



PUBLIC DISCLOSURE

September 29, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Citizens National Bank at Brownwood
Charter Number: 14273

1 Carnegie St.
Brownwood, TX 76801

Office of the Comptroller of the Currency

225 East John Carpenter Freeway
Suite 900
Irving, TX 75062-2326

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 performance in the bank's assessment area (AA) in the state of Texas.
- The loan-to-deposit ratio (LTD) was reasonable.
- A substantial majority of the bank's loans were originated inside the AA.
- The geographic distribution of loans across geographies of different income levels was excellent.
- The distribution of loans to borrowers of different income levels and businesses of different sizes was reasonable.

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 was calculated on a bank-wide basis for the 12-quarter evaluation period. During the evaluation period, the bank's quarterly average LTD was 43.36 percent with a quarterly high of 45.45 percent and a quarterly low of 40.18 percent. We compared the bank's quarterly average LTD ratio to four similarly situated institutions in and adjacent to the AA ranging in asset size from \$144 million to \$434 million. The quarterly average LTD ratio for these institutions was 57.22 percent with a high average LTD ratio of 64.55 percent and a low average LTD ratio of 47.17 percent.

The following factors were considered when concluding on the reasonableness of the bank's LTD ratio:

- There was a large number of consumer loans originated during the CRA evaluation period. During the review period, the bank originated a total of 1,610 loans. Of this total, 861 were consumer, non-real estate loans and represented 53 percent of originated loans by count. Consumer loans are generally smaller in dollar amount and represent only 8 percent of originated loans by dollar amount and contribute to a lower LTD ratio.
- During the review period, the bank originated 205 residential mortgage loans of which 43 loans totaling \$8.6 million were sold on the secondary market. This contributes to a lower LTD ratio as these loans are not reflected in the LTD ratio.
- During the review period, the bank originated 544 commercial and agricultural loans totaling \$72 million of which \$36 million were sold as participations. These loans are not reflected in the LTD and contributes to a lower LTD ratio.

Lending in Assessment Area

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

The bank originated and purchased 88.57 percent of its total loans by number and 87.04 percent by dollar amount inside the 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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	33	94.29	2	5.71	35	6,000	89.59	698	10.41	6,698
Small Business	30	85.71	5	14.29	35	7,383	86.36	1,166	13.64	8,549
Consumer	30	85.71	5	14.29	35	1,237	79.81	313	20.19	1,550
Total	93	88.57	12	11.4	105	14,620	87.04	2,177	12.96	16,797

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

Description of Institution

Citizens National Bank at Brownwood (CNB) is a single state full-service bank headquartered in Brownwood, Texas, which is located in Brown County. The bank is wholly owned by Brownwood Bancshares, Inc. (BBI), a single bank holding company also headquartered in Brownwood, Texas. There are no other subsidiaries or affiliates and there was no mergers or acquisition activity during the review period.

CNB serves the public through its headquarters and one branch location in Brownwood, Texas. The bank's sole AA is comprised of all of Brown County. The bank's headquarters and branch office location are all within its AA. The branch office is located in the Brownwood Wal-Mart Store, that is situated in a low-income census tract.

Main office lobby hours are Monday through Friday from 9:00 a.m. to 3:00 p.m. The main office also has a drive-up facility with extended weekday hours from 7:30 a.m. to 6:00 p.m. and Saturday hours of 8:30 a.m. to 12:00 p.m. Branch office hours are Monday through Friday from 10:00 a.m. to 6:00 p.m. and Saturday from 10:00 a.m. to 3:00 p.m. The main office and branch each have an Automated Teller Machine (ATM). Additionally, there is an ATM at the front entrance of Heartland Mall in Early, Texas and one at the Brownwood Regional Medical Center, both with 24-hour access. The ATM at the main office location is full service, but all other ATMs are not full-service.

