



PUBLIC DISCLOSURE

February 9, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Ballinger
Charter Number: 3533

911 Hutchings Avenue
Ballinger, TX 76821

Office of the Comptroller of the Currency
San Antonio Field Office
10001 Reunion Place, Suite 250
San Antonio, TX 78216-4165

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 **Outstanding**.

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on the bank’s more than reasonable loan-to-deposit (LTD) ratio, a substantial majority of loans originated inside its assessment areas (AAs), a reasonable geographic distribution of loans, and an excellent distribution of loans to businesses of different sizes.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AAs, the bank’s loan-to-deposit ratio was more than reasonable.

The First National Bank of Ballinger’s (FNBB or bank) average quarterly LTD ratio from March 31, 2021, to December 31, 2024, ranged from a low of 55.31 to a high of 69.40, with a quarterly average of 62.79.

To assess the bank’s performance, we compared its average quarterly LTD ratio to three similarly situated institutions. The average LTD ratio of the other institutions was 51.48 ranging from an average low of 11.59 percent to an average high of 85.22 percent.

Lending in Assessment Area

A substantial majority of the bank’s loans were inside its AAs.

The bank originated and purchased 98.33 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. The bank did not have any affiliate lending activities included in this assessment.

| Loan Category | Number of Loans | | | | Total # | Dollar Amount of Loans \$(000s) | | | | Total \$(000s) |
|----------------|-----------------|--------------|----------|-------------|-----------|---------------------------------|--------------|-----------|-------------|----------------|
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | | \$ | % | \$ | % | |
| Small Business | 59 | 98.33 | 1 | 1.67 | 60 | 9,091 | 99.07 | 85 | 0.93 | 9,176 |
| Total | 59 | 98.33 | 1 | 1.67 | 60 | 9,091 | 99.07 | 85 | 0.93 | 9,176 |

Source: 1/1/2022 - 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%

Description of Institution

FNBB is an intrastate bank headquartered in Ballinger, TX. The bank is a wholly owned subsidiary of Texas Country Bancshares, Inc., a two-bank holding company. The holding company is located in Brady, TX and had total assets of \$39 million as of June 30, 2025. We did not review any affiliate activities for this performance evaluation.

The bank operates three locations, the main office located in Ballinger, TX, one branch located in San Angelo, TX, and a loan production office located in Fort Worth, TX. The bank has not opened or closed any branches since the previous evaluation and there was no merger or acquisition activity. Refer to the “Description of Institution’s Operations in Texas” in the State Rating section for additional information.

The bank offers a full selection of deposit and lending products and services. FNBB’s primary lending focus is the commercial sector, specifically commercial real estate, and small business lending. At December 31, 2024, the bank reported total assets of \$264 million. Tier 1 capital totaled \$28 million, and the tier 1 leverage ratio was 10.41 percent. Net loans totaled \$165 million and represented 63 percent of total assets and 69 percent of total deposits. The bank’s loan portfolio consists of commercial real estate, commercial and industrial lending, and construction/development loans secured by real estate representing 67 percent of net loans, residential real estate and multifamily representing 19 percent, farmland and agriculture representing 13 percent, and consumer and other loans representing 1 percent.

Based on the financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit the bank’s ability to help meet credit needs in its AAs. The prior CRA performance evaluation, dated October 4, 2021, assigned an overall “Satisfactory”.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated FNBB's CRA performance using the Small Bank examination procedures. The evaluation period covered loans originated or purchased from January 1, 2022, through December 31, 2024. The bank's primary lending product during the evaluation period was commercial loans. To evaluate lending performance, we selected a random sample of small loans to businesses. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2024 Census and Dun & Bradstreet data.

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 AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable 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.

FNBB has two designated AAs, Runnels County and the entirety of the San Angelo MSA, both AAs received a full-scope review and performance in each AA was weighted equally.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 Texas: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of loans.
- The bank exhibits excellent distribution of loans to business of different sizes
- There were no CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

FNBB operates two full-service branches and a loan production office in the State of Texas. The bank's branch and headquarters location is in Ballinger, TX, inside the Runnels County AA, with an additional branch located in San Angelo, TX, inside the San Angelo MSA. The bank also operates a loan production office located in Fort Worth, TX. Both branch locations offer lobby and drive thru services, with convenient hours and have a non-deposit taking ATM. FNB Ballinger also offers 24-hour telephone banking, internet banking, and mobile banking.

