



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

August 11, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texas Republic Bank, National Association
Charter Number: 12308

2595 Preston Road, Building 100
Frisco, TX 75034

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy
Suite 900
Irving, TX 75062

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 community development test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, a majority of the bank's loans inside its assessment areas (AAs), the distribution of loans across geographies of different income levels is reasonable, and the distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- The Community Development (CD) Test rating is based on adequate responsiveness to community development needs in lending, investments, donations, and services.

Broader Statewide or Regional Area

- The bank made five loans in the broader statewide and regional area, whose purpose, mandate, or function did not include serving the bank's AAs. The broader statewide and regional area lending further supported the overall Lending Test conclusion.
- In addition, one employee provided 60 hours of service as a Board member of an organization that supports affordable housing outside of the bank's AAs.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was more than reasonable. The bank's quarterly average LTD ratio during the evaluation period was 111.7 percent. Examiners compared the bank's LTD ratio to similarly situated institutions in the area. The average LTD for the peer banks was 85.8 percent.

Lending in Assessment Area

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

The bank originated and purchased 78.7 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. The bank's primary products are home mortgages and small loans to businesses in the Dallas AA and consumer loans in the Hardeman County AA. The bank did not have enough home mortgage or loans to small businesses in the Hardeman County AA for a meaningful analysis. The findings from this analysis factored into the overall analysis of the geographic distribution of lending by income level of the geography.

Table 1: Lending Inside and Outside of the Assessment Area										2022 - 2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	167	78.4	46	21.6	213	78,643	83.09	16,001	16.91	94,644
Small Business	53	88.3	7	11.7	60	29,070	86.1	4,702	13.9	33,772
Consumer	42	70.0	18	30.0	60	298	68.9	134	31.1	433
Total	262	78.7	71	21.3	333	108,011	83.8	20,837	16.2	128,849
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Texas Republic Bank (TRB or bank) is a community bank headquartered in Frisco, which is located in Collin County, Texas. TRB is a full-service community bank offering traditional loan and deposit products and services to individuals and businesses. The bank was chartered in 1891 and operates within the state of Texas. TRB is 100 percent owned by TXRB Holdings, Inc. The bank's main office is located in Frisco, Texas. In addition to its main office, TRB operates four branches in the Dallas AA and one (under the name Security Bank) in the Hardeman County AA. During the evaluation period, the bank closed the loan production office located in Melissa, Texas, and opened two branches, one in Pilot Point, Texas and one in Melissa, Texas. There was no merger and acquisition activity affecting the bank operations since the previous CRA evaluation.

TRB's physical offices are its primary delivery system for retail products and services. Below are the locations and geographies of the bank's locations in Texas:

- 2595 Preston Road Suite 100 Frisco, TX 75034 (Main Office) – Middle-income census tract (CT)
- 690 W. Campbell Road Suite 100 Richardson, TX 75080 – Upper-income CT
- 1212 S Preston Road Suite #100 Celina, TX 75009 – Upper-income CT
- 1017 N Hwy 377 #A, Pilot Point, TX 76258 – Middle-income CT
- 2200 Sam Rayburn Highway, Melissa, TX 75454 – Middle-income CT
- 211 Main St Quanah, TX 79252 – Middle-income CT

TRB offers a variety of credit products including commercial, commercial real estate, consumer, residential, and agricultural loans. The bank lobbies in the Dallas AA are open Monday through Friday from 9:00 a.m. to 4:00 p.m., and in the Hardeman County AA the lobby is open from 9:00 am to 2:00 pm except for Thursday, which opens until 4:00 pm. All branches, except the Celina and Pilot Point branches, have a drive-thru. Drive-thru hours are Monday through Friday from 8:30 a.m. to 5:00 p.m. The bank does not have ATMs. The bank's lending focus differs between the locations in the Dallas AA and Hardeman County AA. The Quanah branch is located approximately 3 hours from the main office in Frisco, Texas. Loans originated in the Dallas AA are primarily residential and commercial. The focus in Quanah is primarily consumer and some agricultural lending. The bank offers deposit products such as checking, savings, money market, and time deposit accounts.

