



Office of the  
Comptroller of the Currency  
Washington, DC 20219

**SMALL BANK**

## **PUBLIC DISCLOSURE**

July 21, 2025

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Llano National Bank  
Charter Number: 17606

1001 Ford Street  
Llano, TX 78643

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

**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.

## Contents

OVERALL CRA RATING .....	1
DESCRIPTION OF INSTITUTION .....	1
SCOPE OF THE EVALUATION .....	3
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....	3
STATE RATING.....	5
STATE OF TEXAS .....	5
APPENDIX A: SCOPE OF EXAMINATION.....	A-1
APPENDIX B: SUMMARY OF MMSA AND STATE RATINGS.....	B-1
APPENDIX C: DEFINITIONS AND COMMON ABBREVIATIONS .....	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA.....	D-1

## 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 state of Texas rating and the following overall conclusions:

- The bank's loan-to-deposit (LTD) ratio was reasonable.
- The bank originated a substantial majority of loans inside its assessment area (AA).
- The bank exhibited an excellent distribution of loans to borrowers of different income levels and businesses of different sizes in its AA.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable.

The bank's quarterly average LTD ratio for the 12-quarter evaluation period, from January 2022 to December 2024 is 60 percent. The bank's LTD ratio ranged from a high of 63 percent as of March 31, 2024, to a low of 45 percent as of June 30, 2022. To assess the bank's performance, we compared it to three similarly situated institutions (SSIs). These institutions were chosen based on geographic location and size. The average quarterly LTD ratios for SSIs ranged from 44 to 64 percent, resulting in an overall average LTD of 55 percent.

### Lending in Assessment Area

The bank originated a substantial majority of loans inside its AA.

The bank originated and purchased 78 percent of its total loans inside its AA 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.

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	20	87.0	3	13.0	23	4,098	66.0	2,130	34.2	6,228		
Small Business	14	70.0	6	30.0	20	6,373	92.2	536	7.8	6,909		
Consumer	24	77.4	7	22.6	31	322	51.9	298	48.1	620		
<b>Total</b>	<b>58</b>	<b>78.4</b>	<b>16</b>	<b>21.6</b>	<b>74</b>	<b>10,793</b>	<b>78.4</b>	<b>2,964</b>	<b>21.5</b>	<b>13,757</b>		

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

### Description of Institution

Llano National Bank (LNB, bank) is a full-service, single-state bank headquartered in Llano, Texas, which is located about 75 miles northwest of Austin and 110 miles north of San Antonio. LNB is a

wholly owned subsidiary of Hill Country Bancshares Inc., a one-bank holding company also headquartered in Llano. We did not review any affiliate activities during this evaluation and there was no merger or acquisition activity during the evaluation period.

As of March 31, 2025, LNB reported total assets of \$300 million. Tier 1 capital totaled \$36 million, and the Tier 1 leverage ratio equaled 12.17. Net loans totaled \$168 million and represented 56 percent of total assets and 63 percent of total deposits. The loan portfolio, by dollar amount, consists of 39 percent commercial, 38 percent residential, 20 percent farm, and 3 percent consumer. From 2022 through 2024, the bank originated 694 loans of which 47 percent were consumer, 21 percent were residential, 20 percent were commercial, and 12 percent were farm. The dollar volume of these loans totaled approximately \$89 million of which 3 percent were consumer, 45 percent were residential, 36 percent were commercial, and 15 percent were farm.

LNB has four locations: the main office in Llano, a full-service branch in Buchanan Dam, a full-service branch in Burnet, and an in-store branch in the Llano Lowe's Market. Each location has an automated teller machine (ATM), and except for the in-store branch, each offers drive-through services. All four locations provide convenient banking hours. The branches are all open Monday through Friday. The in-store branch is open Saturday, along with the three drive-through locations. LNB offers traditional loan and deposit products. Customers can access LNB's online banking services via its website (<https://www.llanonationalbank.com>) to view account balances and transaction detail, transfer funds between LNB-linked accounts, pay bills, and do remote check deposit. The bank focuses equally on consumer, residential, and commercial lending. Refer to the "Description of Institution's Operations in Texas" in the State Rating section for additional information on the bank's AA.

