



## **PUBLIC DISCLOSURE**

September 26, 2022

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

DNB National Bank  
Charter Number: 12877

305 Fourth Street West  
Clear Lake, South Dakota 57226

Office of the Comptroller of the Currency

Sioux Falls Office  
4900 South Minnesota Avenue, Suite 300  
Sioux Falls, South Dakota 57108

**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 performance in the State of South Dakota. DNB National Bank (DNB) has one assessment area (AA) in the State of South Dakota, the Deuel County AA.
- Performance under the Lending Test is satisfactory. The distribution of loans to businesses and farms of different income levels reflects excellent distribution of AA demographics.
- The loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and credit needs of AA.
- Management originated a majority of loans, 63 percent by number, outside the bank's AA during the evaluation period.
- DNB actively participated in the Paycheck Protection Program (PPP) through the Small Business Administration to meet the needs of small businesses, small farms, and individuals impacted by the COVID-19 pandemic.

### **LTD Ratio**

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

DNB's average LTD for the 16 quarters between January 1, 2018, and December 31, 2021, was 35 percent. The ratio ranged from a quarterly low of 30 percent to a quarterly high of 40 percent over the period. DNB also originates loans that are sold to the secondary market that are not included in the bank's LTD ratio. Adjusting for loans sold, the bank's average LTD for the period was 58 percent. The adjusted ratio ranged from a quarterly low of 49 percent to a quarterly high of 66 percent over the period.

We compared DNB's LTD ratio to five similarly situated banks operating in or around the bank's AA with total assets between \$34 million and \$405 million. DNB's average LTD ratio is lower than the comparator banks' average LTD ratio of 70 percent for the period. However, DNB's adjusted LTD ratio is within a reasonable range of the comparator banks. The comparator banks' average LTD ratio ranged from an average quarterly low of 41 percent to an average quarterly high of 92 percent.

### **Lending in AA**

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

The bank originated and purchased 38 percent of its total loans inside the bank's AA during the evaluation period.

<b>Lending Inside and Outside of the AA</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	3	15	17	85	20	68	12	501	88	570
Small Farm	12	60	8	40	20	170	10	1,616	90	1,786
Total	15	38	25	63	40	238	10	2,117	90	2,356

## **Description of Institution**

DNB is a single-state financial institution headquartered in Clear Lake, South Dakota. As of December 31, 2021, DNB had \$111 million in total assets and \$10 million in tier one capital. The bank is wholly owned by DCNB Holding Company. DCNB Holding Company is a one-bank holding company, also located in Clear Lake, South Dakota. DCNB Holding Company had \$10 million in total assets as of December 31, 2021.

DNB operates in one rating area and one AA. DNB's rating area is the State of South Dakota. DNB's AA is the Deuel County AA. The Deuel County AA is part of the South Dakota Non-Metropolitan Statistical Area (Non-MSA) and consists of two census tracts (CTs) in Deuel County. The AA meets regulatory requirements and does not arbitrarily exclude low and moderate income (LMI) CTs.

DNB is a full-service community bank that offers traditional deposit and lending products and services. The bank operates from its main branch in Clear Lake, South Dakota, and one branch in Gary, South Dakota. Management also operates two cash-dispensing automated teller machines (ATMs) in stores in Clear Lake, South Dakota. Product offerings are consistent across bank locations. There were no mergers or acquisitions during the evaluation period. Management's lending strategy focuses on agricultural, commercial, and real estate loans. As of December 31, 2021, the loan portfolio totaled \$30 million and represented 27 percent of total assets. Based on outstanding dollar volume, the portfolio breakdown was 47 percent real estate, 12 percent agricultural, 22 percent commercial, and 7 percent consumer. Management originated approximately one thousand PPP loans in 2020 and 2021 to support local and national borrower needs during the COVID-19 pandemic.

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of its AA. DNB received a Satisfactory rating in its prior CRA Performance Evaluation dated April 2, 2018.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated DNB using the Small Bank CRA examination procedures, which are limited to the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period is January 1, 2019, to December 31, 2021. To determine the bank's primary loan products, we analyzed both the number and dollar volume of loans originated and purchased during the evaluation period by loan product type. We determined business

and farm loans are DNB's primary products. Refer to Appendix A, Scope of Examination, for a list of primary products identified in the AA.

## **Ratings**

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

Given DNB has operations in a single state, all weight was applied to the State of South Dakota rating.

## **Discriminatory or Other Illegal Credit Practices Review**

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

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

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

# State Rating

## State of South Dakota

**CRA rating for the State of South Dakota:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The distribution of loans to businesses and farms of different income levels reflects excellent distribution of AA demographics.
- The LTD ratio is reasonable when compared to similarly situated banks.
- The bank extended the majority of loans outside of their AA.

## Description of Institution's Operations in South Dakota

DNB operates in one AA in the State of South Dakota, the Deuel County AA, which includes all CTs in Deuel County. The AA contains two bank branches and two non-deposit taking ATMs. DNB's primary lending products are business and farm loans.