TRB has two defined AAs located in Texas that will be assessed under this evaluation. The Dallas AA, which consists of Collin, Dallas, and Denton counties and the Hardeman County AA, which consists of Hardeman County. The Dallas AA is located within the Dallas-Plano-Irving Metropolitan Division, which is part of the Dallas Fort Worth Metropolitan Statistical Area (MSA). Hardeman County does not belong to any MSA.

As of December 31, 2024, TRB reported total assets of \$495 million, liabilities of \$432.4 million, and total equity of \$62.7 million. The Tier 1 capital ratio was 12.5 percent. Gross loans totaling \$400 million represent approximately 80 percent of total assets. Commercial, commercial real estate, and residential mortgage loans account for the largest percentage of gross loans at 9.3 percent, 64.8 percent, and 25.9 percent, respectively. Consumer loans account for only 0.4 percent of gross loans. Interest Bearing Bank Balances were \$75.6 million, and security investments totaled \$1 million.

The previous CRA evaluation dated July 25, 2022, assigned a “Satisfactory” rating to the bank. The bank does not have affiliate relationships. There are no legal, financial or other factors impeding the bank’s ability to help meet the credit and community development needs in its AAs during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation (PE) assesses the bank’s performance under the Lending Test and the CD Test. In evaluating the bank’s lending performance, examiners reviewed home mortgage loans subject to filing under the Home Mortgage Disclosure Act (HMDA), CD loans, and a sample of 60 small business loans for the Dallas AA. Examiners sampled 60 consumer loans for the Hardeman County AA as this is the only primary product for this AA. Examiners also evaluated CRA qualified investments, donations and grants, as well as CD services.

The evaluation period is January 1, 2022, through December 31, 2024. Conclusions related to CD loans, qualified investments including donations, and CD services were based on the number and dollar amounts made during the evaluation period. For geographic and borrower distribution analyses, mortgage loans were compared to the 2020 and 2024 American Community Survey (ACS) Census data. Small loans to businesses were compared to the 2024 Dun & Bradstreet (D&B) 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 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.

TRB has two AAs in Texas. The Dallas AA, which consists of the entire counties of Dallas, Collin, and Denton, and the Hardeman County AA, which consists of the entire county of Hardeman. The two AAs were selected for full-scope reviews after considering the number of originated and purchased loans in the AAs. The Hardeman County AA's primary product is consumer loans while the primary products for the Dallas AA are home mortgage and loans to small businesses.

Ratings

The bank's overall rating is based on the performance in the state of Texas. The state rating is based on performance in all bank AAs with the most weight placed on the Dallas AA. Most of the bank's deposits are in the Dallas AA. Based on the FDIC Summary of Deposits, the bank had total deposits of \$363.5 million as of June 30, 2024 and five bank locations. The Dallas AA had total deposits of \$343.3 million or 94.4 percent of total deposits while the Hardeman AA had 5.6 percent of the bank's deposits.

For the geographic and borrower distribution of loans under the Lending Test, consideration was given to the number of loans and dollar volume of loans originated in each category. Small loans to businesses received the most weight due to this being a major product in the Dallas AA. For the Hardeman County AA, consumer loans are the bank's primary product. The majority of loans to small businesses and home mortgage loans were originated in the Dallas AA while the majority of consumer loans were originated in the Hardeman County AA. Mortgage loans totaled 25.9 percent of gross loans while commercial and commercial real estate loans represented 74.1 percent of gross loans. Consumer loans represented only 0.4 percent of gross loans. Refer to the "Scope" section under each state 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 Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.
- CD activities reflect adequate responsiveness to community development needs.

Description of Institution's Operations in Texas

The bank operates in two AAs in the State of Texas as described in the Description of Institution and the Scope of Evaluation section of this PE. Competitors include other local community banks and some large banks that have a nationwide footprint, as well as credit unions and nonbank financial entities that compete for residential, business, and consumer loans.

