



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

August 11, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Bastrop
Charter Number: 4093

489 Hwy 71 West
Bastrop, TX 78602

Office of the Comptroller of the Currency

San Antonio Office
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.

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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: Outstanding

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), a reasonable geographic distribution, and a reasonable borrower distribution of loans to individuals of different income levels and to businesses of different sizes.
- The Community Development (CD) Test rating is based on an overall excellent responsiveness to community development needs through CD loans, qualified donations, and CD services

Loan-to-Deposit Ratio

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

First National Bank of Bastrop's (FNB or bank) average quarterly LTD ratio from March 31, 2022, to December 31, 2024 was 56.84 percent. The ratio ranged from a quarterly low of 47.70 percent as of June 30, 2022, to a high of 61.80 percent as of June 30, 2024.

We compared the bank's average quarterly LTD ratio with four similarly situated institutions for performance. The average LTD ratio of the other institutions was 71.39 percent ranging from an average low of 61.45 percent to an average high of 77.64 percent.

Lending in Assessment Area

A majority of the bank's loans were inside its AA(s).

The bank originated and purchased 66.15 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The bank did not have any affiliate lending activities included in this assessment.

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	310	64.99	167	35.01	477	78,163	60.07	51,958	39.93	130,121		
Small Business	14	70.00	6	30.00	20	912	38.29	1,470	61.71	\$2,382		
Consumer	18	90.00	2	10.00	20	70	65.42	37	34.58	107		
Total	342	66.15	175	33.85	517	79,145	59.68	53,465	40.32	132,610		

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

Description of Institution

FNB is a full-service, single-state community bank headquartered in Bastrop, Texas. The bank is wholly owned by its holding company, Bastrop Bancshares. There are no other subsidiaries or related organizations. During the evaluation period, FNB did not engage in any mergers or acquisitions, nor has the bank opened or closed any branch offices.

FNB's only rating area is Texas. The bank has one AA which includes six full-service branches all located within Bastrop County. Each branch has a drive thru and an automated teller machine (ATM), which accept deposits. The bank offers traditional products and services such as checking accounts, savings accounts, certificates of deposit, and consumer and commercial loans. The bank also offers a 24-hour telephone banking system for transaction verifications and transfers between accounts, as well as internet and mobile banking.

As of December 31, 2024, the bank reported total assets of \$990.37 million, including total loans and leases of \$560.96 million, and tier 1 capital of \$118.19 million. The loan portfolio represents 56.64 percent of total assets and 61.26 percent of total deposits. The loan portfolio is composed of \$299.52 million in commercial, \$147.78 million in residential real estate, \$9.53 million in multifamily residential real estate, \$84.29 million in agriculture, \$13.88 million in consumer credits, and \$5.96 million in other obligations. By percent of total loans, the portfolio is 53.39 percent commercial, 26.34 percent residential real estate, 1.70 percent multifamily residential real estate, 15.03 percent agriculture, 2.47 percent consumer, and 1.06 percent other obligations.

Based on the bank's financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit FNB's ability to help meet credit needs within its AAs. The prior examination dated August 8, 2022, assigned an overall "Satisfactory" rating to FNB's CRA performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated FNB's CRA performance using the Intermediate Small Bank examination procedures, which includes a lending test and CD test. The bank's primary lending products include commercial lending, residential lending, and non-real estate consumer lending. The evaluation period covered loans originated from January 1, 2022, through December 31, 2024. We tested mortgage loan data reported under the Home Mortgage Disclosure Act (HMDA) from 2022 through 2024 to verify accuracy of reported data and found the data reliable for use in this evaluation.

To evaluate lending performance, we used the HMDA data and selected a random sample of loans to small businesses and consumers. We also evaluated CD loans, investments, and CD services. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2020 census data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

FNB only has one AA, which represents a portion of the Austin-Round Rock-San Marcos MSA. We performed a full scope review for this AA.

Ratings

The bank's overall rating is based on the performance in the state of Texas. The state ratings are based on performance in all bank AAs. Refer to the "Scope" section the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits a reasonable distribution of loans by income level of the geography.
- The bank exhibits reasonable distribution of loans to individuals of different income levels and to businesses of different sizes.
- There were no CRA related complaints during the evaluation period.
- The bank exhibits an excellent responsiveness to community development needs through CD loans, qualified donations, and CD services.