There are no legal, financial, or other factors impeding LNB's ability to meet credit needs in its AA. The prior CRA evaluation, dated July 25, 2022, assigned an overall "Outstanding" rating to LNB's lending performance.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

Our scope for this evaluation focused on the most recent three years since the previous CRA evaluation, which included the period January 1, 2022, through December 31, 2024. To evaluate lending performance, we analyzed a random sample of 31 consumer loans, 23 home mortgage loans, and 20 small business loans originated during the evaluation period.

### 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.

### Ratings

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

The bank’s overall rating is based on performance in the State of Texas. The state rating is based on performance in the bank’s only AA. We considered lending volume within the AA relative to the bank’s capacity based on deposits, competition, and market presence. We placed equal weight on the bank’s small business, home mortgage, and consumer loans as they are all primary products for the bank.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. 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<sup>1</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- The bank's LTD ratio was reasonable.
- The bank originated a substantial majority of loans inside its AA.
- The bank exhibited an excellent distribution of loans to borrowers of different income levels and businesses of different sizes in its AA.

### Description of Institution's Operations in Texas

LNB operates four locations in Texas: the main office in Llano, a full-service branch in Buchanan Dam, a full-service branch in Burnet, and an in-store bank branch in the Llano Lowe's Market. All are located in the bank's AA, which consists of the entirety of Llano County and Burnet County. The AA meets the requirements of the regulation and does not arbitrarily exclude any LMI geographies. The largest cities in Burnet County are Marble Falls and the county seat, Burnet. The largest cities in Llano County are the county seat of Llano and Horseshoe Bay, which is partially in Burnet County.

### Texas Non-MSA AA

The Texas Non-MSA AA consists of two contiguous counties, Llano County and Burnet County, neither of which are part of an MSA. Combined, the two counties have 23 census tracts (CTs). Most of the CTs (18) are middle-income geographies, 4 of which are designated by the bank regulatory agencies as distressed or underserved middle-income areas of Llano County. Five CTs are upper-income geographies. There are no moderate- or low-income census tracts. Three bank offices are located in middle income CTs, all of which are in the distressed/underserved middle-income areas of Llano County. Llano and Burnet Counties had populations of 21,227 and 49,123, respectively, as of the 2020 census. The FDIC Deposit Market Share Report as of 2024 reflects 16 financial institutions operate 28 branches within the AA. LNB ranks 3rd, with a deposit market share of 11 percent. First United Bank and Trust Company, a larger state nonmember bank, ranks 1st with a 20 percent share.

The main industries in the AA are services, retail trade, and finance, insurance & real estate. According to the Bureau of Labor Statistics, the unemployment rates for Llano and Burnet counties were 3.8 percent and 3.5 percent, respectively, compared to 4.1 percent in the state of Texas. Economic conditions within the AA are good and supported by low unemployment rates.

To gain perspective on the community and the credit needs of the AA, we met with a local government employee. The contact stated community needs for affordable housing. The contact spoke highly of

---

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

Llano National Bank in particular, stating that the subject institution and financial institutions in the area generally are meeting the credit needs of the community.

Texas Non-MSA AA								
2022 - 2024								
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #		
<b>Geographies (Census Tracts)</b>	23	0.00	0.00	56.52	43.48	0.00		
<b>Population by Geography</b>	70,373	0.00	0.00	64.43	35.57	0.00		
<b>Housing Units by Geography</b>	38,856	0.00	0.00	60.08	39.92	0.00		
<b>Owner-Occupied Housing by Geography</b>	20,713	0.00	0.00	60.86	39.14	0.00		
<b>Occupied Rental Units by Geography</b>	5,702	0.00	0.00	74.13	25.87	0.00		
<b>Vacant Units by Geography</b>	12,441	0.00	0.00	52.33	47.67	0.00		
<b>Businesses by Geography</b>	3,330	0.00	0.00	59.97	40.03	0.00		
<b>Farms by Geography</b>	227	0.00	0.00	53.30	46.70	0.00		
<b>Family Distribution by Income Level</b>	18,742	11.43	18.72	20.60	49.25	0.00		
<b>Household Distribution by Income Level</b>	26,415	15.90	15.53	19.28	49.30	0.00		
<b>Unemployment rate (%)</b>	4.13	0.00	0.00	4.48	3.42	0.00		
<b>Households Below Poverty Level (%)</b>	7.62	0.00	0.00	7.61	7.64	0.00		
<b>Median Family Income (Non-MSAs - TX)</b>	\$61,809			<b>Median Housing Value</b>	\$220,000			
<b>Median Family Income (Non-MSAs - TX) for 2024</b>	\$75,500			<b>Median Gross Rent</b>	\$901			
				<b>Families Below Poverty Level</b>	5.07			
FFIEC File - 2024 Census								
2024 Dunn & 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 the bank's only AA, the Texas Non-MSA AA received a full-scope review.