Community credit needs in the AAs were determined by reviewing recent housing and demographic information, CRA Performance Evaluations from other banks operating in the bank's AAs, and community contacts with organizations that provide services within the bank's AAs.

Dallas AA

The bank has its main office and four branch offices in the Dallas AA with \$343.3 million in deposits or 94.4 percent. The AA consists of entire counties of Dallas, Denton, and Collin. The AA contains 1,058 CTs, 10.8 percent are low income, 25.5 percent are moderate-income, 27 percent are middle-income, and 34.9 percent are upper income. The AA does not have underserved or distressed CTs.

Owner-occupied housing units in the AA total 901,643. The majority of the housing units are located in middle- and upper-income CTs. Only 5.6 percent are located in low-income CTs and 20 percent are in moderate-income CTs. The percentage of families below the poverty level in the Dallas AA is 8.4 percent, and the median family income for is \$88,315 and it increased to \$110,300 in 2024.

Based on 2023 peer mortgage data for the Dallas AA, the bank has a market share of 0.05 percent for total loans and ranks 225th out of 947 lenders. Based on the FDIC market share report, the bank's 2024 deposit market share is 0.06 percent of the total market share ranking 59th out of 142 institutions. The bank has \$343.3 million and five branches in this AA.

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

According to Moody's Analytics, job growth in Dallas has matched the slow national pace in recent months, below the metro division's customary above-average performance. The unemployment rate has marginally increased to 4.1 percent comparable to the national rate. Housing market data have been stable but have not shown growth. Construction of new office space persists despite some concerns about high vacancy rates and weak absorption. House prices are rising more slowly than average because of overvaluation. New permits for multifamily units declined significantly from 2022 coinciding with a high rate of construction but have since stabilized. The concentration of corporate headquarters, technology businesses, and financial services, and above-average population growth yield above-average growth. High interest rates continue to challenge affordability, slowing the housing market.

In order to understand the needs in the AA, examiners reviewed community contact information in the AA. One of contacts is the Executive Director of a Housing Authority in the Dallas AA. The purpose of this organization is to serve the needs of low-income families in the service area. The housing authority seeks to increase the availability of decent, safe and affordable housing, ensure equal opportunity in housing, promote self-sufficiency and asset development of families and individuals, and improve community quality of life and economic viability. The contact indicated that banks can participate by offering flexible loan programs and provide down payment and closing cost assistance, lower interest rates and fees, and homeowner education. The contact indicated that continuing education after home purchases would be beneficial. Training in relation to home maintenance, personal finances, budgeting, tax and investment information would be beneficial.

Another community contact in the Dallas AA is an officer of a nonprofit organization dedicated to helping Texans acquire wealth building assets such as homeownership and entrepreneurship with the financial tools and education necessary to build personal net worth. The organization is a US Treasury Certified Development Financial Institution (CDFI), a US Small Business Administration Certified Development Corporation (CDC), and a HUD certified housing counseling agency. The contact indicated that there is a shortage of affordable homes in the Dallas area. One of the reasons for the shortage in affordable housing is because investors purchase most of the affordable housing inventory and then raise prices of the homes and taxes in the area. The contact indicated that small businesses in the area suffered during COVID due to having to increase operating costs. Businesses in the area still have not fully recovered. Nonprofit organizations like this one need bank investments to provide lending capital in order to deploy loan programs. Banks can help by providing donations and establishing relationships with community development organizations. Financial literacy is also a need in the Dallas area.

