

PERFORMANCE EVALUATION



PUBLIC DISCLOSURE

January 31, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Hereford
23692

301 West Third Street
Hereford, TX 79045

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:

- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA).
- Lending to farms and businesses of different sizes is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is reasonable.

First National Bank of Hereford's (FNB or bank) quarterly average LTD ratio for the 17 quarters from June 30, 2017, to September 30, 2021, is 76.6 percent. The average LTD of similarly situated institutions for the same period is 75.3 percent, with low and high averages of 74.6 and 76.1 percent, respectively. These institutions are located within or adjacent to the AA and have total assets below \$220 million.

Lending in Assessment Area

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

The bank originated and purchased 80 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, 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		
	#	%	#	%		\$	%	\$	%	
Small Business	31	77.5	9	22.5	40	4,479	71.3	1,799	28.7	6,278
Small Farm	33	82.5	7	17.5	40	9,471	85.4	1,620	14.6	11,091
Total	64	80	16	20	80	13,950	80	3,420	20	17,370

Source: Sample of loans.

Description of Institution

FNB is a \$228 million community bank located in Hereford, Texas, approximately 50 miles southwest of Amarillo, Texas. The bank has three full-service banking locations with associated drive-up facilities. The main branch is located in Hereford, Texas, which is situated in Deaf Smith County. The two

branches are located in Hereford, Texas and in Friona, Texas, approximately 25 miles southwest of Hereford in Parmer County. All locations provide lobby services Monday through Friday with varying hours. Drive-up facilities are located at all three locations and operate Monday through Friday. The bank is wholly owned by La Plata Bancshares, Inc. The bank's business strategy is to provide outstanding banking services geared to its customers' needs and the local community. Its primary focus is on meeting the specific needs of individual customers and small- and medium-sized businesses in its market, including agricultural businesses, commercial businesses, and consumers.

The bank offers traditional banking services, including a variety of traditional loan and deposit accounts. FNB also offers access to banking services through its website at www.fnbhereford.com. The bank has the ability to meet various credit needs in its community based on its financial condition, the local economy, product offerings, and competition.

FNB has no legal or financial circumstances that would impede its ability to help meet community credit needs. The bank received a Satisfactory rating at its August 1, 2017, CRA evaluation.

As of December 31, 2021, net loans and leases comprised 64 percent of total assets.

The bank's primary loan products include commercial and agricultural loans by number, dollar volume, and bank strategy.

Competition remains strong within the AA. There are multiple financial institutions with presence in the Hereford and Friona market areas. They include branches of a local state bank, credit union, national bank, Federal Land Bank, and agricultural credit cooperative. The June 30, 2021, FDIC Deposit Market Share Report shows that FNB ranks third in market share in both Deaf Smith County and Parmer County with 21.9 percent and 15.9 percent, respectively. Combined, FNB ranks second out of eight institutions with 19.5 percent market share.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2019, through December 31, 2021. The OCC evaluated FNB 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 FNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the FNB Hereford AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and business strategy. During this evaluation period, primary products consisted of agricultural and commercial 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 assessment areas 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.

FNB has only one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of the FNB Hereford 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA).
- Lending to farms and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

FNB is a \$228 million community bank located in Hereford, Texas, approximately 50 miles southwest of Amarillo, Texas. The bank has three full-service banking locations with associated drive-up facilities. The main branch is located in Hereford, Texas, which is situated in Deaf Smith County. The two branches are located in Hereford, Texas and in Friona, Texas, approximately 25 miles southwest of Hereford in Parmer County. All locations provide lobby services Monday through Friday with varying hours. Drive-up facilities are located at all three locations and operate Monday through Friday. The bank is wholly owned by La Plata Bancshares, Inc. The bank's business strategy is to provide outstanding banking services geared to its customers' needs and the local community. Its primary focus is on meeting the specific needs of individual customers and small- and medium-sized businesses in its market, including agricultural businesses, commercial businesses, and consumers.

The bank offers traditional banking services, including a variety of traditional loan and deposit accounts. FNB also offers access to banking services through its website at www.fnbhereford.com. The bank has the ability to meet various credit needs in its community based on its financial condition, the local economy, product offerings, and competition.

FNB has designated two contiguous counties as its AA: Deaf Smith County and Parmer County (FNB Hereford AA). The AA is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to moderate-income areas. There are six census tracts in the AA: no low-income, one moderate-income, four middle-income, and one upper-income tract. Tract 9506.00 was designated as upper-income in 2017 and is now included in demographic information. It forms the majority of Deaf Smith County and outlines the Hereford city limits. This has primarily impacted the geographic distribution of farm loans.

Economic conditions remain strong and stable. The economy remains highly dependent on agriculture, specifically beef cattle production. The school districts, hospital system, Caviness Beef Packers plant,

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Cargill Meat Solutions, and Ferrell-Ross Roll Manufacturing represent the AA's largest employers. Two area ethanol plants provide additional employment opportunities.

Competition remains strong within the AA. There are multiple financial institutions with presence in the Hereford and Friona market areas. They include branches of a local state bank, credit union, national bank, Federal Land Bank, and agricultural credit cooperative. The June 30, 2021, FDIC Deposit Market Share Report shows that FNB ranks third in market share in both Deaf Smith County and Parmer County with 21.9 percent and 15.9 percent, respectively. Combined, FNB ranks second out of eight institutions with 19.5 percent market share.

We contacted a local organization to develop a community profile and identify community development opportunities available to financial institutions to participate in. The organization representative identified the primary need for the community as housing. One subdivision in Hereford is currently under construction with future projects expected to provide opportunities to participate. Local financial institutions have an overall positive public perception. They continue to serve community credit needs and involve themselves in community development activities.