## LENDING TEST

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

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Texas Non-MSA AA was excellent.

## Distribution of Loans by Income Level of the Geography

We could not perform a meaningful analysis of the distribution of loans by income level of the geography as there were no low- or moderate-income CTs in the bank's AA.

## ***Lending Gap Analysis***

We did not identify any unexplained conspicuous gaps in our sample of loans after considering performance context factors such as location of bank branches, competition, and demographic characteristics of the bank's AA.

## **Distribution of Loans by Income Level of the Borrower**

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

### ***Home Mortgage Loans***

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.

The distribution of home mortgage loans among individuals of different income levels was excellent. The percentage of home mortgage loans to low-income borrowers was below the percentage of those families and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was above the percentage of those families and significantly exceeded the aggregate percentage of all reporting lenders.

### ***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.

The distribution of small loans to businesses is excellent. The percentage of loans to businesses with annual revenues of \$1 million or less exceeds the reported percentage of small businesses in the AA and significantly exceeds the aggregate percentage reported by other business leaders in the AA.

### ***Consumer Loans***

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.

The distribution of consumer loans among individuals of different income levels was excellent. The percentage of consumer loans to low-income borrowers exceeded the percentage of those households. The percentage of consumer loans to moderate-income borrowers exceeded the percentage of those households. Aggregate data was not available for consumer loans. LNB made 50 percent of the consumer loans to low- or moderate-income borrowers.

## **Responses to Complaints**

LNB did not receive any complaints regarding the institution's 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”.

<b>Time Period Reviewed:</b>	1/1/2022 to 12/31/2024	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, and consumer loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	Not Applicable	Not Applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Texas</b>		
Texas Non-MSA AA	Full-scope	

## Appendix B: Summary of MMSA and State Ratings

---

RATINGS	
<b>Overall Bank:</b>	<b>Lending Test Rating:</b>
Llano National Bank	Outstanding
<b>State:</b>	
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 30<sup>th</sup> 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.

Assessment Area:	2022-2024																		
	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
Texas Non-MSA AA	20	3,098	100.0	4,794	11.4	5	1.8	18.7	30	6.5	20.6	15	13.4	49.3	50.0	61.0	0	0	17.3
<b>Total</b>	<b>20</b>	<b>3,098</b>	<b>100.0</b>	<b>4,794</b>	<b>11.4</b>	<b>5</b>	<b>1.8</b>	<b>18.7</b>	<b>30</b>	<b>6.5</b>	<b>20.6</b>	<b>15</b>	<b>13.4</b>	<b>49.3</b>	<b>50.0</b>	<b>61.0</b>	<b>0</b>	<b>0</b>	<b>17.3</b>

Source: FFIEC File – 2020, 2024 Census; 1/1/2022 - 12/31/2024, Bank Data, 2022 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Assessment Area:	2022-2024															
	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	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Texas Non-MSA AA	20	1,509	100.0	4,486	83.7	95.0	53.3	7.4	5.0	8.9	0.0					
<b>Total</b>	<b>20</b>	<b>1,509</b>	<b>100.0</b>	<b>4,486</b>	<b>83.7</b>	<b>95.0</b>	<b>53.3</b>	<b>7.4</b>	<b>5.0</b>	<b>8.9</b>	<b>0.0</b>					

Source: FFIEC File – 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Assessment Area:	2022-2024															
	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	% of Households	% Bank Loans	
Texas Non-MSA AA	20	233	100.0	15.9	20.0	15.5	30.0	19.3	30.0	49.3	20.0	0.0	0.0	0.0	0.0	
<b>Total</b>	<b>20</b>	<b>233</b>	<b>100.0</b>	<b>15.9</b>	<b>20.0</b>	<b>15.5</b>	<b>30.0</b>	<b>19.3</b>	<b>30.0</b>	<b>49.3</b>	<b>20.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	

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%