Dallas AA

Assessment Area - Dallas AA						
2022 – 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,058	10.78	25.52	27.03	34.88	1.80
Population by Geography	4,584,426	10.58	25.13	27.18	36.06	1.06
Housing Units by Geography	1,722,268	11.28	24.80	27.98	34.81	1.13
Owner-Occupied Housing by Geography	901,643	5.55	19.96	28.77	45.33	0.38
Occupied Rental Units by Geography	698,429	17.78	30.65	27.28	22.38	1.92
Vacant Units by Geography	122,196	16.33	27.14	26.17	28.19	2.17
Businesses by Geography	259,251	5.66	17.75	29.79	45.78	1.02
Farms by Geography	5,582	3.94	16.75	32.37	46.06	0.88
Family Distribution by Income Level	1,081,037	22.77	17.18	18.50	41.55	0.00
Household Distribution by Income Level	1,600,072	23.36	17.13	17.48	42.03	0.00
Unemployment rate (%)	4.55	6.29	5.41	4.52	3.53	4.41
Households Below Poverty Level (%)	10.31	26.08	14.66	7.41	4.45	19.19
Median Family Income (19124 - Dallas-Plano-Irving, TX MD)		\$88,315		Median Housing Value		\$227,550
Median Family Income (19124 - Dallas-Plano-Irving, TX MD) for 2024		\$110,300		Median Gross Rent		\$1,260
				Families Below Poverty Level		8.35
FFIEC File - 2020 Census						
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						

Hardeman County AA

The bank has one branch office in the Hardeman County AA with \$20.2 million in deposits or 5.6 percent. The AA consists of the entire county of Hardeman. The AA contains only one middle-income CT, which is designated underserved or distressed.

The population in the AA is 3,549 and owner-occupied housing units in the AA total 1,159. The percentage of families below the poverty level in the Hardeman County AA is 9.9 percent, and the median family income is \$61,809 and it increased to \$75,500 in 2024. According to the US Census Bureau, the median age in the county is 44 years, with 21.8 percent of the population being older than 65 years. About 15 percent of the population have a college degree in the county. The employment rate is 62.7 percent. Educational services and health care is the largest industry in the county.

Based on 2023 peer mortgage data for the Hardeman County AA, the bank has a market share of 2.4 percent for total loans and ranks seventh out of nine lenders. The bank's 2024 deposit market share is 19.5 percent of the total market share ranking third out of three institutions.

The community contact for the Hardeman County AA is an administrator in the City of Quanah. This office manages the city including water analysis, tax collections, animal control, residential and non-residential safety, visitor information, city council, library, medical needs, postal services, and the economic development of the city. According to the contact, most of the banking needs are related to affordable housing and consumer lending. The contact indicated that banks in the area have very conservative policies and most of the citizens do not qualify for loans. The contact indicated that most lenders require a high credit score and a low debt-to-income ratio, and most consumers do not qualify.

Hardeman County AA

Assessment Area – Hardeman County AA						
						2022 – 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	3,549	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	2,411	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	1,159	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	513	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	739	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	128	0.00	0.00	100.00	0.00	0.00
Farms by Geography	26	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	1,093	21.77	16.29	27.17	34.77	0.00
Household Distribution by Income Level	1,672	30.68	13.94	19.98	35.41	0.00
Unemployment rate (%)	4.74	0.00	0.00	4.74	0.00	0.00
Households Below Poverty Level (%)	14.77	0.00	0.00	14.77	0.00	0.00
Median Family Income (Non-MSAs - TX)		\$61,809			Median Housing Value	\$53,100
Median Family Income (Non-MSAs - TX) for 2024		\$75,500			Median Gross Rent	\$472
					Families Below Poverty Level	9.88
FFIEC File - 2020 Census						
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

As discussed earlier, the Dallas AA and the Hardeman County AA were selected for full-scope reviews. Refer to the table in appendix A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of Texas was reasonable.

Distribution of Loans by Income Level of the Geography

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

Dallas AA

Home Mortgage Loans

The geographic distribution of home mortgage loans was excellent. Refer to Table 7 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In 2022 – 2024, the bank's home mortgage loans to households in low-income geographies exceeded the percentage of households in low-income geographies and the aggregate lending. The percentage of the bank's home mortgage loans in moderate-income geographies was near the percentage of households in moderate-income geographies and exceeded the aggregate lending.

Small Loans to Businesses

The geographic distribution of loans to small businesses was poor. 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.