The two CTs in the Deuel County AA are distressed middle-income tracts. Four thousand people, or two thousand households, lived in the AA as of the 2015 U.S. Census. The AA includes 564 businesses. Seventy-eight percent of the businesses are non-farm businesses, and 71 percent employ fewer than five people. Eighty-three percent of non-farm businesses in the AA have gross annual revenues (GAR) of \$1 million or less, and 98 percent of farms in the AA have GAR of \$1 million or less.

The economy in the AA fluctuated during the evaluation period. According to the Bureau of Labor Statistics, the average unemployment rate for the county decreased from 7.1 percent in January 2019, to 4.3 percent in December 2021. The highest local unemployment rate during the evaluation period was 9.6 percent in April 2020, and the lowest unemployment rate was 2.6 percent in October 2019. Major areas of employment for this AA include the service industry, agriculture, forestry, fishing, and non-classified establishments.

Competition in the AA is low and includes one regional bank. As of June 30, 2021, only one other institution has a branch in the bank's AA. DNB reported \$91 million in deposits in the AA as of June 30, 2021, which ranked first in deposit market share with a market share of 65 percent.

We completed one community contact during this CRA evaluation. The contact is a director for a local economic development organization. The contact stated that local banks support economic development of the community through their services and involvement in local projects and events. The contact identified access to housing and lower interest rates, as the primary needs in the area. The contact did not identify any specific unmet credit needs in the AA.

## Deuel County AA

Table A – Demographic Information of the AA						
AA: Deuel County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	4,341	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	2,223	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,575	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	325	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	323	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	394	0.0	0.0	100.0	0.0	0.0
Farms by Geography	116	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,244	15.5	14.6	28.1	41.7	0.0
Household Distribution by Income Level	1,900	16.7	15.5	21.0	46.8	0.0
Median Family Income Non-MSAs – South Dakota		\$60,845	Median Housing Value			\$111,336
			Median Gross Rent			\$427
			Families Below Poverty Level			4.7%
<i>Source: 2015 ACS Census and 2020 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

## Scope of Evaluation in South Dakota

DNB operates in one AA within the State of South Dakota, the Deuel County AA. The rating for the State of South Dakota is solely based on a full-scope review of this AA. A geographic distribution analysis was not conducted on the Deuel County AA, because there are no LMI CTs in the AA.

## LENDING TEST

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

## Conclusions for Area Receiving a Full-Scope Review

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

## Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes.

### ***Small Loans to Businesses***

Refer to Table R in the State of South Dakota 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 business loans to borrowers of different income levels in the Deuel County AA is excellent. Management originated 90 percent of loans to businesses with GAR of \$1 million or less during the evaluation period. Aggregate data indicates 38 percent of business loans within the AA were made to businesses with GAR of \$1 million or less. 2020 D&B data indicates 81 percent of AA businesses reported GAR of \$1 million or less.

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

Refer to Table T in the State of South Dakota section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The distribution of farm loans to borrowers of different income levels in the Deuel County AA is excellent. Management originated 100 percent of loans to farms with GAR of \$1 million or less in the AA during the evaluation period. Aggregate data indicates 57 percent of loans to farms within the AA were made to farms with GAR of \$1 million or less during the evaluation period. 2020 D&B data indicates 98 percent of AA farms reported GAR of \$1 million or less.

### **Responses to Complaints**

Management did not receive any complaints related to DNB's CRA performance in South Dakota during the evaluation period.



# Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/19 to 12/31/21	
<b>Bank Products Reviewed:</b>	Business and farm loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Not Applicable	Not Applicable	Not Applicable
<b>List of AAs and Type of Examination</b>		
<b>Rating and AAs</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of South Dakota</b>		
Deuel County AA (South Dakota Non-MSA)	Full-scope	Includes all CTs in Deuel County. Primary products are business and farm loans.

## Appendix B: Summary of MMSA and State Ratings

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RATINGS: DNB National Bank	
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
DNB National Bank	Satisfactory
<b>State:</b>	
South Dakota	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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

- Table 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 Q. 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 assessment area.
- Table R. 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 S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.



## State of South Dakota

<b>Table R: AA Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2019-2021</b>	
AA:	Total Loans to Small 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	
Deuel County AA	20	501	100.0	126	80.5	90.0	38.1	4.6	10.0	15.0	0.0	
<b>Total</b>	20	501	100.0	126	80.5	90.0	38.1	4.6	10.0	15.0	0.0	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

<b>Table T: AA Distribution of Loans to Farms by Gross Annual Revenues</b>											<b>2019-2021</b>	
AA:	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	
Deuel County AA	20	632	100.0	173	98.3	100.0	56.6	0.9	0.0	0.9	0.0	
<b>Total</b>	20	632	100.0	173	98.3	100.0	56.6	0.9	0.0	0.9	0.0	

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%