

CRA Bank Profile

Bank Type Determinations

The OCC applied the asset size thresholds in the June 2020 rule¹ to determine that a bank with assets of \$600 million or less is a small bank. Under this rule, SNB is a “Small” bank.

Distressed and Underserved Areas

The OCC designates distressed and underserved areas in accordance with the June 2020 rule. Qualifying areas within our Assessment Area include the following Census Tracts (see **Exhibit 1** for a complete listing):

County	State Code	County Code	Tract Code(s)
Frio	48	163	9501.01, 9501.02, 9502.02, 9503.01, 9503.02
LaSalle	48	483	9503.02

Compensation Value

The median hourly compensation value for the banking industry to be applied to qualifying community development activities that are effective October 1, 2020, through December 31, 2021, is **\$39.03**. SNB will use **\$39** as our compensation value for qualifying community development activities.

Qualifying Activities

The Final Rule defines a Qualifying Activity as “a retail loan, a community development loan, a community development investment, or a community development service that helps to meet the credit needs of a bank’s entire community, including low-and moderate-income communities, is a qualifying activity if it meets the criteria [in this section] at the time the activity is originated, made or conducted (see **Exhibit 2** Illustrative List of Qualifying Activities – pdf).

If you represent a bank or other interested party that is a stakeholder in a bank-related activity that you believe qualifies under CRA, you may request the OCC's review to verify qualification using the attached form (**Exhibit 3**).

Training

Employees of SNB receive CRA training, as deemed appropriate, commiserate with their job responsibilities.

Exhibit 1

Distressed and Underserved - pdf

Exhibit 2

Qualifying Activities Representative Listing – pdf

Exhibit 3

Qualifying Activities Confirmation Request form - pdf