



PUBLIC DISCLOSURE

December 5, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Stockmens National Bank in Cotulla
14302

206 North Main Street
Cotulla, Texas 78014

Office of the Comptroller of the Currency
10001 Reunion Place, Suite 250
San Antonio, TX 78216-4133

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 loan-to-deposit ratio is reasonable
- A substantial majority of loans were originated inside the bank's assessment area (AA)
- The bank exhibits a reasonable geographic distribution of loans
- The bank exhibits excellent distribution of loans to individuals of different income levels and to businesses of different sizes

Loan-to-Deposit Ratio

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

The bank's quarterly average LTD ratio calculated on a bank-wide basis since the last evaluation was 16.9 percent. During this time the LTD ratio ranged from a low of 13.8 percent on June 30, 2018, to a high of 21.9 percent on December 31, 2021.

The bank's quarterly average LTD ratio is similar to the quarterly average LTD ratio for three similarly situated institutions. The similarly situated institution's quarterly average LTD ratio was 19.8 percent ranging from a low of 13.9 percent to a high of 29.7 percent.

The bank originates a reasonable volume of loans, however, the majority of loans originated by the bank are small dollar consumer loans that do little to improve the LTD. During the evaluation period the bank originated 799 consumer loans, 81 percent of all loans originated for this period by number. These loans had an average loan amount of \$8,000. Additionally, during the evaluation period the bank received 1,026 loan applications and denied only 40 or about 4 percent.

Lending in Assessment Area

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

Stockmens National Bank in Cotulla (Stockmens or bank) originated and purchased 83 percent of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. Stockmens did not have any affiliate lending activities included in this assessment.

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		
	#	%	#	%		\$	%	\$	%	
Small Business	38	69	17	31	55	2,789	54	2,344	46	5,133
Consumer	57	95	3	5	60	352	86	57	14	409
Total	95	83	20	17	115	3,141	57	2,401	43	5,542
<i>Source: Bank Data</i>										

Description of Institution

Stockmens is an intrastate bank headquartered in Cotulla, TX. The bank does not have a holding company or any affiliates. The bank operates one location in Cotulla and does not operate any ATMs. The bank has not opened or closed any branches since the previous evaluation and there was no merger activity.

Stockmens offers a variety of consumer, commercial, and deposit products for its customer. As of December 31, 2021, Stockmens reported total assets of \$98 million. Tier 1 capital totaled \$11 million, and the tier 1 leverage ratio was 11.87 percent. The bank's net loans totaled \$19 million, representing 20 percent of total assets and 22 percent of all deposits. Stockmens loan portfolio is composed of commercial loans (47 percent), residential real estate (10 percent), consumer loans (19 percent), and farmland and agriculture (18 percent). During the evaluation period consumer loans represented the largest amount of loans originated by number at 81 percent followed by commercial loans at 11 percent, these represent the bank's primary products during the evaluation period.

Based on the bank's financial condition, size, and product offerings, there are no legal, financial, or other factors that inhibit the bank's ability to help meet credit needs within its AA. The prior performance evaluation dated August 13, 2018, assigned an overall "Satisfactory" rating to Stockmens CRA performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination was January 1, 2019 to December 31, 2021.

To evaluate lending performance, analysis was completed on random samples of loans to small businesses and consumer loans. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2015 American Community Survey census data effective January 2017. For analysis of small business loans, we compared the bank's performance with 2021 data from Dunn & Bradstreet (D&B). We also considered 2020 aggregate HMDA and small business CRA loan data in our analysis.

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.

For analytical purposes Stockmens has one AA. The Stockmens Non-MSA AA includes the full counties of LaSalle and Frio. We performed a full-scope review for the AA. 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 based on performance in the State of Texas. The state rating is based on performance in the bank's one AA. Small business and consumer lending were weighted equally. 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) 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 Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank's LTD ratio is reasonable
- A substantial majority of the bank's loans are inside its AA
- The bank exhibits a reasonable geographic distribution of loans
- The bank exhibits excellent distribution of loans to individuals of different income levels and to businesses of different sizes

Description of Institution's Operations in Texas

Stockmens operates one location in the State of Texas. The bank's headquarters is in Cotulla, TX, located in La Salle County. The bank's AA is not located within an MSA and includes two counties, La Salle County and Frio County. The AA meets the requirements of the regulation and does not exclude any low – or moderate – income (LMI) geographies. Principal communities located in the AA include the cities of Cotulla (La Salle County) and Pearsall (Frio County).

Stockmens Non-MSA AA

The AA sits in rural south Texas and consists of four census tracts (CT). La Salle County is made up of one middle-income CT that has been designated as distressed. Frio County is made up of three CTs, two moderate-income and one middle-income CT that has also been designated as distressed. The 2015 ACS US Census data indicates that 17 percent of families within the AA live below the poverty level.

The AA is located in the Eagle Ford Shale region of South Texas and the economy is heavily influenced by oil & gas (O&G) activity in the area, with La Salle County at the center of development in the region. Bank management indicated that landowners within the AA have benefitted the most from O&G activity as they receive royalty payments due to their ownership of mineral rights. The increase in income for these landowners has led to low loan demand and increased deposits for the bank, impacting the bank's LTD.