FNB Hereford AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Hereford AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	66.7	16.7	0.0
Population by Geography	29,249	0.0	12.6	74.7	12.7	0.0
Housing Units by Geography	10,871	0.0	12.9	71.5	15.6	0.0
Owner-Occupied Units by Geography	6,414	0.0	9.7	75.8	14.5	0.0
Occupied Rental Units by Geography	3,004	0.0	18.8	69.1	12.1	0.0
Vacant Units by Geography	1,453	0.0	14.9	57.7	27.5	0.0
Businesses by Geography	1,512	0.0	22.0	57.8	20.2	0.0
Farms by Geography	379	0.0	4.2	62.3	33.5	0.0
Family Distribution by Income Level	7,011	21.8	18.9	19.5	39.8	0.0
Household Distribution by Income Level	9,418	21.2	16.0	19.5	43.4	0.0
Median Family Income Non-MSAs - TX	\$52,198	Median Housing Value				\$90,367
		Median Gross Rent				\$676
		Families Below Poverty Level				16.8%

Source: 2015 ACS and 2020 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Scope of Evaluation in Texas

As previously noted, the institution has one AA. The AA received a full-scope review. Refer to the table in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, small farm and small business loans were analyzed.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the FNB Hereford AA is good.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State of Texas.

Small Loans to Businesses

Refer to Table Q 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 small loans to businesses.

The geographic distribution of loans to small businesses is reasonable as the percentage of FNB's small business loans exceeds the percentage of small businesses located within the sole moderate-income CT and the aggregate lending in the AA. There are no low-income tracts within the AA.

Small 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 small loans to farms.

The geographic distribution of loans to small farms is reasonable when considering performance context. The bank did not originate any loans in low-income CTs; however, there are no low-income CTs in the AA. It also did not generate any small farm loans in the only moderate-income tract within the AA. This is a small tract located within the city of Hereford with minimal farmland available. The low percentage of small farms and aggregate lending in the moderate tract support this fact. Geographic distribution is consistent with demographic and aggregate lending for the remaining CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table R 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 small loans to businesses.

The distribution of loans to small businesses reflects reasonable penetration. The percentage of bank originated loans to small businesses is slightly above the percentage of businesses within the AA that report less than \$1 million in revenues and significantly exceeds the aggregate lending for these businesses.

Small Loans to 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 small loans to farms.

The distribution of loans to small farms reflects reasonable penetration. The percentage of bank originated loans to small farms is slightly below the percentage of farms within the AA that report less than \$1 million in revenues and exceeds the aggregate lending for these farms.

Responses to Complaints

FNB did not receive any CRA-related complaints during the performance 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, 2019, to December 31, 2021	
Bank Products Reviewed:	Small farm and small business loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
FNB Hereford AA	Full-Scope	Small farm and small business loans

Appendix B: Summary of MMSA and State Ratings

RATINGS		First National Bank of Hereford
Overall Bank:		Lending Test Rating
First National Bank of Hereford		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.

Small Loan(s) to 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 have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to 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 have original amounts of \$500,000 or less and 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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) 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 small loans (loans less than or equal to \$500 thousand) 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																2019-2021									
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts				Moderate-Income Tracts				Middle-Income Tracts				Upper-Income Tracts				Not Available- Income Tracts				
	#	\$	% of Total	%	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
FNB Hereford AA	31	4,479	100	0	0	0	22	29	20.9	57.8	61.3	58.2	20.2	9.7	20.9	0	0	0	0	0	0	0	0	0	0
Total	31	4,479	100	0	0	0	22	29	20.9	57.8	61.3	58.2	20.2	9.7	20.9	0	0	0	0	0	0	0	0	0	0
Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-", " data not available. Due to rounding, totals may not equal 100.0																									

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues															2019-2021	
Assessment Area:	Total Loans to Small Businesses					Businesses with Revenues <= IMM				Businesses with Revenues > IMM				Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	% Businesses	% Bank Loans			
FNB Hereford AA	31	4,479	100	593	76.4	77.4	32.9	5.7	22.6	17.9	0					
Total	31	4,479	100	593	76.4	77.4	32.9	5.7	22.6	17.9	0					

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "... " data not available. Due to rounding, totals may not equal 100.0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-" data not available. Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
FNB Hereford AA	339,471	100	0	0	0	0	4.2	0	3.1	62.3	66.7	63.5	33.5	33.3	33.3	0	0	0
Total	339,471	100	0	0	0	0	4.2	0	3.1	62.3	66.7	63.5	33.5	33.3	33.3	0	0	0

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-": data not available. Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Assessment Area:	Total Loans to Farms					Farms with Revenues <= IMM				Farms with Revenues > IMM			Farms with Revenues Not Available		2021
	#	\$	% of Total	Overall Market	Aggregate	Farms with Revenues <= IMM		Farms with Revenues > IMM		Farms with Revenues Not Available					
						% Farms	% Bank Loans	% Farms	% Bank Loans	% Farms	% Bank Loans				
FNB Hereford AA	33	9,471	100	255	92.9	87.9	52.5	5.3	12.1	1.8	0				
Total	33	9,471	100	255	92.9	87.9	52.5	5.3	12.1	1.8	0				

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; "-": data not available. Due to rounding, totals may not equal 100.0

PUBLIC COMMENT

yr. 2023

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: *NONE*

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2022

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

None

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2021

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

None

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: 3-25-20 (4-6-20)

NATURE OF COMPLAINT:

Customer disagreed with loan payoff amount.

DATE OF REPLY: 4-15-20

NATURE OF REPLY:

Customer was provided detailed summary of payments and payoff amount proved.

RESOLUTION:

No action taken. Helped customer refinance loan with secondary lender.

yr. 2019

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: *None*

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2018

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NONE

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

Yr. 2017

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

Apr. 2016

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: *None*

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr 2015

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: *NONE*

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2014

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED: 7-24-14

NATURE OF COMPLAINT:

Written complaint to OCC Customer Assistance Group

DATE OF REPLY: 7-28-14

NATURE OF REPLY:

Written response to OCC Customer Assistance Group

RESOLUTION:

Resolved to the OCC Customer Assistance Group's satisfaction

yr 2013

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

None

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr 2012

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

none

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr 2011

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: *none*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2010

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: None

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

Apr. 2009

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT: *none*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2008

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: *none*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2007

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: none

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2006

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: *None*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

yr. 2005

FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER

DATE RECEIVED:

NATURE OF COMPLAINT: *None*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2004.