In 2022-2024, the percentage of the bank's small loans to businesses in low-income geographies was significantly lower than the percentage of businesses located in low-income geographies and the aggregate lending. The bank's loans to small businesses in moderate-income geographies was somewhat lower than the percentage of businesses located in moderate-income geographies and the aggregate lending.

The bank's geographic location is a contributor to the low percentage of small loans to businesses in low-income geographies. The bank only has one branch in Dallas County, which is located in Richardson, Texas. Many of the low- and moderate-income census tracts in the Dallas AA are located in the southern part of Dallas County. The Richardson branch is the bank's southernmost branch.

Hardeman County AA

Consumer Loans

Refer to Table 13 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

There is only one middle-income census tract in the Hardeman County AA that is designated underserved or distressed. As such, geographic distribution of consumer loans was not performed because the analysis would not be meaningful.

Lending Gap Analysis

Examiners evaluated the lending distribution in the bank's AAs to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Dallas AA***Home Mortgage Loans***

The distribution of home mortgage loans to low- and moderate-income individuals was poor. Refer to Table 8 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In 2022-2024, the bank's home mortgage lending to low-income individuals was significantly lower than the percentage of low-income households and somewhat lower than the aggregate lending. For moderate-income individuals, the bank's home mortgage loans were lower than the percentage of moderate-income households and the aggregate lending.

During the evaluation period, the bank had strong competition for mortgage loans. During 2022-2024, borrowers faced affordability challenges in the AA as interest rates, housing prices, and insurance premiums continued to increase. The median family income in the Dallas AA during 2022 and 2023 was \$88,315 and the median housing value was \$227,550. Low-income borrowers earned no more than \$44,158 and moderate-income borrowers earned no more than \$70,652 annually. The calculated maximum affordable monthly mortgage payment was \$1,104 for a low-income borrower and \$1,766 for a moderate-income borrower. The average monthly principal and interest payment, not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses for a \$227,550 house would be approximately \$1,364.

Small Loans to Businesses

The distribution of small loans to businesses was good. 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.

In 2022-2024, the bank's loans to businesses with revenues less than or equal to \$1 million was near the percentage of businesses with revenues of less than or equal to \$1 million and exceeded the aggregate lending.

Hardeman County AA***Consumer Loans***

The distribution of consumer loans to low- and moderate-income individuals was good. Refer to Table 14 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

In 2022-2024, the bank's consumer lending to low-income individuals was near the percentage of low-income households. For moderate-income individuals, the bank's consumer lending exceeded the percentage of moderate-income households.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the State of Texas during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Full-Scope Review				
Dallas AA	4	28.6	\$8,375	93.7
Hardeman County AA	10	71.4	\$566	6.3
Total	14	100.0	\$8,941	100.0

The bank exhibited excellent responsiveness to the CD lending needs in the State of Texas during the evaluation period.

Dallas AA

The volume of CD lending in the Dallas AA exhibited excellent responsiveness to the CD lending needs of the AA. The bank originated or renewed four qualified CD loans in the AA totaling \$8.4 million, which represented 14.4 percent of allocated tier 1 capital as of December 31, 2024. All the loans supported economic development.

The following are examples of CD loans the bank originated or purchased in this AA:

- A \$6.6 million loan to acquire and renovate a strip mall. The business is located in a moderate-income census tract. The loan supported economic development by creating and retaining permanent jobs for low- and moderate-income individuals in the AA.
- A \$1.3 million working capital loan to a roofing business. The business is located in a moderate-income census tract. The loan supported economic development by retaining permanent jobs for low- and moderate-income households in the AA.
- A \$500,000 loan to acquire and improve a retail center. The business is located in a moderate-income census tract. The loan supported economic development by creating and retaining permanent jobs for low- and moderate-income households in the AA.

