**CRA Bank Profile**

## Bank Type Determinations

The OCC applied the asset size threshold for a “Small” bank to be defined as of December 31,2024 of either of the prior two calendar years, had assets of less than $1.609 billion. Under this rule, SNB is a “Small” bank.

## Distressed and Underserved Areas

The OCC designates distressed and underserved areas in accordance with the the agencies’ CRA regulations (12 C.F.R. 25.12(g), 195.12(g), 228.12(g), and 345.12(g)). 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](https://t.congressweb.com/l/?DTWPGSCSLUXFEMZ) Listing – pdf

**Exhibit 3**

[Qualifying Activities Confirmation Request](https://t.congressweb.com/l/?DTWPGSCSLUXFEMZ) form - pdf