PUBLIC DISCLOSURE

February 01, 2022

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

The Lamesa National Bank
Charter Number: 13111

602 South 1st 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 substantial majority of loans sampled are within the bank's assessment area (AA).

- Lending to individuals of various income levels and business of different sizes is reasonable.

- Geographic distribution of small farm and consumer loans is 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 LTD ratio is reasonable.

Lamesa National Bank's (LNB or bank) quarterly average LTD ratio from March 31, 2019, to September 30, 2021, was 22.52 percent. Similarly situated institutions with total assets under $500 million and located in rural areas had an average quarterly LTD ratio of 23.39 percent with a high average rate of 24.37 and low average rate of 22.41 percent.

Lending in Assessment Area

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

The bank originated 93.61 percent by dollar and 83.02 percent by number 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.

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		
	#	%	#	%		$	%	$	%	
Farm	21	80.77	5	19.23	26	$3,046	94.93	163	5.07	$3,208
Commercial	23	85.19	4	14.81	27	$1,365	90.78	139	9.22	$1,503
Total	44	**83.02**	9	16.98	53	$4,411	**93.61**	$301	6.39	$4,712

Description of Institution

LNB is a community bank headquartered in Lamesa, Texas, approximately 60 miles south of Lubbock, Texas. As of December 31, 2021, LNB had total assets of $404 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. 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 almost any request for credit, subject to certain legal restrictions applicable to all national banks. The bank received a satisfactory rating at its January 14, 2019, CRA evaluation.

As of December 31, 2021, total loans and leases comprised 19.6 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 and two are upper income areas.

In addition to LNB, there are three other financial institutions in the AA. The June 30, 2021 FDIC Deposit Market Share Report shows that LNB ranks first in the AA with 65 percent of all deposits. The branch of a regional state bank holds 25 percent, a credit union holds 6 percent, and a branch of a national bank holds 4 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.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2019, through December 31, 2021. The OCC evaluated LNB using small bank CRA performance standards that include five performance criteria: the loan-to-deposit (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 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 agricultural and C&I loans.

Loan Originations by Original Amount for 2019, 2020, 2021				
Loan Type	# of Loans	% of #	$ of Loans	% of $
Agricultural	**1945**	**64.13%**	**$150,087,729.00**	**76.39%**
Commercial	**568**	**18.73%**	**$39,250,001.00**	**19.98%**
Consumer	497	16.39%	$2,614,848.00	1.33%
Real Estate	23	0.76%	$4,526,809.00	2.30%
Total	3033	100.00%	$196,479,387.00	100.00%

*Bold = primary product.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

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 are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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 substantial majority of loans sampled are within the bank's assessment area (AA).

- Lending to individuals of various income levels and business of different sizes is reasonable.

- Geographic distribution of small farm and consumer 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, 2021, LNB had total assets of $404 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. 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 almost any request for credit, subject to certain legal restrictions applicable to all national banks. The bank received a satisfactory rating at its January 14, 2019, CRA evaluation.

As of December 31, 2021, total loans and leases comprised 19.6 percent of total assets. The bank's primary products include agricultural and commercial loans by dollar volume and number of loans.

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 and two are upper income areas.

In addition to LNB, there are three other financial institutions in the AA. The June 30, 2021, FDIC Deposit Market Share Report shows that LNB ranks first in the AA with 65 percent of all deposits. The branch of a regional state bank holds 25 percent, a credit union holds 6 percent, and a branch of a national bank holds 4 percent. The previous CRA evaluation was completed in 2019 and LNB received a satisfactory rating.

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.

We contacted an individual in the community with knowledge of economic conditions for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions. The contact indicated economic conditions are stable and expected to improved coming out of the COVID-19 pandemic. A strong 2021 cotton crop has also benefited the area. The contact also indicated there are community development opportunities for small business and affordable housing. Local financial institutions are willing and have been helpful meeting the credit needs of the community.

Full Scope Review of The Lamesa National Bank's Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: Dawson County AA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	50.0	0.0	50.0	0.0
Population by Geography	13,542	0.0	53.6	0.0	46.4	0.0
Housing Units by Geography	5,209	0.0	49.0	0.0	51.0	0.0
Owner-Occupied Units by Geography	3,046	0.0	47.4	0.0	52.6	0.0
Occupied Rental Units by Geography	1,186	0.0	48.7	0.0	51.3	0.0
Vacant Units by Geography	977	0.0	54.6	0.0	45.4	0.0
Businesses by Geography	720	0.0	48.9	0.0	51.1	0.0
Farms by Geography	166	0.0	24.7	0.0	75.3	0.0
Family Distribution by Income Level	2,937	21.9	18.4	16.3	43.4	0.0
Household Distribution by Income Level	4,232	26.2	14.8	17.9	41.1	0.0
Median Family Income Non-MSAs - TX		$52,198	Median Housing Value			$60,247
			Median Gross Rent			$576
			Families Below Poverty Level			13.9%
Source: 2015 ACS and 2020 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.						

Lending Test

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Loans to Businesses

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

LNB originated 47.83 percent of sampled loans to businesses in moderate-income tracts, which is slightly below the demographic showing 50.2 percent of businesses are located in moderate-income tracts. LNB exceeded the aggregate peer lending data of 44.8 percent in moderate-income census tracts. LNB originated 52.17 percent of loans sampled to businesses in upper-income tracts. This is slightly above the demographic of 49.8 percent. There are no low-income tracts in the bank's AA. The bank's performance is reasonable considering this performance context.

