 percent. We compared the bank's LTD ratio to seven similarly situated banks in their market area. The aggregate average LTD ratio for the competing banks was 76.85 percent, with a low average of 57.99 percent and a high average of 95.78 percent.

Lending in Assessment Area

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

The bank originated and purchased 70.4 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Real Estate Loans	54	74.0	19	26.0	73	4,387	48.8	4,608	51.2	8,995
Agricultural Loans	46	66.7	23	33.3	69	6,975	64.0	3,915	36.0	10,890
Total	100	70.4	42	29.6	142	11,362	57.1	8,523	42.9	19,885

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0

Description of Institution

SFNB is a \$112 million rural community bank located in Hugo, Oklahoma. SFNB is a single-state institution with the main bank facility located in downtown Hugo, Oklahoma. The bank is a subsidiary of Sooner Southwest Bankshares, Inc., a three-bank holding company headquartered in Tulsa, Oklahoma. No subsidiaries were considered for this evaluation.

The bank has one rating area, the state of Oklahoma, with one AA. SFNB's AA includes eight census tracts (CTs) in Southeastern Oklahoma. The AA includes all five CTs in Choctaw County, one CT in McCurtain County, and two CTs in Pushmataha County. The bank has two locations within their AA, including the main bank and one branch which are both located within the city of Hugo, Oklahoma.

The bank offers a variety of loan and deposit products to meet the needs of the local community. As of December 31, 2018, tier 1 capital was approximately \$9 million and net loans totaled \$87 million or 77.9 percent of total assets. The loan portfolio consists of 39.6 percent agricultural loans, 38.9 percent residential real estate loans, 16.2 percent commercial loans, 2.4 percent consumer loans, and 2.9 percent other loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. A CRA PE was last prepared as of December 14, 2015, and the bank received an overall rating of "Satisfactory."

Scope of the Evaluation

Evaluation Period/Products Evaluated

We completed a full-scope review of SFNB's CRA activities in its AA under the small bank CRA procedures. This includes the lending test which evaluates the bank's record of meeting the credit needs of the AA through its lending activities.

Conclusions regarding the lending test are based on samples of residential mortgage loans and agricultural loans. The evaluation period for loans is January 1, 2016 through December 31, 2018.

Selection of Areas for Full-Scope Review

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

SFNB has only one AA in one state. Ratings are based solely on the results of this AA.

The state rating is based on performance in all bank AAs. Refer to the "Scope" section under each state 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 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 Oklahoma

CRA rating for the State of Oklahoma¹: Satisfactory

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The geographic distribution of loans reflects reasonable distribution throughout the AA.
- The distribution of loans to individuals of different incomes and farms of different sizes is reasonable.

Description of Institution’s Operations in Oklahoma

SFNB operates two branches in their AA within the state of Oklahoma. The AA consists of eight CTs, including all five CTs in Choctaw County, the two southern CTs of Pushmataha County, and one CT in McCurtain County which borders Choctaw County on the eastern side. Within the AA, there are three moderate-income CTs, four middle-income CTs, and one upper-income CT. There are no low-income CTs in the AA. During 2016, the one upper-income CT was middle-income, and therefore, there were no upper-income CTs for the 2016 portion of the evaluation period.

SFNB AA

Table A - Demographic Information of the Assessment Area						
Assessment Area: SFNB AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	37.5	50.0	12.5	0.0
Population by Geography	28,121	0.0	42.9	45.8	11.2	0.0
Housing Units by Geography	14,128	0.0	43.5	45.7	10.8	0.0
Owner-Occupied Units by Geography	8,214	0.0	37.1	49.9	13.0	0.0
Occupied Rental Units by Geography	2,929	0.0	57.7	36.7	5.6	0.0
Vacant Units by Geography	2,985	0.0	47.1	43.2	9.7	0.0
Businesses by Geography	1,471	0.0	60.0	32.8	7.3	0.0
Farms by Geography	100	0.0	29.0	51.0	20.0	0.0
Family Distribution by Income Level	7,224	28.9	18.9	18.8	33.4	0.0
Household Distribution by Income Level	11,143	34.2	16.7	15.7	33.4	0.0
Median Family Income Non-MSAs - OK		\$51,698	Median Housing Value			\$76,630
			Median Gross Rent			\$527
			Families Below Poverty Level			20.3%

Source: 2015 ACS Census and 2018 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.)

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The level of competition in the bank's market area is moderate. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share data, SFNB's deposit market share in their AA was 19 percent and ranked third among eight depository institutions in the AA.

We consulted one community contact within the AA to gain a better understanding of the general community credit needs, as well as, local economic conditions. The contact indicated that the local economy has seen little growth recently, and there is a need for affordable housing programs to assist the low-income families.

Scope of Evaluation in Oklahoma

SFNB has only one AA which consists of all of Choctaw County, the two southern CTs in Pushmataha County, and one CT in McCurtain County which borders Choctaw County on the eastern side. This one SFNB AA received a full-scope review. There are no limited-scope review areas.

LENDING TEST

The bank's performance under the lending test in Oklahoma is rated Satisfactory.

Based on the full-scope review, the bank's lending performance in the state of Oklahoma is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the AA.

There were no low-income CTs in the AA during the evaluation period.

Home Mortgage Loans

Refer to Table O in the state of Oklahoma section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In 2016, the percentage of bank loans in moderate-income CTs exceeded both the percentage of owner-occupied housing units and the aggregate lending in those geographies.