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT: *None*

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

2003

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED: *None*

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2002

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

none

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2001

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT:

None

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

yr. 2000

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

none

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

CUSTOMER COMPLAINT LOG

**FIRST NATIONAL BANK OF HEREFORD
FIRST NATIONAL BANK NORTH LOCATION
FRIONA BANKING CENTER**

DATE RECEIVED:

NATURE OF COMPLAINT:

DATE OF REPLY:

NATURE OF REPLY:

RESOLUTION:

FIRST NATIONAL BANK OF HEREFORD
BRANCHES

THE FIRST NATIONAL BANK OF HEREFORD

301 WEST 3RD

PO BOX 1033

HEREFORD TX 79045

PHONE 806-363-2265

FAX 806-363-6066

(DEAF SMITH CO. BNA #9505)

FIRST NATIONAL BANK NORTH LOCATION

403 NORTH 25 MILE AVE

HEREFORD TX 79045

PHONE 806-360-2100

FAX 806-360-2102

(DEAF SMITH CO. BNA #9505)

FRIONA BANKING CENTER

710 WEST 11TH

FRIONA TX 79035

PHONE 806-250-2900

FAX 806-250-2910

(PARMER CO. BNA #9502)

FIRST NATIONAL BANK NORTH LOCATION OPENED NOVEMBER 2008

FIRST NATIONAL BANK
AMARILLO/CANYON BANKING CENTER
8700 FM 2219
AMARILLO, TEXAS 79119
PHONE 806-350-6391
FAX 806-350-6392
(RANDALL CO. BNA # 217.08)

SERVICES

BUSINESS HOURS

FIRST NATIONAL BANK OF HEREFORD
301 W 3RD ST
P O BOX 1033
HEREFORD, TEXAS 79045

FIRST NATIONAL BANK OF HEREFORD NORTH LOCATION
403 N 25 MILE AVE
HEREFORD, TEXAS 79045

LOBBY----- 8:30A.M. TO 4:30 P.M. MONDAY-THURSDAY

MOTORBANK----- 8:30A.M. TO 4:30 P.M. MONDAY-THURSDAY

MOTORBANK(North)----- 8:30A.M. TO 6:00 P.M. MONDAY-THURSDAY

FRIDAY----- 8:30A.M. TO 6:00 P.M.

FIRST NATIONAL BANK
FRIONA BANKING CENTER
710 W 11TH ST
FRIONA, TEXAS 79035

LOBBY -----8:30A.M. TO 4:00 P.M. MONDAY-FRIDAY

MOTORBANK-----8:30A.M. TO 4:00 P.M. MONDAY-THURSDAY

FRIDAY----- 8:30 A.M. TO 6:00 P.M.

FIRST NATIONAL BANK
AMARILLO/CANYON BANKING CENTER
8700 FM 2219
AMARILLO, TEXAS 79119

LOBBY.....9:00 A.M. TO 5:00 P.M. MONDAY – FRIDAY

MOTORBANK.....8:00 A.M. TO 6:00 P.M. MONDAY – FRIDAY

SATURDAY.....9:00 A.M. – 12:00 P.M.

SERVICES

ATM	BANK BY MAIL
DIRECT DEPOSIT	TELEBANK
IMAGE STATEMENTS	TIERED MONEY MARKET ACCOUNTS
RAISE YOUR RATE C.D.'S	ACH ORIGINATION SERVICES
FREE INTERNET BANKING	FREE BILL PAY
MERCHANT CAPTURE	STORED VALUE CARDS
REWARD CHECKING/REAL SAVER	MOBILE BANKING

OTHER SERVICES

UNSECURED LOANS	VEHICLE LOANS
HOME EQUITY LOANS	HOME IMPROVEMENT LOANS
MORTGAGE LOANS (1-4 FAMILY)	LOANS TO PURCHASE CONSUMER GOODS
C.D. LOANS	REGULAR BUSINESS LOANS
SMALL BUSINESS LOANS- DIRECT AND SMALL BUSINESS ADMINISTRATION GUARANTEES	
EQUIPMENT AND FIXTURE LOANS	CROP PRODUCTION LOANS
FARM EQUIPMENT LOANS	FLOOR PLAN LOANS
LIVESTOCK LOANS – COMMERCIAL FEEDYARD AND PASTURE	
REAL ESTATE LOANS – COMMERCIAL AND RURAL	
OPERATING LOANS – ACCOUNTS RECEIVABLE AND INVENTORY	
LOANS TO CHURCHES, CIVIS ORGANIZATIONS, AND PUBLIC ENTITIES	

OTHER SERVICES:

ATM
BANK BY MAIL
DIRECT DEPOSIT
TELEBANK
IMAGE STATEMENTS
MORTGAGE LOANS
HOME EQUITY LOANS
TIERED MONEY MARKET ACCOUNTS
RAISE YOUR RATE C.D.'S
ACH ORIGINATION SERVICES
FREE INTERNET BANKING
FREE BILL PAY
MERCHANT CAPTURE
STORED VALUE CARDS