Runnels County AA

The Runnels County AA consists of four census tracts (CTs); one moderate-income CT and three middle-income CTs. The town of Ballinger, TX is the county seat for Runnels County.

FNB Ballinger's headquarters is located in a middle-income CT. The AAs one moderate-income CT includes the city of Winters, TX, where the bank does not have a physical presence and a local competitor financial institutions operates in the area.

The Runnels County AA has a competitive banking environment that mainly includes smaller community banks, and credit unions. The FDIC's June 30, 2024, Deposit Market Share Report reflects five financial institutions that operate five offices within the AA. FNB Ballinger ranks first with a deposit market share of 30 percent. Additionally, based on 2024 Dun & Bradstreet demographic data, the AA contains 350 business with 78 of them residing in the singular moderate income census tract. The combination of the competitive banking environment and smaller number of businesses located in this tract, limits the bank's ability to lend to these businesses.

The largest industry in the AA is health care and social assistance at 16 percent, followed by manufacturing at 13 percent, and educational services at 9 percent. The U.S. Bureau of Labor Statistics identified the unemployment rate for Runnels County as 3.4 percent as of December 2024.

To help identify needs and opportunities in the AA we interviewed a community contact at a local economic development organization and found the primary needs are small business lending and affordable housing.

| Assessment Area(s) -Runnels County AA | | | | | | |
|--|-------|------------|-----------------|---------------|------------------------------|------------|
| 2022 - 2024 | | | | | | |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 4 | 0.00 | 25.00 | 75.00 | 0.00 | 0.00 |
| Population by Geography | 9,900 | 0.00 | 21.16 | 78.84 | 0.00 | 0.00 |
| Housing Units by Geography | 5,245 | 0.00 | 19.96 | 80.04 | 0.00 | 0.00 |
| Owner-Occupied Housing by Geography | 2,838 | 0.00 | 16.31 | 83.69 | 0.00 | 0.00 |
| Occupied Rental Units by Geography | 1,053 | 0.00 | 25.93 | 74.07 | 0.00 | 0.00 |
| Vacant Units by Geography | 1,354 | 0.00 | 22.97 | 77.03 | 0.00 | 0.00 |
| Businesses by Geography | 350 | 0.00 | 22.29 | 77.71 | 0.00 | 0.00 |
| Farms by Geography | 59 | 0.00 | 6.78 | 93.22 | 0.00 | 0.00 |
| Family Distribution by Income Level | 2,591 | 20.26 | 21.38 | 19.57 | 38.79 | 0.00 |
| Household Distribution by Income Level | 3,891 | 25.34 | 16.83 | 18.99 | 38.83 | 0.00 |
| Unemployment rate (%) | 2.75 | 0.00 | 3.99 | 2.39 | 0.00 | 0.00 |
| Households Below Poverty Level (%) | 13.03 | 0.00 | 20.79 | 11.22 | 0.00 | 0.00 |
| Median Family Income (Non-MSAs - TX) | | \$61,809 | | | Median Housing Value | \$98,750 |
| Median Family Income (Non-MSAs - TX) for 2024 | | \$75,500 | | | Median Gross Rent | \$746 |
| | | | | | Families Below Poverty Level | 10.15 |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| Due to rounding, totals may not equal 100.0% | | | | | | |
| (*) The NA category consists of geographies that have not been assigned an income classification | | | | | | |

San Angelo MSA

The San Angelo MSA is comprised of Tom Green County and Irion County. The MSA has 28 CTs, two low-income CTs, six moderate-income CTs, ten middle-income CTs, nine upper-income CTs, and one with no income designation which is the location of the San Angelo airport. The city of San Angelo, TX is the county seat for Tom Green County. The town of Mertzon, TX is the county seat of Irion County. FNBB operates one branch, located in an upper-income CT, with an ATM in San Angelo, TX.

The San Angelo MSA has a highly competitive banking environment that includes large national banks, large regional banks, smaller community banks, and credit unions. The FDIC's June 30, 2024, Deposit Market Share Report reflects 16 financial institutions that operate 30 offices within the San Angelo MSA. FNBB ranks seventh with a deposit market share of 4.04 percent. First Financial Bank, NA ranks first with a 30 percent deposit market share. Additionally, there are multiple financial institutions located within the two low-income CTs of this AA, limiting the lending opportunities for financial institutions with locations outside these CTs.

