



Office of the  
Comptroller of the Currency  
Washington, DC 20219

**SMALL BANK**

## **PUBLIC DISCLOSURE**

July 31, 2025

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

Texas National Bank  
Charter Number 22807

400 East Broadway  
Sweetwater, TX 79556

Office of the Comptroller of the Currency

5001 West Loop 289  
Suite 250  
Lubbock, TX 79414

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated **Satisfactory**.

**The Lending Test is rated: Satisfactory.**

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment areas (AAs).
- The geographic distribution of business and farm loans reflects reasonable dispersion.
- Lending to businesses and farms of different sizes is excellent.

### Loan-to-Deposit Ratio

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

The Texas National Bank (TNB or Bank) average quarterly LTD ratio for the 12 quarters from 03/31/2022 to 12/31/2024 is 24.97 percent. The average LTD of similarly situated banks within the same period is 58.27 percent, with low and high averages of 24.97 and 81.09 percent, respectively. The community banks are geographically located within or adjacent to the AAs and the majority have total assets below \$250 million.

The average net LTD ratio for comparable banks is higher than the bank's, however economic conditions in the counties surrounding the AAs vary from institution to institution. The local economy in Nolan County has stagnated and loan demand is low. Strong competition in both Nolan and Taylor Counties have hindered lending opportunities as reflected by lagging deposit market share. TNB's competition is comprised of larger national and state institutions that offer competitive rates and loan terms that are challenging to compete against. In addition, institutions who operate within the bank's AAs have multiple branches and additional staff that have led to greater opportunities in lower competition areas outside the area.

### Lending in Assessment Area

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

The bank originated and purchased 63.3 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.

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				
	#	%	#	%		\$	%	\$	%			
Small Business	34	56.67	26	43.34	60	4,330	74.1	1,511	25.9	\$5,841		
Small Farm	42	70.00	18	30.00	60	1,807	44.2	2,283	55.8	\$4,090		
<b>Total</b>	<b>76</b>	<b>63.33</b>	<b>44</b>	<b>36.67</b>	<b>120</b>	<b>6,137</b>	<b>61.8</b>	<b>3,794</b>	<b>38.2</b>	<b>\$9,931</b>		

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

## Description of Institution

TNB is a \$143 million community bank headquartered in Sweetwater, Texas, approximately 40 miles west of Abilene. TNB is a wholly-owned subsidiary of Mesa Financial Corporation, a single-bank holding company. The bank is an intrastate bank with the main office located in Sweetwater. The bank also has a branch located in Tuscola, Texas, located approximately 20 miles south of Abilene.

TNB provides traditional banking services including a variety of loan and deposit accounts. Bank lobby and drive-thru services are provided Monday through Friday at both locations, with drive-thru availability on Saturdays for the main bank location. Each location also has automated teller machines (ATMs). TNB offers basic online banking services at [www.texasnational.bank](http://www.texasnational.bank).

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2022, through December 31, 2024. The OCC evaluated TNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to farms and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints.

To evaluate TNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in each AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans. During this evaluation period, primary products consisted of commercial and agricultural loans in the Nolan and Taylor County AAs.

### 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.

TNB has only one rating area, which is the State of Texas. The bank's overall rating is based on full-scope reviews of both AAs within the state.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (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:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment areas (AAs).
- The geographic distribution of business and farm loans reflects reasonable dispersion.
- Lending to businesses and farms of different sizes is excellent.

### Description of Institution's Operations in Texas

As previously stated, TNB is a \$143 million community bank headquartered in Sweetwater, Texas, approximately 40 miles west of Abilene. TNB is a wholly-owned subsidiary of Mesa Financial Corporation, a single-bank holding company. The bank is an intrastate bank with the main office located in Sweetwater. The bank also has a branch located in Tuscola, Texas, located approximately 20 miles south of Abilene.

TNB provides traditional banking services including a variety of loan and deposit accounts. Bank lobby and drive-thru services are provided Monday through Friday at both locations, with drive-thru availability on Saturdays for the main bank location. Each location also has automated teller machines (ATMs). TNB offers basic online banking services at [www.texasnational.bank](http://www.texasnational.bank).

The bank designated two AAs, the Nolan County AA and the Taylor County AA, which both meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Nolan County AA includes the main bank location in Sweetwater. The Taylor County AA includes the Tuscola branch and is part of the Abilene Metropolitan Statistical Area (MSA). However, the bank limits its AA to two census tract that covers the southern, rural portion of the county. The size and location of the Tuscola branch does not reasonably allow for provision of services to the City of Abilene.

TNB faces strong competition in both AAs. The bank only maintains 5.5 percent and 0.9 percent market share in Nolan and Taylor County, respectively, per 2024 FDIC Deposit Market Share reports.