MISCELLANEOUS FEES

Return check charge per item	\$20.00
Overdraft check charge per item	\$20.00
Cashier's Checks, Customers	FREE
Cashier's Checks, Non- Customers	\$ 2.00
Cashing checks not on us and not for our Customers	3%
Printed checks available in various styles	
Prices may vary according to vendor	
Stop Payment charge	\$15.00
Statement reconciliation- hourly	\$15.00
Research work – hourly	\$15.00
Plus per item	\$.50
Wire Transfer	
Customer	\$15.00
International Wire Transfer	
Customer	\$85.00
Collections	
Customer	\$ 5.00
Photocopies	\$.50
ATM Card/Debit Card issue fee	FREE
ATM Card/Debit Card re-issue fee	\$ 5.00
ATM use at off premise location	\$ 1.00
Special Statement Cut-Off	\$ 1.00
Amortization	\$10.00
Travelers Checks	
1 signature	1% of sale
2 signatures	1.5% of sale
New accounts closed within 90 days	\$10.00
Night Deposit Locking Bags	\$20.00(1 st 2 FREE)
Zipper Bags	\$ 5.00 (1 st 1 FREE)
Fax Service:	
Send message (limit 9 pages)	\$ 5.00
Receive message first five pages	\$ 5.00
Per page after five	\$.50

SAFE DEPOSIT BOX RENTALS

3 x 5	\$10.00 per year
3 x 10	\$15.00 per year
5 x 10	\$20.00 per year
10 x 10	\$30.00 per year

ASSESSMENT AREA

First National Bank defines its assessment area as Deaf Smith County (including the City of Hereford), Parmer County (including the cities of Friona, Bovina & Farwell), and Randall County (including the cities of Canyon and the Southwest Portion of Amarillo) (the "Assessment Area").

This Assessment Area definition is made for the purpose of complying with the CRA and should in no way be interpreted to exclude any potential customer or group of customers. First National Bank is an equal opportunity lender whose objective is to extend credit to individuals within its designated market on a non-discriminatory basis. Every applicant is given an equal opportunity to obtain a loan or credit extension without regard to race, color, religion, national origin, sex, marital status, age, the receipt of income derived from any public assistance program, the fact that the applicant has in good faith exercised any right under the consumer credit protection act, familial status and handicap or any other type of unlawful criteria. It is also First National Bank's policy to extend credit in a manner which it believes to be consistent with safe and sound operation of the bank.