Description of Institution's Operations in Texas

The bank has one AA which includes six full-service branches located within the cities of Bastrop, Elgin, and Smithville. All branches are located within Bastrop County and each branch has a drive thru and an ATM which accepts deposits. The bank offers traditional products and services such as checking accounts, savings accounts, certificates of deposit, and consumer and commercial loans. The bank also offers 24-hour telephone banking for transaction verifications and transfers between accounts, as well as internet and mobile banking services with bill pay and online cash management services for business customers.

FNB Bastrop AA

The bank's AA includes all of Bastrop County along with bordering census tracts (CTs) in Travis County, twelve CTs, and Williamson County, one CT. The CTs are almost entirely moderate- and middle-income, with no low-income CTs and one upper-income CT. The bank's AA remains the same geographically; however, changes in the most recent Census resulted in a change in the number of CTs, increasing from 18 to 34. The AA meets regulatory requirements and does not arbitrarily exclude low- or moderate-income geographies. FNB's AA is part of the Austin-Round Rock-San Marcos MSA.

The June 30, 2024, FDIC Market Share report indicates that 11 financial institutions operate in Bastrop County where FNB's branches are located. FNB ranks first in the deposit market share with 48.3 percent of the market and \$875.11 million in deposits. The competition in the FNB Bastrop AA includes large, regional, and community banks. The 2024 FDIC Market Share reports for all of Bastrop, Travis, and Williamson counties show very strong competition in the adjacent metropolitan area with 69 institutions operating in this market. FNB has only 1.39% of this larger deposit market share.

According to Moody's Analytics, the Austin-Round Rock-San Marcos MSA economy was strong over the evaluation period but has recently declined from the accelerated pace it had been growing in prior years. This in part due to the slowdown in the tech industry which is the largest industry within the MSA. Major employers in the area include University of Texas at Austin, H-E-B Groceries, Dell Technologies, and Tesla. Additionally, new permits for single-family homes have

declined nearly 40 percent since their peak in 2021 largely due to the lack of available affordable housing in the area. This is supported by comments from community contacts.

Bastrop is approximately 30-minutes' drive from downtown Austin. Bastrop is well situated for companies looking to expand into the Texas market. Ascension Seton Medical, Technical Adhesives, and LS Electric are just a few of the companies that have moved to Bastrop. These companies and others are taking advantage of the abundance of commercial land and affordable sites. Bastrop's tax, land and financial incentives make it an attractive prospect to all businesses seeking to relocate in an area with rural charm and urban growth.

We made four community contacts within the bank's AA. Two were in Bastrop County, one was in Williamson County, and one was for the Austin-Round Rock-San Marcos MSA, including business and community development organizations, and a grass roots community group. Contacts mentioned there were numerous opportunities for banks regarding community development, especially in the rural area. Specific opportunities consist of affordable housing including rental units, mental health facilities, mass transits, and small businesses.

Assessment Area(s) - Bastrop-Travis-Williamson Counties AA 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	34	0.00	58.82	38.24	2.94	0.00
Population by Geography	170,629	0.00	57.54	41.06	1.40	0.00
Housing Units by Geography	49,988	0.00	56.02	42.18	1.80	0.00
Owner-Occupied Housing by Geography	36,162	0.00	55.23	42.75	2.03	0.00
Occupied Rental Units by Geography	8,236	0.00	61.90	37.18	0.92	0.00
Vacant Units by Geography	5,590	0.00	52.49	45.90	1.61	0.00
Businesses by Geography	5,025	0.00	57.21	41.27	1.51	0.00
Farms by Geography	335	0.00	46.87	52.84	0.30	0.00
Family Distribution by Income Level	33,808	28.66	21.38	24.86	25.09	0.00
Household Distribution by Income Level	44,398	26.84	17.80	21.31	34.05	0.00
Unemployment rate (%)	4.94	0.00	5.49	3.83	13.20	0.00
Households Below Poverty Level (%)	10.31	0.00	10.38	10.01	14.83	0.00
Median Family Income (12420 - Austin-Round Rock-San Marcos, TX MSA)	\$100,215			Median Housing Value	\$188,300	
Median Family Income (12420 - Austin-Round Rock-San Marcos, TX MSA) for 2024	\$126,000			Median Gross Rent	\$1,123	
				Families Below Poverty Level	9.03	
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

A full-scope review was completed for the bank's single AA. Examiners reviewed home mortgage, loans to small businesses, and consumer loans, with each type receiving equal weighting for our conclusions.