CNB's banking programs and hours allow the bank to deliver needed banking and credit services to low- and moderate-income (LMI) areas and customers as well as small business owners throughout the bank's AA. CNB offers online banking to both consumer and commercial customers. Online banking can be accessed at www.cnb-brownwood.com. Bank customers can utilize online banking and the mobile application at no charge. Services available through online banking include balance inquiry, transfers, bill payment, and images. Telephone banking and deposit via postal mail is also available to all customers. The bank offers start-up and working capital loans for small businesses and secured and unsecured small dollar personal loans to qualified customers. CNB also participates in government-guaranteed rural development loans as well as origination of residential mortgage loans that are sold into the secondary market.

As of December 31, 2024, the bank reported total assets of \$283 million, total deposits of \$257 million, and tier one capital of \$29.8 million. Total loans and leases of \$105 million represented 37 percent of total assets. The loan portfolio by dollar volume is comprised of 38 percent commercial loans, which include commercial real estate and commercial and industrial loans, 26 percent residential real estate

loans, 21 percent farm and agriculture loans, 6 percent consumer loans, and 8 percent other loans. Investment securities total \$123 million. CNB's strategy focuses on commercial and residential lending in the bank's AA. Although, consumer loans reflect a low volume of total loans by dollar, consumer loans originated during the evaluation period represented 53 percent of loans by count of the total loans originated during the evaluation period.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of the AA during the evaluation period. CNB received a "Satisfactory" overall rating at the last CRA evaluation dated September 19, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination was January 1, 2022 to December 31, 2024. We completed a review of CNB's CRA activities in its AA under the Interagency Small Bank CRA procedures, which includes the lending test. The lending test evaluates the bank's record of meeting the credit needs of the AA through lending activities. In evaluating the bank's lending performance, we identified home mortgage loans, small business loans and consumer loans as the bank's primary loan products. We analyzed a sample of 33 home mortgage, 30 small business loans, and 30 consumer loans originated inside the AA during the evaluation period.

The bank is not required to report home loan data pursuant to the Home Mortgage Disclosure Act (HMDA), due to its location. As such, we relied upon a sample of home mortgage loans to place the bank's performance context with the aggregate HMDA lending activity in Brown County, Texas.

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.

CNB has delineated one AA that includes all of Brown County, Texas. The AA consists of 13 census tracts (CTs). The bank has properly defined its AA in accordance with the technical requirements of the CRA regulation. The AA consists of whole CTs, does not arbitrarily exclude LMI CTs, and includes CTs where the majority of loans were originated, and where the bank is located. The AA does not reflect illegal discrimination.

Ratings

The bank's overall rating is based on the performance in the State of Texas.

The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the state Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Texas

CRA rating for the State of Texas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The LTD ratio was reasonable.
- A substantial majority of the bank's loans, 88.57 percent by number and 87.04 percent by dollar, were made inside the AA.
- The bank exhibited excellent geographic distribution of loans across geographies of different income levels in the state of Texas.
- The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes in the state of Texas.
- The bank did not receive any CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

CNB is a \$283 million institution headquartered in Brownwood, Texas that serves a single AA in the state of Texas. The bank provides banking services to the public through its main office, one branch location and four ATMs, all of which are located in the Texas Non-MSA Brown County AA. The Texas Non-MSA Brown County AA encompasses 13 CTs located in Brown County, TX. Of those CTs, one is low-income, one is moderate-income, seven are middle-income, three are upper-income, and one is unknown. The county does not have any underserved or distressed CTs. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude any LMI geographies. The bank continues to focus on commercial real estate, commercial loans, home mortgage, and consumer lending.

Competition

Competition in the local market includes a few well-established community banks, regional financial institutions, credit unions, and agricultural lenders. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2024, CNB had \$251 million in deposits representing 32.4 percent of the deposit market share in the AA. CNB ranked 2nd of the six reporting institutions in the AA. Other banks with notable market share include Texas Bank (39.9 percent), MC Bank (11.7 percent), and Prosperity Bank (8.5 percent). Local financial institutions operate 12 offices in the AA, with Texas Bank having the largest branch network in the market with five offices.