APPROVED BY FIRST NATIONAL BOARD OF DIRECTORS JANUARY 17,2024

DEAF SMITH COUNTY

FIPS CODE #117

LEGEND



INTERSTATE HIGHWAY



U.S. HIGHWAY



STATE HIGHWAYS



FARM ROAD

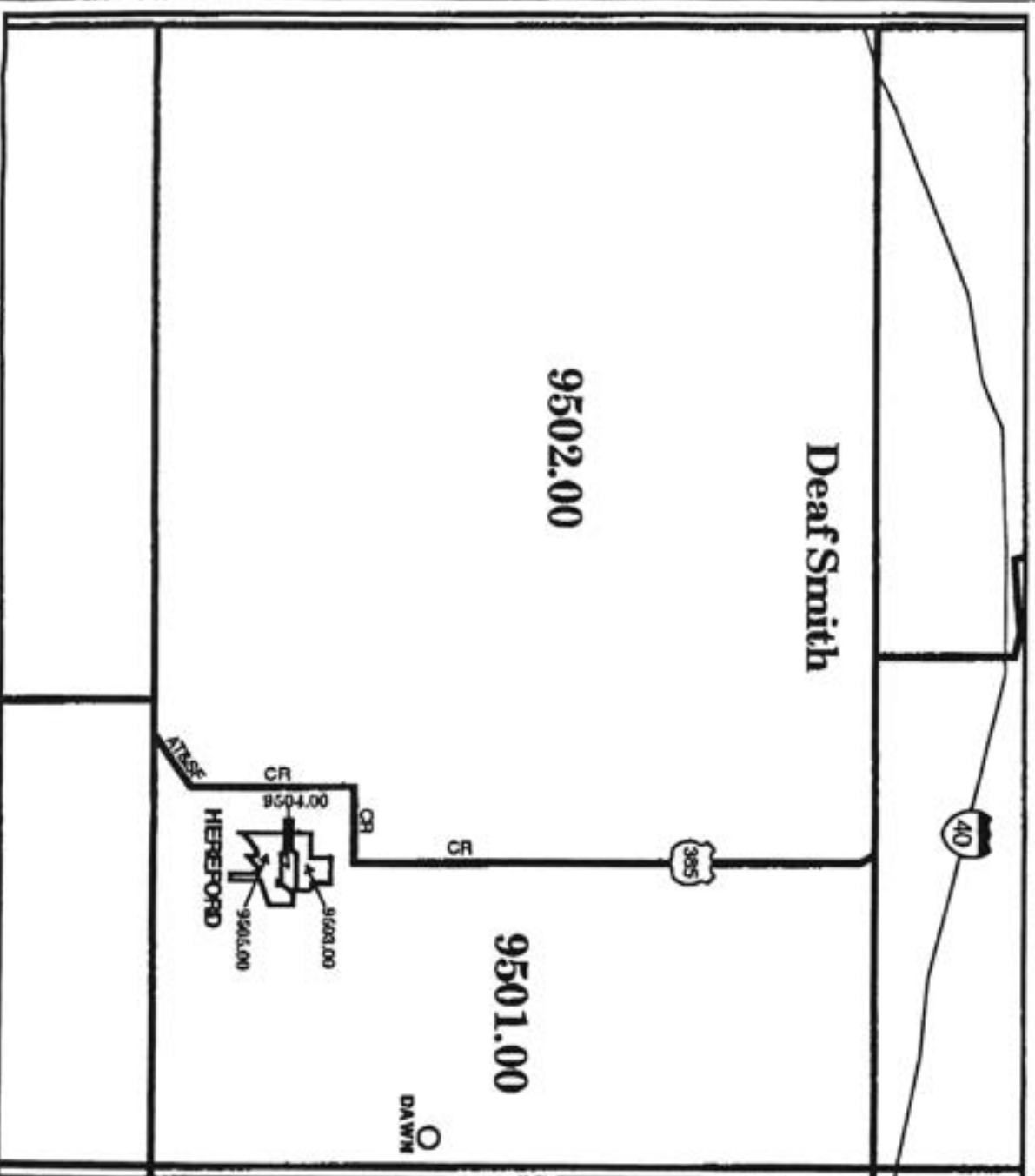


CITY/TOWN



COUNTY ROAD

NOTES

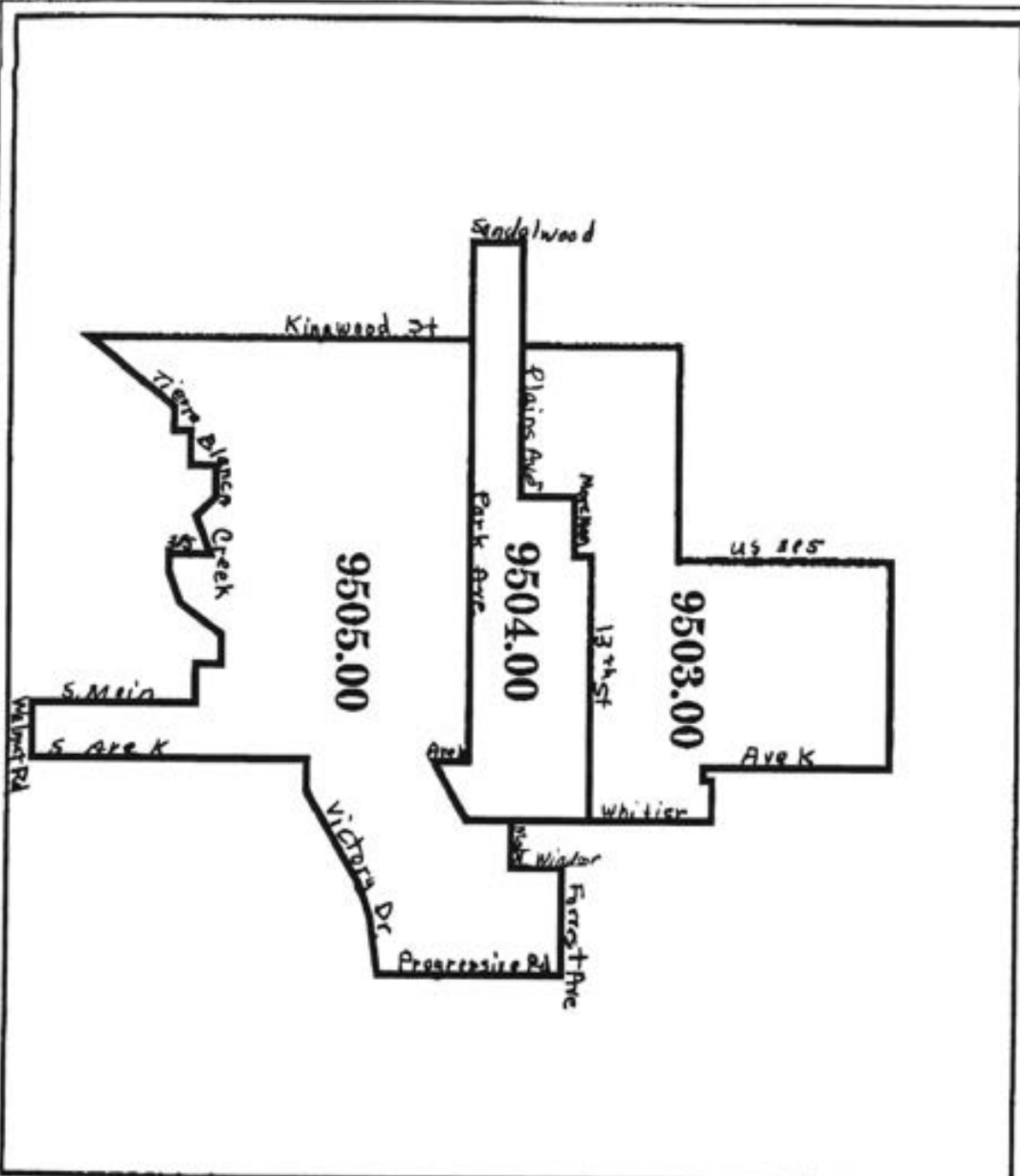


Miles



HEREFORD - DEAF SMITH COUNTY

