



PUBLIC DISCLOSURE

November 29, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Kress National Bank
Charter Number: 15168

Highway 87 & 4th Street
Kress, TX 79052

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 quarterly average net loan-to-deposit (LTD) ratio during the evaluation period is reasonable.
- A 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(s), the bank's LTD ratio is reasonable.

Kress National Bank's quarterly average LTD ratio from December 31, 2016, to September 30, 2021, was 48.87 percent. Similarly situated institutions with total assets under \$100 million and located in rural areas had an average quarterly loan-to-deposit ratio of 55.34 percent, with a high average rate of 72.49 and low average rate of 36.30 percent.

Lending in Assessment Area

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

The bank originated 76 percent of its total loans by dollar and 70 percent by number inside the bank's AA during the evaluation period. This analysis is performed at the bank level, 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	23	76.67	7	23.33	30	\$6,729	77.03	\$2,007	22.97	\$8,734
Consumer	19	63.33	11	36.67	30	\$523	66.88	\$259	33.12	\$782
Total	42	70	18	30	60	\$7,252	76.19	\$2,266	23.81	\$9,518

Source: Sample of loans

Description of Institution

Kress National Bank (KNB) is a \$41.6 million institution headquartered in Kress, Texas, approximately 64 miles south of Amarillo, Texas. KNB is a wholly owned subsidiary of Kress Bancshares, Inc. a single bank holding company. KNB is an intrastate bank with one banking office located in Kress, Texas. The bank offers traditional, noncomplex, deposit and lending products to its customers. Bank lobby and drive-through services are provided Monday through Friday. KNB also offers basic online banking services at www.knbkress.com. There has been no acquisition or merger activity since the previous CRA performance evaluation.

As of December 31, 2020, total loans and leases comprised 32 percent of total assets. Lending products are centered in agricultural and consumer loans by dollar amount and by number. As of December 31, 2020, agricultural production loans comprised 116 percent of tier-one capital. Real estate loans comprised 61 percent, with the majority centered in farmland. Consumer loans comprised only 22 percent but were the most numerous loans originated. KNB's business strategy is to provide banking services to customers in the panhandle of West Texas while increasing the long-term value of the owners' investment. No legal impediments or other factors hinder KNB'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 November 14, 2016, CRA evaluation.

Management and the Board of KNB have identified the counties of Hale and Swisher in Texas as its assessment area. This area is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to-moderate-income areas. Hale and Swisher counties have a combined population of 43,217. There are twelve census tracts in the two counties. There are no low-income tracts, three moderate-income tracts, eight middle-income tracts, and one upper-income tract. Competition from other financial institutions in the AA is high. According to the most recent FDIC market share report, KNB has a 3.05 percent share of market deposits.

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 Tulia, Kress, and Plainview Independent School Districts, Wayland Baptist University, and a Wal-Mart Distribution Center.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2018, through December 31, 2020. The OCC evaluated KNB using small bank CRA performance standards that include five performance criteria: the 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 KNB'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 management's business strategy. During this evaluation period, primary products consisted of agricultural and consumer loans.

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 AA 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.

KNB 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 quarterly average net loan-to-deposit (LTD) ratio during the evaluation period is reasonable.
- A 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

Kress National Bank (KNB) is a \$41.6 million institution headquartered in Kress, Texas, approximately 64 miles south of Amarillo, Texas. KNB is a wholly owned subsidiary of Kress Bancshares, Inc. a single bank holding company. KNB is an intrastate bank with one banking office located in Kress, Texas. The bank offers traditional, noncomplex, deposit and lending products to its customers.

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 Tulia, Kress, and Plainview Independent School Districts, Wayland Baptist University, and a Wal-Mart Distribution Center.

As of December 31, 2020, total loans and leases comprised 32 percent of total assets. Lending products are centered in agricultural and consumer loans by dollar amount and by number. As of December 31, 2020, agricultural production loans comprised 116 percent of tier-one capital. Real estate loans comprised 61 percent, with the majority centered in farmland. Consumer loans comprised only 22 percent, but were the most numerous loans originated. KNB's business strategy is to provide banking services to customers in the panhandle of West Texas while increasing the long-term value of the owners' investment.

We contacted a local government office to obtain a community profile and identify opportunities for community development participation by local institutions. Economic conditions are stable. Our contact indicated there are minimal community development opportunities for local financial institutions. The financial institutions are helpful with time and donations to community projects, as well as making small consumer and farm loans.