The largest industry in the AA is services at 13 percent, followed by retail trade at 16 percent, agriculture, forestry and fishing at 8 percent. As of December 2021, U.S. Bureau of Labor Statistics identified the annual unemployment rate for the Las Salle and Frio counties as 4.3 percent and 4.8 percent, respectively. These are relatively in line to the 4.8 percent unemployment rate for the state of Texas and the national unemployment rate of 3.9 percent. There are 1,305 businesses in the AA; 81 percent are single location businesses with 63 percent reporting four or fewer employees, and 77 percent report annual revenues of less than \$1 million.

In La Salle County the bank does not have any competition as the only deposit taking institution in the county. The FDIC Deposit Market Share Report as of June 30, 2022, reflects Stockmens as having 100 percent of the market share. In Frio County the bank faces stronger competition with three larger state and national chartered institutions operating in the county. In Frio County, Security State Bank ranks first with a market share of 76 percent.

The following table provides additional pertinent information about the AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Stockmens Non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	50.0	50.0	0.0	0.0
Population by Geography	25,359	0.0	45.2	54.8	0.0	0.0
Housing Units by Geography	8,795	0.0	36.8	63.2	0.0	0.0
Owner-Occupied Units by Geography	4,760	0.0	34.9	65.1	0.0	0.0
Occupied Rental Units by Geography	2,005	0.0	44.9	55.1	0.0	0.0
Vacant Units by Geography	2,030	0.0	33.2	66.8	0.0	0.0
Businesses by Geography	1,198	0.0	34.1	65.9	0.0	0.0
Farms by Geography	107	0.0	25.2	74.8	0.0	0.0
Family Distribution by Income Level	5,051	28.6	22.6	16.6	32.2	0.0
Household Distribution by Income Level	6,765	28.4	16.6	19.4	35.6	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$70,821
			Median Gross Rent			\$584
			Families Below Poverty Level			17.2%
<i>Source: 2015 ACS and 2021 D&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>						

To help identify needs and opportunities in the AA we completed a community contact with an individual from a local organization. The contact described the economic conditions of the area as doing well. The contact indicated that there is a need for consumer lending, with a lot of families being low-income, on tight budgets and not prepared to handle unexpected costs. The contact also indicated that financial education services for students was needed, specifically to teach them how to open a bank account and manage their money. The contact had favorable opinions of local financial institutions involvement in the local community.

Scope of Evaluation in Texas

As the bank's only AA, the Stockmens Non-MSA AA received a full-scope review.

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 Stockmens Non-MSA AA is good.

Distribution of Loans by Income Level of the Geography

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

Small 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 originations and purchases of small loans to businesses.

The geographic distribution of the bank's small loans to business is reasonable. The AA does not include any low – income geographies. The percentage of bank loans in moderate – income geographies was below the percentage of businesses and aggregate lending in these geographies. Loan distribution in the distressed middle – income areas exceed both the percentage of businesses and aggregate lending in these geographies.

Consumer Loans

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

The geographic distribution of the bank's consumer loans is reasonable. The AA does not include any low – income geographies. The percentage of bank loans in moderate – income geographies was below the percentage of households in these geographies. Loan distribution in the distressed middle – income geographies exceeded the percentage of households in these geographies.

Lending Gap Analysis

We evaluated the lending distribution in the bank's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

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, given the product lines offered by the bank.

Small Loans to 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 small loans to businesses.

The borrower distribution of the bank's small loans to business is excellent. The percentage of bank loans made to businesses with revenues less than or equal to \$1 million exceeded the percentage of

small businesses in the AA and significantly exceeded the aggregate percentage reported by other business lenders in the AA.

Consumer Loans

Refer to Table V in the State of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of the bank's consumer loans is excellent. The percentage of bank loans made to low – income borrowers significantly exceeded the percentage of low – income households in the AA. The percentage of bank loans made to moderate – income borrowers significantly exceeded the percentage of moderate – income households in the AA.

Responses to Complaints

There were no consumer complaints regarding the bank's CRA performance or complaints indicating illegal or discriminatory lending practices 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:	January 1, 2019 – December 31, 2021	
Bank Products Reviewed:	Small business and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Stockmens Non-MSA AA	Full-Scope	La Salle County and Frio County

Appendix B: Summary of MMSA and State Ratings

RATINGS: Stockmens National Bank in Cotulla	
Overall Bank:	Lending Test Rating
Stockmens National Bank in Cotulla	Satisfactory
MMSA or 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.

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

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 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.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Stockmens Non-MSA AA	35	2,562	100.0	229	0.0	0.0	0.0	34.1	20.0	32.3	65.9	80.0	67.7	0.0	0.0	0.0	0.0	0.0	0.0	
Total	35	2,562	100.0	229	0.0	0.0	0.0	34.1	20.0	32.3	65.9	80.0	67.7	0.0	0.0	0.0	0.0	0.0	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%*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-21
Assessment Area:	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	
Stockmens Non-MSA AA	35	2,562	100.0	229	76.1	80.0	27.9	3.5	20.0	20.4	--	
Total	35	2,562	100.0	229	76.1	80.0	27.9	3.5	20.0	20.4	--	

*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%*

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2019-21
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Stockmens Non-MSA AA	57	352	100.0	0.0	0.0	37.9	29.8	62.1	70.2	0.0	0.0	0.0	0.0	
Total	57	352	100.0	0.0	0.0	37.9	29.8	62.1	70.2	0.0	0.0	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2019-21
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Stockmens Non-MSA AA	57	352	100.0	28.4	50.9	16.6	28.1	19.4	10.5	35.6	10.5	0.0	0.0	
Total	57	352	100.0	28.4	50.9	16.6	28.1	19.4	10.5	35.6	10.5	0.0	0.0	

Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%