FIPS CODE #117



LEGEND



INTERSTATE HIGHWAY



U.S. HIGHWAY



STATE HIGHWAYS



FARM ROAD



CITY/TOWN



COUNTY ROAD

NOTES

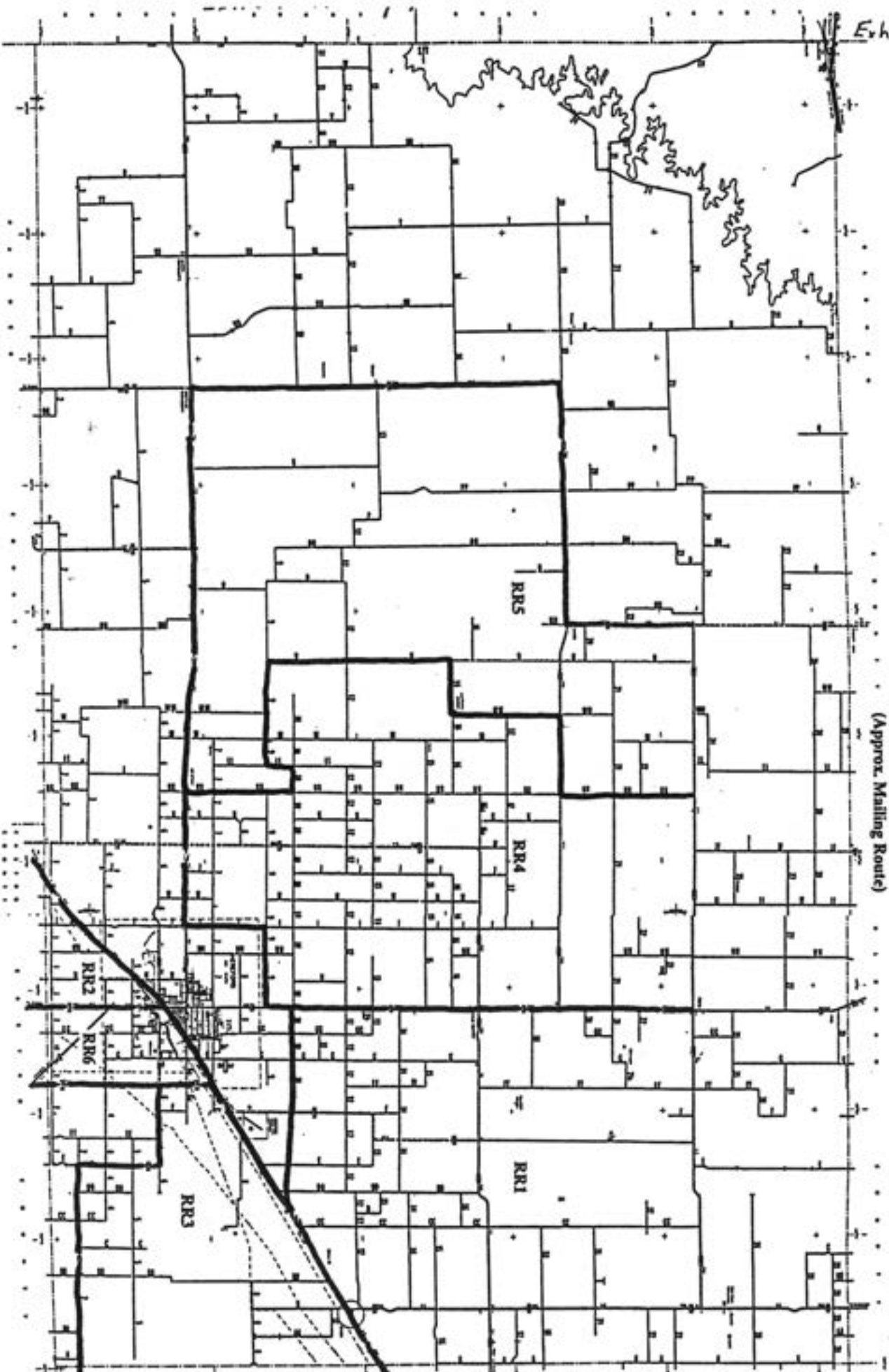
Miles



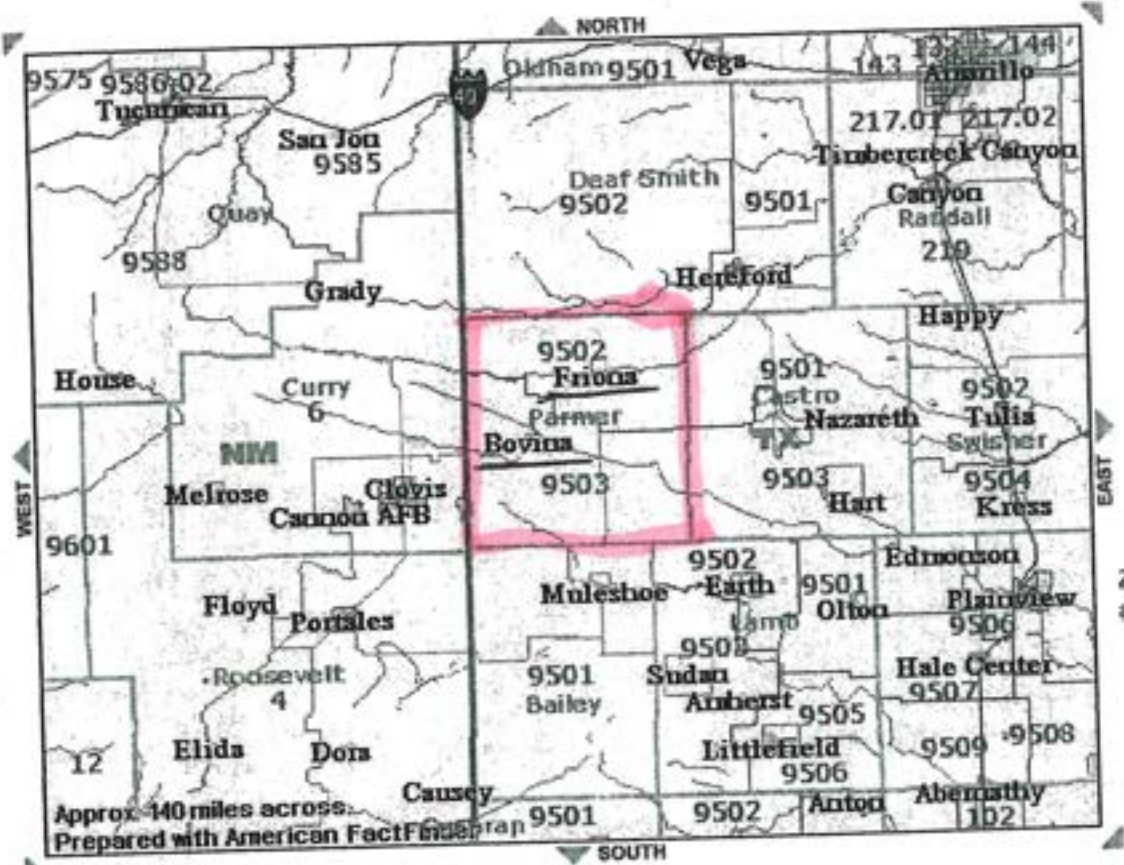


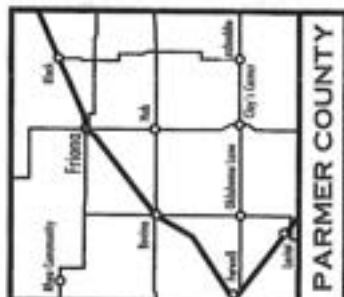
DEAF SMITH COUNTY

(Approx. Mailing Route)