As of December 31, 2024, net loans and leases comprised 23.72 percent of total assets with commercial and agricultural loans comprising the majority of loans. TNB's strategy is to serve its commercial, agricultural, consumer, and real estate customers in Nolan and Taylor Counties. The AAs consist of diverse industries including manufacturing, retail trade, healthcare, and agriculture. Major employers include the local hospital in Sweetwater, Georgia Pacific, Ludlum Measurements, and the local school

districts.

TNB has no legal, financial, or other factors that would impede the bank's ability to help meet community credit needs. The bank received a Satisfactory rating at its February 22, 2021, CRA evaluation.

## Community Contact

We contacted a local organization to complete a community profile and identify opportunities for community development participation by local institutions. The Sweetwater area has seen growth in the retail and manufacturing sectors, spurring 400+ employment opportunities with the recent addition of a third gypsum facility just outside the city. The contact did not identify any specific credit needs but noted that affordable housing is generally needed. There are limited community development opportunities available for local banks as most projects are self-funded, but the contact noted that the three local institutions, Roscoe State Bank, First Financial, and Texas National were all actively involved in the community.

## Nolan County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nolan County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
<b>Geographies (Census Tracts)</b>	5	20.00	20.00	40.00	20.00	0.00
<b>Population by Geography</b>	14,738	14.25	27.60	45.40	12.76	0.00
<b>Housing Units by Geography</b>	7,075	14.08	25.92	46.05	13.95	0.00
<b>Owner-Occupied Housing by Geography</b>	3,748	10.41	19.18	52.88	17.53	0.00
<b>Occupied Rental Units by Geography</b>	1,768	17.36	39.88	36.82	5.94	0.00
<b>Vacant Units by Geography</b>	1,559	19.18	26.30	40.09	14.43	0.00
<b>Businesses by Geography</b>	468	22.22	23.72	39.53	14.53	0.00
<b>Farms by Geography</b>	41	7.32	4.88	60.98	26.83	0.00
<b>Family Distribution by Income Level</b>	3,792	23.50	21.86	19.46	35.18	0.00
<b>Household Distribution by Income Level</b>	5,516	28.26	17.97	18.22	35.55	0.00
<b>Unemployment rate (%)</b>	7.93	11.42	6.94	7.03	10.78	0.00
<b>Households Below Poverty Level (%)</b>	15.95	35.87	19.52	11.17	7.61	0.00
<b>Median Family Income (Non-MSAs – TX)</b>	\$61,809			<b>Median Housing Value</b>	\$81,800	
<b>Median Family Income (Non-MSAs – TX) for 2024</b>	\$75,500			<b>Median Gross Rent</b>	\$710	
				<b>Families Below Poverty Level</b>	11.68	
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						

## Taylor County AA

Table A – Demographic Information of the Assessment Area								
Assessment Area: Taylor County AA								
2022 - 2024								
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #		
<b>Geographies (Census Tracts)</b>	2	0.00	0.00	50.00	50.00	0.00		
<b>Population by Geography</b>	9,421	0.00	0.00	25.36	74.64	0.00		
<b>Housing Units by Geography</b>	3,068	0.00	0.00	34.49	65.51	0.00		
<b>Owner-Occupied Housing by Geography</b>	2,381	0.00	0.00	33.31	66.69	0.00		
<b>Occupied Rental Units by Geography</b>	331	0.00	0.00	19.03	80.97	0.00		
<b>Vacant Units by Geography</b>	356	0.00	0.00	56.74	43.26	0.00		
<b>Businesses by Geography</b>	403	0.00	0.00	24.81	75.15	0.00		
<b>Farms by Geography</b>	48	0.00	0.00	43.75	56.25	0.00		
<b>Family Distribution by Income Level</b>	2,219	8.61	16.81	16.75	57.82	0.00		
<b>Household Distribution by Income Level</b>	2,712	11.65	14.20	15.82	58.33	0.00		
<b>Unemployment rate (%)</b>	1.12	0.00	0.00	3.77	0.00	0.00		
<b>Households Below Poverty Level (%)</b>	3.91	0.00	0.00	5.14	3.34	0.00		
<b>Median Family income (10180 – Abilene, TX MSA)</b>	\$68,388			<b>Median Housing Value</b>	\$196,100			
<b>Median Family Income (10180 – Abilene, TX MSA) for 2024</b>	\$85,600			<b>Median Gross Rent</b>	\$877			
				<b>Families Below Poverty Level</b>	1.58			
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

Both of the bank's AAs received full-scope reviews. Our analysis of lending activity focused on loans to small business and farm lending as these loans represent the bank's primary products during the evaluation period.

## LENDING TEST

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

## Conclusions for Areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Nolan County and Taylor County AAs is good.

## Distribution of Loans by Income Level of the Geography

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

The Taylor County AA does not contain low- or moderate-income census tracts. For this reason, a geographic distribution analysis of this AA is not meaningful and was not performed.