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

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA.

Community Contacts

To help identify needs and opportunities in the AA, the OCC made two community contacts. One was to an economic development company, and one was an organization that works with other businesses in the area to promote economic vitality. The current economic conditions are stable. The residential market's biggest obstacle is low housing inventory. Historically, there has been limited new home construction, with the market consisting primarily of resales of existing homes. The city of Brownwood continues to revitalize the downtown area, including renovation of storefronts by existing businesses as well as openings of new businesses. Community contacts stated local banks continue to be involved in providing business financing and did not identify any unmet credit needs for local small businesses. Local banks are big sponsors and well invested in the community.

The city of Brownwood has a diversified economy, with an emphasis on manufacturing, healthcare, and government/educational services. There are several manufacturing facilities in Brownwood such as Kohler, 3-M Company, and Superior Essex. Other major employers include Brownwood ISD, the city of Brownwood, Hendricks Medical Center, and Howard Payne University. Many workers commute from neighboring rural areas and towns, such as Early, May, Blanket, and Bangs. The current unemployment rate for Brown County is around 4.3 percent, up from 3.9 percent in 2023 and 4.0 percent in 2022. Brownwood's average unemployment rates have generally fared better than the state and national unemployment averages due to the large manufacturing facilities and other major employers.

Demographics

The following table provides a summary of the demographics, including housing, business, and economic information for the Texas Non-MSA Brown County AA.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting financial needs and as such are less likely to have the financial resources to qualify for a home loan or obtain a consumer loan, than those with income above poverty. In the AA, the poverty level was reported at 8.96 percent per the most recent census data available. This represents a reduction in poverty levels in recent years as the poverty rate was reported at 13.8 percent according to 2015 ACS data.

Texas Non-MSA Brown County

Assessment Area(s) - Texas Non-MSA Brown County						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	13	7.69	7.69	53.85	23.08	7.69
Population by Geography	38,095	6.79	6.45	57.32	26.05	3.39
Housing Units by Geography	19,112	6.07	6.79	56.52	28.19	2.44
Owner-Occupied Housing by Geography	10,449	3.83	6.27	56.84	31.49	1.58
Occupied Rental Units by Geography	4,165	14.21	11.12	56.66	15.20	2.81
Vacant Units by Geography	4,498	3.73	3.98	55.65	32.55	4.09
Businesses by Geography	1,207	8.53	6.30	44.57	27.59	13.01
Farms by Geography	74	4.05	1.35	56.76	36.49	1.35
Family Distribution by Income Level	9,599	20.09	16.57	22.42	40.92	0.00
Household Distribution by Income Level	14,614	24.51	17.59	17.72	40.18	0.00
Unemployment rate (%)	4.33	5.88	6.76	4.06	2.92	13.41
Households Below Poverty Level (%)	12.89	31.25	5.99	12.66	9.36	31.56
Median Family Income (Non-MSAs - TX)		\$61,809			Median Housing Value	\$90,800
Median Family Income (Non-MSAs - TX) for 2024		\$75,500			Median Gross Rent	\$689
					Families Below Poverty Level	8.96
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 performed on the bank's AA for the evaluation period covering January 1, 2022, through December 31, 2024.

LENDING TEST

The bank's performance under the lending test in Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

Based on the data in the tables the overall geographic distribution of home mortgage loans was excellent.

In 2022-2024, the bank's percentage of home mortgage loans in both low-income and moderate-income geographies exceeded the percentage of owner-occupied homes and the aggregate lending in those geographies.

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.

Based on the data in the tables the overall geographic distribution of small loans to businesses was excellent.

In 2022-2024, the bank's percentage of small loans to businesses in both low-income and moderate-income geographies exceeded the percentage of businesses and the aggregate lending in those geographies.

Consumer Loans

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

Based on the data in the tables the overall geographic distribution of consumer loans was excellent.