In Tom Green County, the largest industry is health care and social assistance at 16 percent, followed by retail trade at 11 percent and educational services at 9 percent. In Irion County, mining quarrying and oil and gas extraction is the largest industry at 21 percent, followed by health care and social assistance at 11 percent and educational services at 11 percent. The U.S. Bureau of Labor Statistics identified the unemployment rate for San Angelo MSA as 3.1 percent, Tom Green County at 3.2 percent, and Irion County at 3 percent, as of December 2024.

Moody's Analytics reports dated September 2025 indicates that the AA's economy is improving with job growth accelerating year-over-year and outpacing that of the state and nation. Housing prices have

begun to decline and the report indicates that San Angelo should continue to perform economically well compared to the nation, supported by foreign demand for natural gas and the presence of Goodfellow Air Force base, which serves as a major source of high-wage employment.

To help identify needs and opportunities in the AA we reviewed regulatory interviews conducted with a local economic development organization during the evaluation period. The interview indicated primary needs of the AA include small business lending and affordable housing.

| Assessment Area(s) -San Angelo MSA | | | | | | |
|--|---------|------------|-----------------|---------------|------------------------------|-------------|
| | | | | | | 2022 - 2024 |
| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
| Geographies (Census Tracts) | 28 | 3.57 | 25.00 | 35.71 | 32.14 | 3.57 |
| Population by Geography | 121,516 | 2.11 | 19.84 | 36.42 | 41.62 | 0.01 |
| Housing Units by Geography | 49,670 | 1.92 | 20.16 | 37.95 | 39.96 | 0.00 |
| Owner-Occupied Housing by Geography | 28,700 | 1.29 | 17.80 | 34.87 | 46.04 | 0.00 |
| Occupied Rental Units by Geography | 14,889 | 2.34 | 21.49 | 46.77 | 29.40 | 0.00 |
| Vacant Units by Geography | 6,081 | 3.90 | 28.04 | 30.92 | 37.15 | 0.00 |
| Businesses by Geography | 4,284 | 11.44 | 14.80 | 30.81 | 42.58 | 0.37 |
| Farms by Geography | 308 | 6.49 | 6.17 | 25.00 | 62.34 | 0.00 |
| Family Distribution by Income Level | 27,924 | 18.88 | 18.53 | 21.18 | 41.41 | 0.00 |
| Household Distribution by Income Level | 43,589 | 23.89 | 17.91 | 17.27 | 40.94 | 0.00 |
| Unemployment rate (%) | 3.85 | 6.47 | 3.80 | 3.98 | 3.65 | 0.00 |
| Households Below Poverty Level (%) | 11.83 | 27.58 | 16.74 | 13.36 | 7.39 | 0.00 |
| Median Family Income (41660 - San Angelo, TX MSA) | | \$70,802 | | | Median Housing Value | \$127,000 |
| Median Family Income (41660 - San Angelo, TX MSA) for 2024 | | \$83,800 | | | Median Gross Rent | \$842 |
| | | | | | Families Below Poverty Level | 8.13 |
| FFIEC File - 2024 Census | | | | | | |
| 2024 Dun & Bradstreet SBSF Demographics | | | | | | |
| 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

A full-scope review was completed for the Runnels County AA and San Angelo MSA. Examiners reviewed loans to small business and higher weight for state conclusions was placed on the San Angelo MSA as a higher level of deposits, 53 percent, were sourced from the AA compared to 47 percent in the Runnels County AA. More weight was also placed on performance on the distribution of loans by income level of the borrower rather than geographic distribution of loans. The Runnels County AA contains no low-income CTs and a singular moderate-income CT, analysis of geographic performance in this AA does not provide meaningful conclusions.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Runnels County AA and the San Angelo AA was excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State.

Small Loans to Businesses

Refer to Table 9 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.

Runnels AA

The geographic distribution of small loans to businesses was reasonable. The AA does not include any low-income geographies. The percentage of small loans to businesses originated or purchased in moderate-income geographies was significantly below the percentage of small businesses located in those geographies and well below the aggregate percentage of all reporting lenders. Though the bank's lending performance in the AA was less than satisfactory, performance context lends weight in explaining lower performance to competitors. The AA contains a singular moderate-income CT in which the bank does not have a physical presence and one in which other financial lending institutions do have physical locations. This limits the bank's ability to lend in the area.

