

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, 9502.01, 9502.02, 9503.01, 9503.02
LaSalle	48	483	9503.01, 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 distribution as of 12-31-2024 reflects compliance to CRA as directed by the Board of Directors and the regulation:

I. Personal Loans		\$ 5,701,585
A. Auto Loans	\$ 598,507	
B. Mobile Home	\$ 8,486	
C. Secured by Accounts	\$ 1,049,024	
D. Installment/Other	\$ 4,001,242	
E. Overdrafts	\$ 44,326	
II. Municipality Loans		\$ 906,741
III. Agriculture Loans		\$ 1,798,171
IV. Real Estate Loans		\$ 14,846,342
A. Residential	\$2,668,485	
B. Farm/Raw Land	\$4,501,311	
C. Commercial	\$4,040,135	
D. Constr./Land Dv	\$3,636,411	
IV. Commercial		<u>\$ 6,216,877</u>
TOTAL LOANS		\$29,469,715.57

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
1700 Pacific Avenue, Suite 3600
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@snbcotulla.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 2025