In 2022-2024, the bank's percentage of consumer loans in both low-income and moderate-income geographies exceeded the percentage of households located in those geographies

Lending Gap Analysis

No unexplained, conspicuous lending gaps were identified.

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 and farms 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.

Based on the data in the tables, the overall borrower distribution of home mortgage loans is reasonable.

In 2022-2024, the bank's percentage of home mortgage loans to low-income borrowers was near to the percentage of low-income families in the AA and exceeded the aggregate lending to low-income borrowers within the AA. The bank's lending to moderate-income borrowers exceeds both the

percentage of families identified as moderate-income and the aggregate lending to moderate-income borrowers.

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.

Based on the data in the tables, the overall borrower distribution of small loans to businesses is reasonable.

In 2022-2024, the percentage of the bank's small loans to businesses is near to the percentage of businesses identified as having revenue less than or equal to \$1 million and exceeded the aggregate lending performance.

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.

Based on the data in the tables, the overall borrower distribution of consumer loans is reasonable.

In 2022-2024, the percentage of the bank's consumer loans to low-income individuals was lower than the percentage of low-income households in the AA. However, the percentage of consumer loans to moderate-income individuals exceeds the percentage of moderate-income households in the AA.

The 8.96 percent poverty rate in the bank's AA, limited financial resources, and rising interest rate environment likely limits the bank's ability to fully penetrate the low-income borrowers.

Responses to Complaints

There were no complaints related to the institutions CRA performance within the state of Texas during the review period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/22 to 12/31/24	
Bank Products Reviewed:	Home mortgage, small business, and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Texas Non-MSA Brown County	Full-scope	Entire county consisting of 13 whole census tracts.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Citizens National Bank at Brownwood	Satisfactory
State:	
TEXAS	Satisfactory

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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** – 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 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:	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
Texas Non-MSA Brown County	33	5,999,837	100.0	1,784	3.83	9.09	1.79	6.27	21.21	4.37	56.84	45.45	65.25	31.49	24.24	27.35	1.58	--	1.18
Total	33	5,999,837	100.0	1,784	3.83	9.09	1.79	6.27	21.21	4.37	56.84	45.45	65.25	31.49	24.24	27.35	1.58	--	1.18

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Texas Non-MSA Brown County	33	5,999,837	100.0	1,784	20.09	18.18	4.54	16.57	18.18	15.19	22.42	15.15	18.27	40.92	48.48	37.44	--	--	24.55
Total	33	5,999,837	100.0	1,784	20.09	18.18	4.54	16.57	18.18	15.19	22.42	15.15	18.27	40.92	48.48	37.44	--	--	24.55

*Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024		
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		
Texas Non-MSA Brown County	30	7,382,647	100.0	926	8.53	10.00	2.81	6.30	30.00	7.78	44.57	26.67	47.19	27.59	23.33	26.89	13.01	10.00	15.33		
Total	30	7,382,647	100.0	926	8.53	10.00	2.81	6.30	30.00	7.78	44.57	26.67	47.19	27.59	23.33	26.89	13.01	10.00	15.33		

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			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Texas Non-MSA Brown County	30	7,382,647	100.0	926	71.33	66.67	51.62	12.34	33.33	16.32	--		
Total	30	7,382,647	100.0	926	71.33	66.67	51.62	12.34	33.33	16.32	--		

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		
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Texas Non-MSA Brown County	30	1,237,168	100.0	6.79	20.00	7.65	23.33	56.79	30.00	26.84	26.67	1.93	--	
Total	30	1,237,168	100.0	6.79	20.00	7.65	23.33	56.79	30.00	26.84	26.67	1.93	--	

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		
	#	\$	% of Total Number	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
Texas Non-MSA Brown County	30	1,237,168	100.0	24.51	10.00	17.59	26.67	17.72	20.00	40.18	26.67	--	16.67	
Total	30	1,237,168	100.0	24.51	10.00	17.59	26.67	17.72	20.00	40.18	26.67	--	16.67	

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%