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 a full-scope review, the bank's 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.

Home Mortgage Loans

Refer to Table 7 in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is reasonable. The percentage of home mortgage loans originated or purchased in moderate-income geographies is near to the percent of owner-occupied housing units located in those geographies. The percentage of home mortgage loans originated or purchased in moderate-income geographies exceeds the aggregate lending reported by financial institutions in these geographies.

Small Loans to Businesses

Refer to Table 9 in 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 small loans to businesses is reasonable. The percentage of small loans to businesses originated or purchased in moderate-income geographies is near to the percentage of small businesses located in those geographies. The percentage of small loans to businesses originated or purchased in moderate-income geographies exceeds the aggregate percentage of all reporting lenders.

Consumer Loans

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

The geographic distribution of consumer loans is reasonable. The percentage of consumer loans originated or purchased in moderate-income geographies was near to the percentage of households located in those geographies.

Lending Gap Analysis

Examiners review of the geographic distribution of loans did not identify any conspicuous, unexplained gaps in the bank's lending patterns in the AA.

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.

Home Mortgage Loans

Refer to Table 8 in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of home mortgage loans is reasonable. The percentage of home mortgage loans originated or purchased to low-income borrowers is lower than the percentage of low-income families in the AA. The percentage of home mortgage loans originated or purchased to moderate-income borrowers exceeds the percentage of moderate-income families in the AA. The percentage of home mortgage loans originated or purchased to both low- and moderate-income borrowers exceeds the aggregate lending to these borrowers reported by financial institutions in the AA.

Small Loans to Businesses

Refer to Table 10 in 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 borrower distribution of small loans to small businesses is excellent. The percentage of small loans to small businesses exceeds the percentage of businesses with revenues of \$1 million or less within the AA and exceeds the percentage of aggregate lending to these businesses reported by financial institutions.

Consumer Loans

Refer to Table 14 appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer loans by income level of the borrower is reasonable. The percentage of consumer loans originated or purchased to low-income borrowers exceeds the percent of low-income households in the AA. The percentage of consumer loans originated or purchased to moderate-income borrowers is lower than the percent of moderate-income households in the AA.

Responses to Complaints

There were no complaints related to FNB's CRA performance during the evaluation period.

COMMUNITY DEVELOPMENT TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope the review, the bank exhibited excellent responsiveness to community development needs in the state of Texas 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 AA(s).

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 \$
Bastrop-Travis-Williamson Counties	7	70.00	12,178	54.40
Regional/Statewide	3	30.00	10,207	45.60
Total	10	100.00	22,385	100.00

The bank originated seven CD loans totaling \$12 million in its AA, during the evaluation period. This represents 10 percent of tier 1 capital, which exhibits excellent responsiveness. In addition, the bank originated three CD loans totaling \$10 million in areas bordering their AA. Two were in Williamson County and another was in Travis County. The combined total of CD loans represents 19 percent of tier 1 capital.

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

- Three of the CD loans totaling \$7 million provided affordable housing.
- One loan for \$212,000 was used to start-up a daycare center, which supported economic development through job creation and retention.
- One loan for \$3 million was to a local hospital authority to maintain beds at nursing homes for individuals qualifying for Medicaid.
- Two of the loans were to purchase new firetrucks for a local fire department. The station provides services to an area with 59 percent moderate-income CTs. The population of the area is comprised of 50 percent low-or-moderate income families.
- Two regional CD loans provided affordable housing to LMI families. One of the two also qualified for revitalization of an Economic Opportunity Zone.
- One regional CD loan was to a local hotel which supported economic development through job creation and retention.

Number and Amount of Qualified Investments

Assessment Area	Table 4: Qualified Investments									
	Prior Period*		Current Period		Total			Unfunded Commitments**		
#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)	
Bastrop-Travis-Williamson Counties	0	0	66	129	66	100.00	129	100.00	0	0
Broader Statewide or Regional Area	0	0	0	0	0	0.00	0	0.00	0	0
Total	0	0	66	129	66	100.00	129	100.00	0	0

The Qualified Investment Table, shown above, set forth the information and data used to evaluate the bank's level of qualified investments. These tables include all qualified investment, including prior period investments that remain outstanding as of the end of evaluation period.