Hardeman County AA

The volume of CD lending in the Hardeman County AA exhibited excellent responsiveness to the CD lending needs of the AA. The bank originated or renewed ten qualified CD loans in the AA totaling \$566,125, which represented 16.4 percent of allocated tier 1 capital as of December 31, 2024. By dollar volume, 26.5 percent funded affordable housing and 73.5 percent supported economic development.

The following are examples of CD loans the bank originated or purchased in the AA:

- A \$150,000 loan to acquire five single-family homes. The houses are located in a distressed census tract and support affordable housing in the AA.
- A \$275,000 line of credit for agricultural purposes. The farm is located in a distressed census tract. The loan supported economic development by retaining permanent jobs in the AA.
- An \$18,000 loan to finance a farm's operating expenses. The farm is located in a distressed census tract. The loan supported economic development by retaining permanent jobs in the AA.

In addition, the bank made five loans in the broader statewide and regional area, whose purpose, mandate, or function did not include serving the bank's AA totaling \$7.3 million during the evaluation period. By dollar volume, 99.1 percent supported economic development and 0.9 percent supported affordable housing. The broader statewide and regional area lending further supported the overall Lending Test conclusion.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full- Scope										
Dallas AA	0	0	20	1,085	20	34.5	1,085	99.0	0	0
Hardeman County AA	0	0	38	11	38	65.5	11	1.0	0	0
Total	0	0	58	1,096	58	100.0	1,096	100.0	0	0

The Qualified Investments Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. The table includes all CD investments. The bank did not have prior period investments that remain outstanding during the evaluation period.

The level of qualified investments and donations in the bank's AAs exhibited an adequate level of responsiveness during the evaluation period.

Dallas AA

The level of qualified investments and donations in the Dallas AA reflected adequate responsiveness for the CD needs of the AA. Current period qualified investments totaled \$1.1 million for the Dallas AA. This level of investments represented 1.9 percent of allocated tier 1 capital as of December 31, 2024. Investments and donations consisted of investments and donations to organizations that provide community services to low- and moderate-income individuals and geographies.

The following are examples of qualified investments in the AA:

- A \$1 million mortgage-backed security that supports affordable housing in the AA.
- Two donations totaling \$4,000 to an organization that provides community services to low- and moderate-income individuals in the AA. The organization advocates for the best interests of children who have experienced abuse and neglect.
- Two donations totaling \$25,000 to an organization that provides financial literacy programs to schools whose majority of the students receive free or reduced lunch.

Hardeman County AA

The level of qualified investments and donations in the Hardeman County reflected poor responsiveness for the CD needs of the AA. Current period qualified investments totaled \$10,640 in 38 donations during the evaluation period. This level of investments represented .3 percent of allocated tier 1 capital as of December 31, 2024. Investments and donations were to organizations that provide community services to low- and moderate-income individuals and economic development in the AA.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

The following are examples of qualified donations in the AA:

- Four donations totaling \$2,200 to an organization that promotes economic development in the AA. The organization is located in a distressed census tract.
- Two donations totaling \$160 to a local school to provide community services to low- and moderate-income individuals. The donations were used to purchase books for 20 students.
- Seven donations totaling \$3,250 to provide community services to low- and moderate-income individuals in the AA. The donations were used to provide scholarships to seven students in a distressed census tract.

Extent to Which the Bank Provides Community Development Services

The level of CD Services in the bank's AAs exhibited adequate responsiveness to the CD needs.

Dallas AA

The level of CD Services in the Dallas AA exhibited excellent responsiveness to the CD needs of the AA. In the Dallas AA, the bank provided 1,353 service hours, including services from volunteer activities of bank's directors, officers, and employees; many on a continuing basis to the CD organizations. Ten employees provided expertise to 12 CD organizations within the AA. Employees served either as an executive, director, treasurer, and/or committee member. The following includes a few of the organizations that have benefited through the bank's staff efforts:

- An officer of the bank provided 90 service hours as the Treasurer of a nonprofit organization that generates funds for college scholarships that include low- and moderate-income students. Scholarships are awarded on the basis of academic achievement, financial need, community involvement, and volunteer efforts.
- An officer of the bank provided 150 hours as a volunteer in an organization that provides advocacy for children that have experienced abuse and neglect including low- and moderate-income children.
- An officer of the bank provided 160 hours of service in an organization that reviews and grants affordable housing requests for low- and moderate-income individuals.