For 2017-2018, the percentage of bank loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units and the aggregate distribution in those CTs.

Small Loans to Farms

Refer to Table S in the state of Oklahoma 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.

In 2016, the bank's small farm lending in moderate-income geographies was somewhat lower than both the percentage of farms and the aggregate lending in those CTs. The AA experienced an extended period of drought in the years prior to 2016. This resulted in a large number of farmers selling off their cattle and ceasing farming operations, resulting in fewer opportunities to lend in these areas.

For 2017-2018, the bank's small farm lending in moderate-income CTs was lower than the percentage of farms but exceeded the aggregate lending in those geographies.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in the state of Oklahoma section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2016, the percentage of bank loans to low-income borrowers was somewhat lower than the percentage of low-income families but exceeded the aggregate lending to those borrowers. The percentage of bank loans to moderate-income borrowers was lower than the percentage of moderate-income families and somewhat lower than the aggregate lending.

For 2017-2018, the percentage of bank loans to low-income borrowers was lower than the percentage of low-income families but was near to the aggregate percentage of lending to those borrowers. The percentage of bank loans to moderate-income borrowers was near to the percentage of moderate-income families and exceeded the aggregate percentage of lending.

The AA has a high percentage of families below the poverty level and a large number of rental units, which limits the opportunities to lend in the AA. The bank's ability to lend is also hindered by the fact that many low- or moderate-income (LMI) borrowers in the AA cannot meet current home mortgage lending standards.

Small Loans to Farms

Refer to Table T in the state of Oklahoma 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.

In 2016, the percentage of bank loans to farms with revenues of less than or equal to \$1 million exceeded both the percentage of farms identified as having revenues of less than or equal to \$1 million and the aggregate lending for these farms.

For 2017-2018, the percentage of bank loans to farms with revenues of less than or equal to \$1 million exceeded both the percentage of farms identified as having revenues of less than or equal to \$1 million and the aggregate lending for these farms.

Responses to Complaints

SFNB received no 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:	01/01/16 to 12/31/18	
Bank Products Reviewed:	Home mortgage and small farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A – No affiliates were considered as part of this review.		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Oklahoma		
SFNB AA	Full-scope	Consists of all of Choctaw County, the two southern CTs of Pushmataha County which border Choctaw County, and one western CT in McCurtain County which also borders Choctaw County.

Appendix B: Summary of MMSA and State Ratings

RATINGS: Security First National Bank of Hugo	
Overall Bank:	Lending Test Rating
SFNB	Satisfactory
MMSA or State:	
Oklahoma	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/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 LMI individuals; community services targeted to LMI 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 LMI 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

Content of Standardized Tables

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 30th of each year.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table 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 O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2016

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
SFNB AA	26	1,940	100.0	189	0.0	0.0	0.0	36.8	65.4	43.4	63.2	34.6	56.6	0.0	0.0	0.0	0.0	0.0	0.0
Total	26	1,940	100.0	189	0.0	0.0	0.0	36.8	65.4	43.4	63.2	34.6	56.6	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography 2017-18

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
SFNB AA	28	2,447	100.0	218	0.0	0.0	0.0	37.1	53.6	46.3	49.9	39.3	38.1	13.0	7.1	15.6	0.0	0.0	0.0
Total	28	2,447	100.0	218	0.0	0.0	0.0	37.1	53.6	46.3	49.9	39.3	38.1	13.0	7.1	15.6	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
SFNB AA	26	1,940	100.0	189	30.8	19.2	5.8	18.5	7.7	10.6	20.5	7.7	21.7	30.2	65.4	45.0	0.0	0.0	16.9
Total	26	1,940	100.0	189	30.8	19.2	5.8	18.5	7.7	10.6	20.5	7.7	21.7	30.2	65.4	45.0	0.0	0.0	16.9

*Source: 2010 U.S Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017-18

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
SFNB AA	28	2,447	100.0	218	28.9	3.6	4.6	18.9	17.9	12.8	18.8	25.0	21.6	33.4	53.6	39.0	0.0	0.0	22.0
Total	28	2,447	100.0	218	28.9	3.6	4.6	18.9	17.9	12.8	18.8	25.0	21.6	33.4	53.6	39.0	0.0	0.0	22.0

*Source: 2015 ACS Census ; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2016

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	
SFNB AA	24	3,886	100.0	260	0.0	0.0	0.0	39.7	20.8	30.0	60.3	79.2	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	24	3,886	100.0	260	0.0	0.0	0.0	39.7	20.8	30.0	60.3	79.2	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

*Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography 2017-18

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	
SFNB AA	22	3,089	100.0	292	0.0	0.0	0.0	29.0	13.6	13.0	51.0	54.6	49.7	20.0	31.8	37.3	0.0	0.0	0.0	0.0
Total	22	3,089	100.0	292	0.0	0.0	0.0	29.0	13.6	13.0	51.0	54.6	49.7	20.0	31.8	37.3	0.0	0.0	0.0	0.0

*Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2016

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
SFNB AA	24	3,886	100.0	260	98.3	100.0	91.2	0.8	0.0	0.8	0.0
Total	24	3,886	100.0	260	98.3	100.0	91.2	0.8	0.0	0.8	0.0

*Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues 2017-18

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
SFNB AA	22	3,089	100.0	292	98.0	100.0	75.7	1.0	0.0	1.0	0.0
Total	22	3,089	100.0	292	98.0	100.0	75.7	1.0	0.0	1.0	0.0

*Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*