Loans to Farms

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

LNB originated 38.10 percent of sampled loans to farms in moderate-income tracts, which is above the demographic showing 28.5 percent of farms are located in moderate-income tracts and significantly exceeds aggregate lending data. LNB originated 61.9 percent of sampled loans to farms in upper-income census tracts. This is below the demographic of 71.5 percent of farms that are located in upper-income census tracts. There are no low-income tracts in the bank's AA. The bank's performance is reasonable considering this performance context.

Distribution of Loans by Income Level of the Borrower

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

Loans to Small Businesses

Refer to Table R 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 loans to small businesses.

Lamesa National Bank originated 39.13 percent of business loans sampled to borrowers with revenue of $1 million or less. This is less than the demographic number of businesses with revenue less than $1 million at 74.8 percent. LNB's lending to these businesses is also slightly below the aggregate lending data of other institutions. LNB originated 17.39 percent of business loans to borrowers with revenue greater than $1 million. This is above the demographic number of businesses with revenue above $1 million at 6 percent. Of business loans sampled, 43.48 percent of borrowers had revenue that was either not reported or could not be determined. This was well above the demographic number of 19.2 percent. Loans sampled that did not have revenue reported had lower loan balances. The average loan balance for loans without readily determinable revenue levels was $77,309. LNB does not require the collection of income information on loans with balances of that level. Lower commercial loan balances are correlated with lower revenue. Using loan balances as a proxy for revenue, it is reasonable to project that the majority of the borrowers with no reported revenue would have revenues well under $1 million. The bank's performance is reasonable when considering this performance context.

Loans to Small Farms

Refer to Table T in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of loans to small farms.

Lamesa National Bank originated 57.14 percent of sampled loans to farms with revenue of $1 million or less. This is less than the demographic number of farms with revenue less than $1 million at 96.2 percent. LNB significantly outperformed the aggregate lending data from other institutions at 18.8 percent. LNB originated 33.33 percent of sampled loans to farms with revenue greater than $1 million. This is above the demographic number of farms with revenue above $1 million at 3.2 percent. We reviewed the distribution of farm loans by size. LNB's average farm loan balance during the review period was $229,382. An average of 76 percent of LNB's farm loans had balances equal to or less than $250,000 during the review period, while farm loans with a balance of $500,000 or less averaged 88 percent. Farm loans of $500,000 or less can reasonably be projected to generate revenues less than $1 million. LNB's distribution of loans to farms located in moderate-income census tracts was ten percent higher than the demographic. Conversely, the bank's distribution of loans to farms located in upper-income census tracts was ten percent lower than the demographic. When considering these performance contexts, the bank's performance is reasonable.

Responses 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

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:	January 1, 2019, to December 31, 2021	
Bank Products Reviewed:	Agricultural and Business loans.	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Dawson County	Full-scope	Agricultural and Business loans.

Appendix B: Summary of MMSA and State Ratings

RATINGS	Lamesa National Bank
Overall Bank:	Lending Test Rating
Lamesa National Bank	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/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder' and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

Loan(s) to Small 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 are typically either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans and are made to businesses with annual revenue that is equal to or less than $1 million.

Loan(s) to Small 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 are to businesses with revenue equal to or less than $1 million 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

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 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 Q.   **Assessment Area Distribution of Loans to Businesses by Income Category of the Geography** - The percentage distribution of the number of loans 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 data is not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

Table R.   **Assessment Area Distribution of Loans to Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of loans originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table S.   **Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of loans 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 data is 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 loans 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 Q: Assessment Area Distribution of Loans to Businesses by Income Category of the Geography (000's)　　　　2019 - 2021

Assessment Area:	Total Loans to Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Dawson County 2019 - 2021	23	$1,365	100	203	0.0	0.0	0.0	50.2	47.83	44.8	0.0	0.0	0.0	49.8	52.17	55.2	0.0	0.0	0.0
Total	**23**	**$1,365**	**100**	**203**	**0.0**	**0.0**	**0.0**	**50.2**	**47.83**	**44.8**	**0.0**	**0.0**	**0.0**	**49.8**	**52.17**	**55.2**	**0.0**	**0.0**	**0.0**

Source: 2018 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2018 CRA Aggregate Data..
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Businesses by Gross Annual Revenues (000's)　　　　2019 - 2021

Assessment Area:	Total Loans to Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Dawson County 2019 -2021	23	$1,365	100	203	74.8	39.13	41.9	6.0	17.39	19.2	43.48
Total	**23**	**$1,365**	**100**	**203**	**74.8**	**39.13**	**41.9**	**6.0**	**17.39**	**19.2**	**43.48**

Source: 2018 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2018 CRA Aggregate Data..
Due to rounding, totals may not equal 100.0%

Appendix D-3

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (000's) — 2019 - 2021

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
Dawson County 2019 -2021	21	$3,046	100	85	0.0	0.0	0.0	28.5	38.10	30.6	0.0	0.0	0.0	71.5	61.90	69.4	0.0	0.0	0.0
Total	21	$3,046	100	85	0.0	0.0	0.0	28.5	38.10	30.6	0.0	0.0	0.0	71.5	61.90	69.4	0.0	0.0	0.0

Source: 2018 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2018 CRA Aggregate Data.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues (000's) — 2019 - 2021

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
Dawson County 2019 - 2021	21	$3,046	100	85	96.2	57.14	18.8	3.2	33.33	0.5	9.52
Total	21	$3,046	100	85	96.2	57.14	18.8	3.2	33.33	0.5	9.52

Source: 2018 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2018 CRA Aggregate Data.
Due to rounding, totals may not equal 100.0%