Hardeman County AA

The level of CD Services in the Hardeman County AA exhibited adequate responsiveness to the CD needs of the AA. In the Hardeman County AA, the bank provided 390 service hours. One employee provided expertise to two CD organizations within the AA. The employee served as an executive or board member of the organizations. The following includes a few of the organizations that have benefited through the bank's staff efforts:

- An employee of the bank served as the President of an organization and provided 300 service hours. The organization provides essential needs to low- and moderate-income children and families.
- An employee of the bank provided 90 hours of service as the Chairman of the Board of the city's Housing Authority. The organization supports affordable housing in a distressed census tract.

In addition, one employee provided 60 hours of service as a Board member of an organization that supports affordable housing outside of the bank's AAs.

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 MSA(s) and non-MSA(s) 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:	01/01/2022 – 12/31/2024	
Bank Products Reviewed:	Home mortgage, small business, consumer loans, community development loans, qualified investments, and services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Dallas AA	Full-scope	Entire counties of Dallas, Collin, and Denton. The Dallas AA is located within the Dallas-Plano-Irving, Texas Metropolitan Division.
Hardeman County AA	Full-scope	Entire county of Hardeman. The county only includes one middle income census tract, which has been designated distressed or underserved.

Appendix B: Summary of State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Texas Republic Bank, National Association	Satisfactory	Satisfactory	Satisfactory
State:			
TEXAS	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 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/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.

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** - 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 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024
\$(000s)																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Dallas AA	161	78,232	100.0	238,820	5.6	7.5	4.5	20.0	18.6	13.8	28.8	33.5	33.1	45.3	40.4	48.1	0.4	--	0.5
Total	161	78,232	100.0	238,820	5.6	7.5	4.5	20.0	18.6	13.8	28.8	33.5	33.1	45.3	40.4	48.1	0.4	--	0.5
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024
\$(000s)																			
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Dallas AA	161	78,232	100.0	238,820	22.8	1.9	3.3	17.2	3.1	11.4	18.5	1.2	18.3	41.6	24.2	45.7	--	69.6	21.3
Total	161	78,232	100.0	238,820	22.8	1.9	3.3	17.2	3.1	11.4	18.5	1.2	18.3	41.6	24.2	45.7	--	69.6	21.3
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available.																			
Due to rounding, totals may not equal 100.0%																			

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024
\$(000s)																			
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
Dallas AA	60	41,311	100.0	313,793	5.7	0.0	4.9	17.7	13.3	17.2	29.8	45.0	27.9	45.8	41.7	48.9	1.0	0.0	1.1
Total	60	41,311	100.0	313,793	5.7	0.0	4.9	17.7	13.3	17.2	29.8	45.0	27.9	45.8	41.7	48.9	1.0	0.0	1.1
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- 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
\$(000s)											
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
Dallas AA	60	41,311	100.0	313,793	83.6	76.7	51.2	8.0	23.3	8.4	0.0
Total	60	41,311	100.0	313,793	83.6	76.7	51.2	8.0	23.3	8.4	0.0
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022 - 2024	
\$(000s)														
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Hardeman County AA	60	667	100.0	--	--	--	--	100.0	100.0	--	--	--	--	
Total	60	667	100.0	--	--	--	--	100.0	100.0	--	--	--	--	
Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data.														
Due to rounding, totals may not equal 100.0%														

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022 - 2024	
\$(000s)														
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Hardeman County AA	60	667	100.0	30.7	25.0	13.9	30.0	20.0	20.0	35.4	25.0	--	--	
Total	60	667	100.0	30.7	25.0	13.9	30.0	20.0	20.0	35.4	25.0	--	--	
Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available.														
Due to rounding, totals may not equal 100.0%														