Parmer County

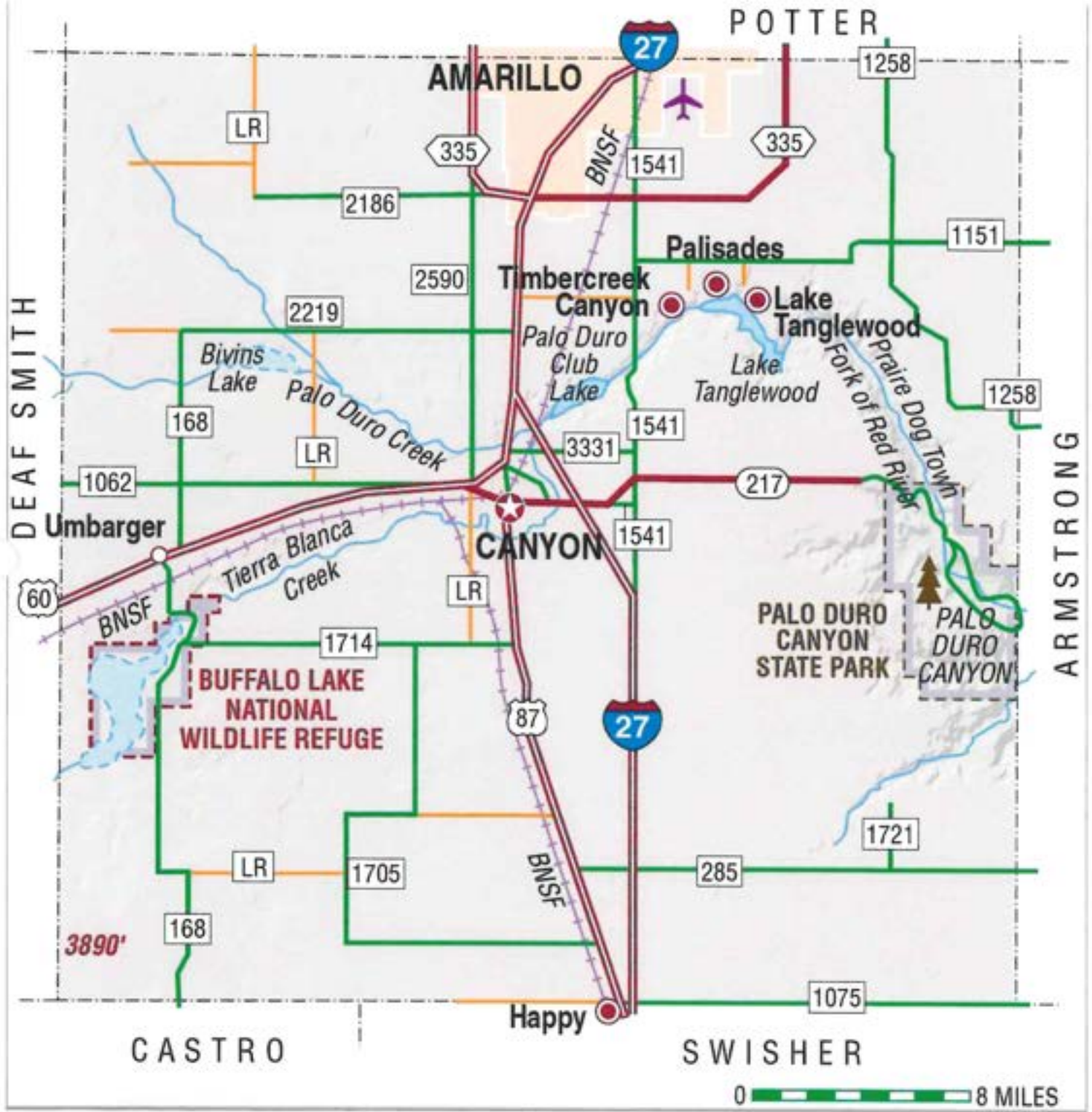




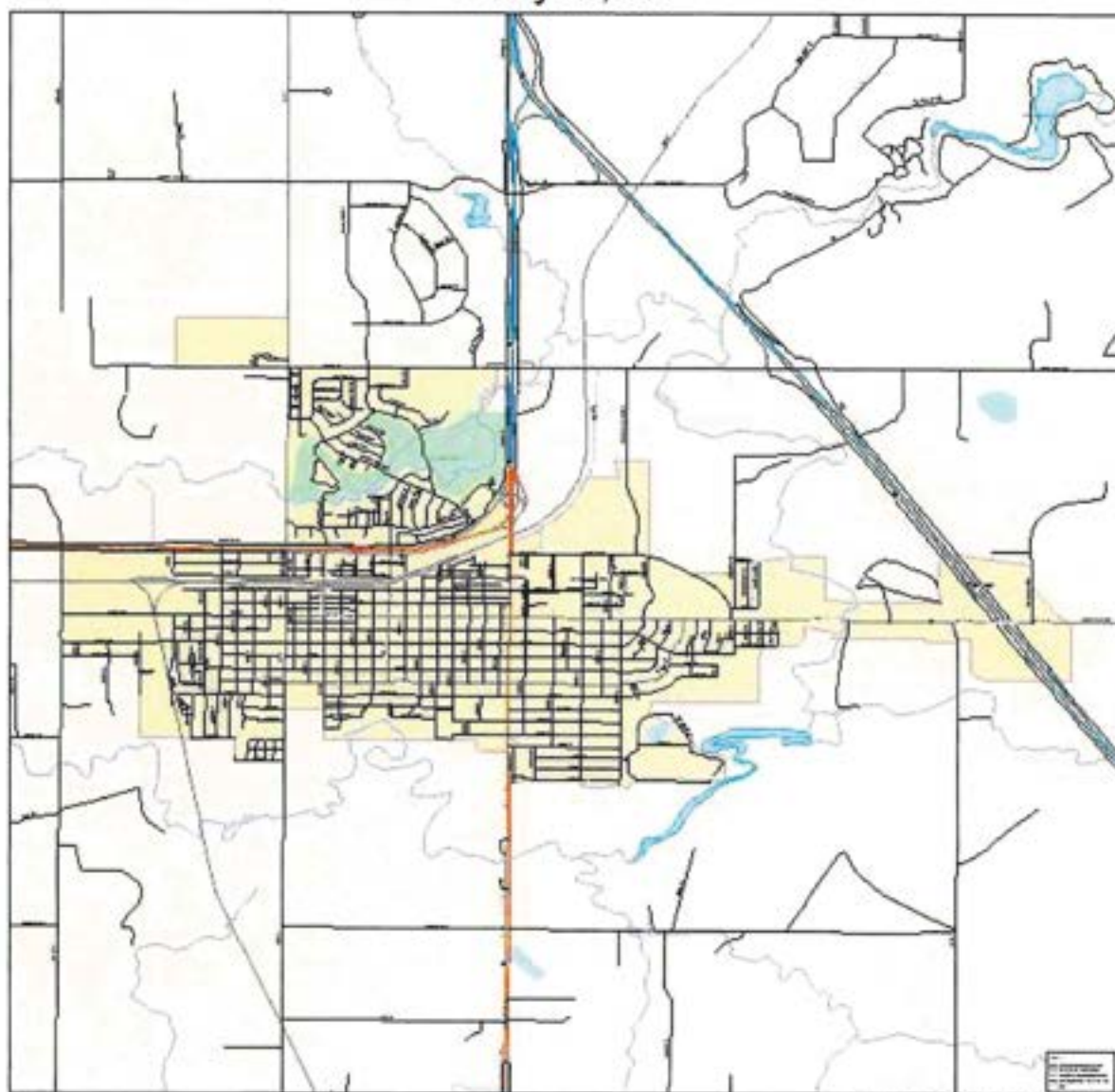
PARMER COUNTY

CITY OF
FRIONA

- 1 City Hall
- 2 Chamber of Commerce
- 3 Police/Fire Department
- 4 Hospital
- 5 Community Center
- 6 Public Library
- 7 City Park
- 8 Post Office
- 9 Primary School
- 10 Elementary School
- 11 Junior High School
- 12 High School
- 13 Swimming Pool
- 14 Nursing Home



Canyon, TX



Source: ESRI, TomTom NA, TeleAtlas NA

[illegible]

Hypothesis 1: The positive relationship between perceived organizational support and turnover intentions will be stronger for employees who are high than low in self-esteem.

[illegible]

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LOAN/DEPOSIT RATIO

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
12/31/2020	79.94%
03/31/2021	75.93%
06/30/2021	82.62%
09/30/2021	80.03%
12/31/2021	75.24%
03/31/2022	77.26%
06/30/2022	81.95%
09/30/2022	77.28%
12/31/2022	87.76%
03/31/2023	93.20%
06/30/2023	89.67%
09/30/2023	97.31%
12/31/2023	90.03%

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
09/30/2015	78.42%
12/31/2015	76.86%
03/31/2016	79.50%
06/30/2016	78.94%
09/30/2016	75.67%
12/31/2016	66.38%
03/31/2017	72.59%
06/30/2017	74.52%
09/30/2017	73.35%
12/31/2017	64.48%
03/31/2018	64.77%
06/30/2018	68.09%
09/30/2018	72.98%
12/31/2018	71.43%
03/31/2019	76.32%
06/30/2019	79.07%
09/30/2019	77.98%
12/31/2019	83.93%
03/31/2020	92.51%