## *Small Loans to Businesses*

Refer to Table 9 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of loans to small businesses is reasonable. The percentage of bank loans is higher than the percentage of small business loans to businesses located in moderate-income CTs and the aggregate lending level in these tracts. Bank loans originated in low-income tracts lagged both the demographic and aggregate lending levels.

### ***Small Loans to Farms***

Refer to Table 11 in the state of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of loans to small farms is excellent as the percentage of TNB's small farm loans exceeds the percentage of small farms located within low- and moderate-income CTs and the aggregate lending in each of these tracts.

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

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

### ***Small Loans to Businesses***

Refer to Table 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.

#### **Nolan County AA**

The distribution of loans to small businesses reflects excellent penetration. The percentage of bank originated loans to small businesses that report less than \$1 million in revenues is higher than aggregate lending for these businesses.

#### **Taylor County AA**

The distribution of loans to small businesses reflects excellent penetration. The percentage of bank originated loans to small businesses that report less than \$1 million in revenues is higher than aggregate lending for these businesses.

### ***Small Loans to Farms***

Refer to Table 12 in the state of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

#### **Nolan County AA**

The distribution of small loans to farms reflects excellent penetration to farms of different sizes in the Nolan County AA. The percentage of loans originated exceeds the aggregate lending of the farms within the AA that report less than \$1 million in revenues.

Taylor County AA

The distribution of small loans to farms reflects excellent penetration to farms of different sizes in the Nolan County AA. The percentage of loans originated exceeds the aggregate lending of the farms within the AA that report less than \$1 million in revenues.

**Responses to Complaints**

TNB nor the OCC did not receive any CRA-related complaints during the performance evaluation period.

## Appendix A: Scope of Examination

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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>	January 01, 2022 to December 31, 2024	
<b>Bank Products Reviewed:</b>	Small Farm, Small Business Loans	
<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>
Texas		
Nolan AA	Full-scope	Small Farm, Small Business
Taylor AA	Full-scope	Small Farm, Small Business

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
Overall Bank:	Lending Test Rating
Texas National Bank of Sweetwater	Satisfactory
State:	
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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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 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/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

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### 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 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.

**Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s 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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2022 - 2024		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Nolan County AA	20	1,478	50.00	360	22.22	15.0	22.78	23.72	30.0	19.44	39.53	25.0	43.06	14.53	30.0	14.72	—	—	—
Taylor County AA	20	2,324	50.00	631	—	—	—	—	—	24.81	50.0	27.89	75.19	50.0	72.11	—	—	—	—
<b>Total</b>	<b>40</b>	<b>3,803</b>	<b>100.00</b>	<b>991</b>	<b>11.94</b>	<b>7.5</b>	<b>8.27</b>	<b>12.74</b>	<b>15.0</b>	<b>7.06</b>	<b>32.72</b>	<b>37.5</b>	<b>33.40</b>	<b>42.59</b>	<b>40.0</b>	<b>51.26</b>	<b>—</b>	<b>—</b>	<b>—</b>

Source: FFIEC File - 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		
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	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Nolan County AA	20	1,478	50.00	360	70.94	65.00	50.00	9.62	35.00	19.44	—	—	—	—	—	—	—	—	—
Taylor County AA	20	2,324	50.00	631	85.61	70.00	58.48	4.96	30.00	9.43	—	—	—	—	—	—	—	—	—
<b>Total</b>	<b>40</b>	<b>3,803</b>	<b>100.00</b>	<b>991</b>	<b>77.73</b>	<b>67.50</b>	<b>55.40</b>	<b>7.46</b>	<b>32.50</b>	<b>14.81</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>

Source: FFIEC File - 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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																	2022-2024		
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Nolan County AA	20	994	50.00	71	7.32	10.00	--	4.88	10.00	2.82	60.98	50.00	61.97	26.83	30.00	35.21	--	--	--
Taylor County AA	20	713	50.00	57	--	--	--	--	--	--	43.75	60.00	43.86	56.25	40.00	56.14	--	--	--
<b>Total</b>	<b>40</b>	<b>1,708</b>	<b>100.00</b>	<b>128</b>	<b>3.37</b>	<b>5.0</b>	<b>--</b>	<b>2.25</b>	<b>5.0</b>	<b>1.56</b>	<b>51.69</b>	<b>55.00</b>	<b>53.91</b>	<b>42.70</b>	<b>35.00</b>	<b>44.53</b>	<b>--</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 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%

Assessment Area:	2022-2024										
	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Nolan County AA	20	994	50.00	71	97.56	80.00	39.44	2.44	20.00	--	--
Taylor County AA	20	713	50.00	57	97.92	90.00	56.14	2.08	10.00	--	--
<b>Total</b>	<b>40</b>	<b>1,708</b>	<b>100.00</b>	<b>128</b>	<b>97.75</b>	<b>85.00</b>	<b>46.88</b>	<b>2.25</b>	<b>15.00</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 20XX Dunn & Bradstreet SBSF Demographics, 2022, 2023,-- CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%