

# Community Reinvestment Act

## STATEMENT

Stockmens National Bank has always been responsive to the legitimate credit needs of its community and intends to continue to fully fulfill the legitimate credit needs of the community possible consistent with the safe and sound operation of this institution.

The community normally serviced by Stockmens National Bank in Cotulla is La Salle County. This is the bank's assessment area, which contains the following areas:

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

Principal types of credit normally extended to the local community, on a basis consistent with safe and sound operation of this institution are:

Personal – Consumer Loans  
Livestock – Agriculture Loans  
Automobile Loans  
Real Estate Loans

Commercial – Business Loans  
Loans to Municipalities  
Secured Lines of Credit

The following analysis of loan distrib reflects compliance to CRA as directed by the Board of Directors and the regulation:

I. Personal Loans		\$ 3,151,208
A. Auto Loans	\$ 850,618	
B. Mobile Home	\$ 24,020	
C. Secured by Accounts	\$ 406,468	
D. Installment/Other	\$ 1,810,997	
E. Overdrafts	\$ 59,105	
II. Municipality Loans		\$ 1,195,919
III. Agriculture Loans		\$ 2,163,729
IV. Real Estate Loans		\$ 13,341,412
A. Residential	\$1,823,224	
B. Farm	\$4,041,804	
C. Commercial	\$3,319,079	
D. Construction	\$4,157,304	
IV. Commercial		<u>\$ 7,322,151</u>
<b>TOTAL LOANS</b>		<b>\$27,174,418.91</b>

## Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Office of the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

### **Your involvement is encouraged.**

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them: the public section of our most recent CRA Performance Evaluation, prepared by the OCC and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of banks and savings associations that are scheduled for CRA examination in that quarter. This list is available from the OCC, at:

Deputy Comptroller  
Southern District  
Office of the Comptroller of the Currency  
500 N. Akard St., Suite 1600  
Dallas, Texas 75201  
CRAComments@occ.treas.gov

You may send written comments about our performance in helping to meet community credit needs to:

Jim L. Gates  
President/CEO  
Stockmens National Bank  
P.O. Box 1490  
Cotulla, Texas 78014  
jgates@smbcotulla.com

and to the OCC at the previously mentioned address. Your letter, together with any response by us, will be considered by the OCC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the OCC. You may also request from the OCC an announcement of our applications covered by the CRA filed with the OCC.

*12 CFR Appendix B to Part 25(a)*

Board of Directors  
Stockmens National Bank  
Cotulla, Texas 78014  
January 2024