San Angelo AA

The geographic distribution of small loans to businesses was reasonable. The percentage of small loans to businesses originated or purchased in low-income geographies was below both the percentage of small businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses originated or purchased in moderate-income geographies was well below both the percentage of small businesses located in those geographies and the aggregate percentage of all reporting lenders. Weaker performance in moderate tracts is supported by the highly-competitive market and oversaturation of financial institutions in the AA, limiting the bank's ability to secure lending in moderate CTs. More weight was placed on the bank's performance in reaching low-income CTs and the bank's efforts in reaching moderate tracts and no gaps in CT lending which show the bank is making efforts to reach LMI designated CTs.

Lending Gap Analysis

We reviewed geographic distribution reports for home mortgage loans and small loans to businesses in the AAs and did not identify any unexplained conspicuous gaps in lending activity.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to businesses of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

Refer to Table 10 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.

Runnels AA

The borrower distribution of small loans to small businesses was excellent. The percentage of small loans to businesses exceeded both the percentage of businesses with annual revenues of \$1 million or less in the AA and the percentage of aggregate lending to these businesses reported by business lenders in the AA.

San Angelo AA

The borrower distribution of small loans to small businesses was excellent. The percentage of small loans to businesses was below the percentage of businesses with annual revenues of \$1 million or less in the AA and exceeded the aggregate percentage reported by business lenders in the AA.

Responses to Complaints

The bank did not receive any complaints related to its CRA or fair lending performance during the 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: | 01/01/22 to 12/31/24 | |
| Bank Products Reviewed: | Small business | |
| Affiliate(s) | Affiliate Relationship | Products Reviewed |
| None | Not Applicable | Not Applicable |
| List of Assessment Areas and Type of Examination | | |
| Rating and Assessment Areas | Type of Exam | Other Information |
| (Texas | | |
| Runnels County AA | Full-scope | Runnels County, TX – four census tracts |
| San Angelo AA | Full-scope | Tom Green County, TX –27 census tracts Irion County, TX – one census tract |

Appendix B: Summary of MMSA and State Ratings

| RATINGS | |
|----------------------------------|---------------------|
| Overall Bank: | Lending Test Rating |
| First National Bank of Ballinger | Outstanding |
| MMSA or State: | |
| Texas | Outstanding |

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/AA.

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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

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/AA.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares 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 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 AA.
- Table 10. 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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares 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 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 AA.

- Table 12. 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 \$500,000) 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 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022-2024**

| 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 Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Aggregate |
| Runnels County AA | 26 | 6,876 | 47.27 | 355 | -- | 0 | -- | 22.29 | 3.85 | 8.73 | 77.71 | 96.15 | 91.27 | -- | 0 | -- | -- | 0.00 | -- |
| San Angelo MSA | 29 | 2,043 | 52.73 | 6,088 | 11.44 | 6.90 | 8.59 | 14.80 | 6.90 | 15.57 | 30.81 | 24.14 | 27.07 | 42.58 | 62.07 | 48.62 | 0.37 | 0.00 | 0.15 |
| Total | 55 | 8,919 | 100.00 | 6,443 | 10.57 | 3.64 | 8.12 | 15.36 | 5.45 | 15.19 | 34.35 | 58.18 | 30.61 | 39.36 | 32.73 | 45.94 | 0.35 | 0.00 | 0.14 |

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022 - 2024**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|-------------------|---------------------------------|--------------|-------------------|----------------|---------------------------------|--------------|--------------|--------------------------------|--------------|--|--------------|
| | # | \$ | % of Total Number | Overall Market | % Businesses | % Bank Loans | % Aggregate | % Businesses | % Bank Loans | % Businesses | % Bank Loans |
| Runnels County AA | 26 | 6,876 | 47.27 | 355 | 79.14 | 92.31 | 48.73 | 2.29 | 0 | 18.57 | 7.69 |
| San Angelo MSA | 29 | 2,043 | 52.73 | 6,088 | 83.05 | 68.97 | 47.65 | 3.99 | 13.79 | 12.96 | 17.24 |
| Total | 55 | 8,919 | 100.00 | 6,443 | 82.76 | 80.00 | 47.71 | 3.86 | 7.27 | 13.38 | 12.73 |

Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%