The bank did not have any qualified investments during the evaluation period; however, qualified donations to various organizations in the AA demonstrated responsiveness to AA needs.

During the evaluation period, the bank made 66 qualified donations totaling \$129 thousand supporting various organizations within the AA which serve low- and moderate-income individuals and families. Examples of qualified donations include:

- \$45,250 in donations to a local food pantry.
- \$17,500 in donations to support youth education.
- \$45,250 in donations to the county emergency food pantry.
- \$8,200 in donations to child protective services and the children's advocacy center.

Extent to Which the Bank Provides Community Development Services

The bank further demonstrated responsiveness to CD needs of its AA through CD services. During the evaluation period, 44 employees provided at least 53 hours of service to various organizations in the AA.

Noteworthy examples of service activities included:

- FNB officers and employees worked with local schools providing financial literacy presentations, participating in career day events, and providing financial education and career information during student bank tours.
- Participated in five financial literacy events targeted to meeting small business credit needs with approximately 90 participants.
- Seven employees served on the boards and in other leadership capacities for nonprofit organizations that served the needs of LMI individuals.

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

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 to 12/31/2024	
Bank Products Reviewed:	Home mortgage, small business, and consumer loans Community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
TEXAS		
FNB Bastrop AA	Full-scope	The AA includes all of Bastrop County along with bordering CTs in Travis County (thirteen) and Williamson County (one)

Appendix B: Summary of State Ratings

RATINGS – The First National Bank of Bastrop			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The First National Bank of Bastrop	Satisfactory	Outstanding	Satisfactory
State:			
Texas	Satisfactory	Outstanding	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 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 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.

Assessment Area:	2022 - 2024																		
	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
Bastrop-Travis-Williamson Counties AA 2024	310	78,163	100.00	131,296	--	--	1.80	55.23	44.84	19.59	42.75	51.94	41.80	2.03	3.23	36.15	--	--	0.63
Total	310	78,163	100.00	131,296	--	--	1.80	55.23	44.84	19.59	42.75	51.94	41.80	2.03	3.23	36.15	--	--	0.63

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%

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
Bastrop-Travis-Williamson Counties AA 2024	310	78,163	100.00	131,296	28.66	10.00	3.71	21.38	26.13	12.46	24.86	23.87	19.97	25.09	28.06	43.73	--	11.94	20.13
Total	310	78,163	100.00	131,296	28.66	10.00	3.71	21.38	26.13	12.46	24.86	23.87	19.97	25.09	28.06	43.73	--	11.94	20.13

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%

Assessment Area:	2022 - 2024																		
	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$(000's)	% 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
Bastrop-Travis-Williamson Counties AA 2024	20	1,084	100.00	140,603	0.00	0.00	3.36	57.21	55.00	18.62	41.27	45.00	31.27	1.51	0.00	44.75	0.00	0.00	2.00
Total	20	1,084	100.00	140,603	0.00	0.00	3.36	57.21	55.00	18.62	41.27	45.00	31.27	1.51	0.00	44.75	0.00	0.00	2.00

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
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$ (000's)	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses
Bastrop-Travis-Williamson Counties AA 2024	20	1,084	100.00	140,603	88.02	95.00	50.67	5.81	5.00	6.17
Total	20	1,084	100.00	140,603	88.02	95.00	50.67	5.81	5.00	6.17

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	
Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts
	#	\$ (000's)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bastrop-Travis-Williamson Counties AA 2024	20	76	100.00	0.00	0.00	56.46	55.00	41.71	40.00	1.82	5.00
Total	20	76	100.00	0.00	0.00	56.46	55.00	41.71	40.00	1.82	5.00

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	
Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers
	#	\$ (000's)	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Bastrop-Travis-Williamson Counties AA 2024	20	76	100.00	26.84	85.00	17.80	5.00	21.31	5.00	34.05	5.00
Total	20	76	100.00	26.84	85.00	17.80	5.00	21.31	5.00	34.05	5.00

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%