06/30/2020	91.58%
09/30/2020	83.14%

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
06/30/2010	82.10%
09/30/2010	79.97%
12/31/2010	71.04%
03/31/2011	80.53%
06/30/2011	81.54%
09/30/2011	80.18%
12/31/2011	79.27%
03/31/2012	75.31%
06/30/2012	74.89%
09/30/2012	72.15%
12/31/2012	72.85%
03/31/2013	74.57%
06/30/2013	79.58%
09/30/2013	78.96%
12/31/2013	72.01%
03/31/2014	77.36%
06/30/2014	78.79%
09/30/2014	81.42%
12/31/2014	79.53%
03/31/2015	71.63%
06/30/2015	77.48%

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
03-31-2005	77.22 %
06-31-2005	82.95 %
09-31-2005	77.83 %
12-31-2005	71.06 %
03/31/2006	70.57 %
06/31/2006	75.50 %
09/30/2006	73.90 %
12/31/2006	75.71 %
03/31/2007	77.36 %
06/30/2007	79.04 %
09/30/2007	74.67 %
12/31/2007	71.46 %
03/31/2008	75.83 %
06/30/2008	84.19 %
09/30/2008	80.90 %
12/31/2008	84.67 %
03/31/2009	90.00 %
06/30/2009	94.32 %
09/30/2009	86.32 %
12/31/2009	94.19 %
03/31/2010	90.26 %

**FIRST NATIONAL BANK OF HEREFORD
HEREFORD, TEXAS
LOAN TO DEPOSIT RATIO**

<u>DATE</u>	<u>RATIO</u>
12-31-1999	28.93 %
03-31-2000	74.48 %
06-30-2000	65.16 %
09-30-2000	77.12 %
12-31-2000	71.58 %
03-31-2001	73.39 %
06-30-2001	80.79 %
09-30-2001	91.30 %
12-31-2001	78.63 %
03-31-2002	105.03 %
06-30-2002	101.42 %
09-30-2002	84.96 %
12-31-2002	74.24 %
03-31-2003	81.03 %
06-30-2003	75.22 %
09-30-2003	73.23 %
12-31-2003	68.48 %
03-31-2004	76.97 %
06-30-2004	74.51 %
09-30-2004	81.81 %
12-31-2004	79.78 %