Full Scope Review of Kress National Bank's Assessment Area

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA AA 2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	25.0	66.7	8.3	0.0
Population by Geography	43,217	0.0	28.2	57.4	14.4	0.0
Housing Units by Geography	16,724	0.0	28.9	55.0	16.1	0.0
Owner-Occupied Units by Geography	8,925	0.0	26.9	53.3	19.8	0.0
Occupied Rental Units by Geography	5,182	0.0	30.5	58.2	11.3	0.0
Vacant Units by Geography	2,617	0.0	32.7	54.3	13.0	0.0
Businesses by Geography	2,264	0.0	17.3	55.3	27.5	0.0
Farms by Geography	398	0.0	13.1	71.9	15.1	0.0
Family Distribution by Income Level	10,378	24.6	18.1	23.2	34.1	0.0
Household Distribution by Income Level	14,107	25.4	14.6	20.1	39.9	0.0
Median Family Income Non- MSAs - TX		\$52,198	Median Housing Value			\$70,844
			Median Gross Rent			\$612
			Families Below Poverty Level			17.6%
<i>Source: 2015 ACS and 2020 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>						

Scope of Evaluation in Texas

The institution has two counties, Hale and Swisher, which are evaluated as one AA. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs. Consistent with the institution's primary lending focus, agricultural and consumer loans were analyzed.

Lending Test

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

Conclusions for Area Receiving a Full-Scope Review

Based on the full-scope review, the bank's performance in the Hale and Swisher Counties 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 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 farms.

KNB did not originate any farm loans in moderate-income tracts, which is below the demographic showing 13.6 percent of farms are located in moderate-income tracts, and the aggregate comparator of 11.6 percent. The driver of the low penetration into the three moderate income tracts is their location in the assessment area. Tracts 189-9501 and 189-9502 are located in and on the outskirts of the City of Plainview. The location of the census tracts is not conducive to farming. Tract 189-9507 is located in central-western Hale County south-west of the City of Plainview. There are seven large commercial banks and an Ag Texas Farm Credit Services located in Plainview. Competition from other financial institutions in the area is high. The bank's performance is reasonable considering this performance context.

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.

Kress National Bank originated 5.26 percent of consumer loans to borrowers located in moderate income tracts. The percentage is below the ratio of households located in moderate income tracts (28.2) in the assessment area. As noted above, competition among financial institutions in the area is high with twelve other banks, several of which are located in the City of Plainview and substantially larger in asset size. In addition, there are three federal credit unions and several finance companies located in Plainview, where the moderate-income census tracts are located. Collectively, these financial institutions have a significant geographic advantage for lending in moderate-income tracts. The bank's performance is reasonable when 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 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.

KNB originated 56.52 percent of agricultural loans sample to borrowers with revenue of \$1 million or less. This is less than the demographic number of farms with revenue less than \$1 million at 93.8

percent, however this exceeds the aggregate comparator of 51.6 percent.. KNB originated 17.39 percent of agricultural loans to borrowers with revenue greater than \$1 million. This is above the demographic number of farms with revenue above \$1 million at 4 percent. Of agricultural loans sampled, 26.09 percent of borrowers had revenue that was either not reported or could not be determined. In one-hundred percent of those cases, loans were secured by certificates of deposit held at the bank.

Consumer Loans

In order to complete an analysis of the bank's distribution of loans to borrowers of different income levels, a proxy-based analysis was performed. The proxy was based on borrower address and income information for the census tract in which the borrower lives. The percentage of consumer loans originated in moderate-income census tracts, 5.26 percent, is below the ratio of households located in moderate-income tracts representing 28.2 percent. However, there are 3 census tracts within the AA designated moderate-income. Those census tracts are located in, or near, the City of Plainview. Given their location and strong competition from other financial institutions in the area, the bank's distribution of loans based on borrower income is reasonable given their performance context.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2018 to December 31, 2020	
Bank Products Reviewed:	Agricultural and Consumer loans.	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Hale and Swisher Counties	Full-scope	Agricultural and Consumer loans.

Appendix B: Summary of MMSA and State Ratings

RATINGS	Kress National Bank
Overall Bank:	Lending Test Rating
Kress 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 typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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 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 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 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 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 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 S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography (000's)																			2018 - 2020	
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	
Non-MSAAA	30	\$8,737	100	320	0.0	0	0.0	13.6	0.0	11.6	73.3	86.96	75.9	13.1	13.04	12.5	0.0	0.0	0.0	
Total	30	\$8,737	100	320	0.0	0.0	0.0	13.6	0.0	11.6	73.3	86.96	75.9	13.1	13.04	12.5	0.0	0.0	0.0	

*Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 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)												2018 - 2020	
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		
Non-MSA AA	30	\$8,737	100	320	93.8	56.52	51.6	4.0	17.39	2.2	26.09		
Total	30	\$8,737	100	320	93.8	56.52	51.6	4.0	17.39	2.2	26.09		

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

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography (000's)													2018 - 2020	
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	
Non-MSA AA	30	\$782	100	0.0	0.0	28.2	5.26	55.1	94.74	16.7	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2018 Bank Data.
Due to rounding, totals may not equal 100.0%*