



PUBLIC DISCLOSURE

October 27, 2025

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Central National Bank
Charter Number: 16626

8320 US Highway 84 West
Waco, TX 76712

Office of the Comptroller of the Currency

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

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

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Overall CRA Rating

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

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, excellent distribution of loans to low- and moderate-income geographies, and excellent distribution of loans to low- and moderate-income borrowers. Additionally, the bank originated a substantial majority of loans inside its assessment areas (AAs).
- The Community Development (CD) Test rating is based on excellent responsiveness to needs through CD loans and services, as well as adequate responsiveness through qualified investments and donations.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was more than reasonable. The average quarterly LTD ratio during the evaluation period was 87.6 percent, with a low of 73.9 percent and a high of 93.9 percent. Four similarly situated institutions averaged 88.6 percent during the same period, with a low of 73.1 percent and a high of 105.9 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.24 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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	686	81.86	152	18.14	838	236,861	74.06	82,944	25.94	319,805
Small Business	46	73.02	17	26.98	63	18,841	30.93	42,074	69.07	60,915
Total	732	81.24	169	18.76	901	255,702	67.16	125,018	32.84	380,720

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

Description of Institution

Central National Bank (CNB) is a single-state community bank headquartered in Waco, Texas. The bank was founded in 1977 and continues to serve Central Texas with branches in Temple, Texas and Austin, Texas. CNB is owned by Centrabanc Corporation, a one-bank holding company.

As of December 31, 2024, CNB reported total assets of \$1.29 billion and tier one capital of \$128 million. Total loans and leases of approximately \$1.033 billion represented 80.1 percent of total assets. The bank's primary business focus continues to be small business and real estate lending. Commercial loans, which include commercial real estate and commercial and industrial loans, and residential real estate loans represented the primary loan products at 53.5 percent and 45 percent of total loans, respectively. Consumer and other loans represented the remaining 1.5 percent.

CNB operates four locations within three AAs in the state of Texas. The main office and one branch are located in Waco, Texas, which is in McLennan County. One branch is located in Temple, Texas in Bell County. And the fourth branch is located in Austin, Texas, which is in Travis County. The Waco locations offer lobby hours Monday through Friday from 8:30am to 4:00pm and drive-thru service hours from 7:30am to 6:00pm. The Highway 84 location also offers Saturday lobby and drive-thru hours from 9:00am to 12:00pm, while the Bosque Blvd location offers Saturday drive-thru hours from 9:00am to 12:00pm. The Temple lobby is open Monday through Friday from 9:00am to 5:00pm with drive-thru hours of 7:30am to 6:00pm. It is closed on Saturday. The downtown Austin location does not have a drive-thru, and lobby hours are Monday through Friday from 9:00am to 4:00pm. All locations have a 24-hour deposit taking automated teller machine.

CNB offers a wide range of deposit and loan products, as well as similar fee structures, at each of the four branches. In addition to traditional products, the bank offers online banking, mobile banking, and telephone banking.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AAs. CNB's CRA performance was previously evaluated as of August 18, 2022, with an overall Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated CNB's CRA performance in meeting the credit needs of its AAs by using Intermediate Small Bank performance criteria, which includes the lending test and CD test. The lending test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities. In evaluating the bank's lending performance, examiners reviewed the geographic and borrower distribution of a random sample of commercial loans and the whole population of residential real estate loans reported under the Home Mortgage Disclosure Act (HMDA). For the CD test, examiners evaluated CD loans, qualified investments and donations, and CD services.

The evaluation period was January 1, 2022, through December 31, 2024. Conclusions related to CD loans, qualified investments, and CD services were based on the activities conducted during the evaluation period. Examiners used 2020 and 2024 US Census data to evaluate lending performance. Small loans to businesses were also compared to the 2024 Dunn and Bradstreet 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.

Ratings

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

CNB has three AAs in one state, the McLennan County AA, the Bell County AA, and the Travis County AA. Ratings are based on the results of a full scope review of the McLennan County AA and limited scope reviews of the remaining AAs. Primary lending products are weighted equally.

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.

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: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- Excellent geographic distribution of mortgage loans and commercial loans.
- Reasonable distribution of mortgage loans to low- and moderate-income borrowers.
- Good distribution of small loans to businesses when compared to demographics and excellent distribution when compared to aggregate lenders.
- Excellent responsiveness to community development needs through qualified loans, investments, donations, and services.

Description of Institution's Operations in Texas

CNB has three AAs in Texas. The McLennan County AA includes the entire county and is part of the Waco MSA. Both the Bell County AA and the Travis County AA include portions of those respective counties. The Bell County AA is part of the Killeen-Temple MSA and the Travis County AA is part of the Austin-Round Rock-San Marcos MSA.

The AAs meet the requirements of the CRA and do not arbitrarily exclude any low- or moderate-income geographies. Please refer to Appendix A for a complete listing of AAs, including the type of review and description of AA boundaries.

Based on the 2024 FDIC deposit market share report, CNB ranks eighth with 3.71 percent of the deposit market share in Bell County. Based on the 2024 HMDA market share report, the bank ranks 21st in mortgage market share with 1.13 percent in Bell County. The top five mortgage lenders hold 33 percent of the market share. This AA includes 25 percent of CNB's branches and 23.5 percent of bank deposits.

Based on the 2024 FDIC deposit market share report, CNB ranks 43rd with 0.24 percent of the deposit market share in Travis County. Based on the 2024 HMDA market share report, the bank ranks 363rd in mortgage market share with 0.01 percent. The top five mortgage lenders hold 21 percent of the market share. This AA includes 25 percent of CNB's branches and 15.4 percent of bank deposits.

McLennan County AA

CNB operates two locations in the McLennan County AA with nearly \$650 million in deposits. The 2024 FDIC Deposit Market Share report shows CNB is ranked fourth out of 29 banks in the county with 7.76 percent of deposit market share. The 2024 market share analysis of mortgage lending in the AA shows CNB is ranked 12th out of 326 institutions with 2.51% of mortgage loan market share.

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

Per the 2024 US Census data, the AA contains 58 census tracts (CTs) of which nine are low-income, 15 are moderate-income, 13 are middle-income, 18 are upper-income, and three are not applicable. Throughout the evaluation period, none of the CTs were designated as distressed or underserved.

As shown in the table below, owner-occupied housing units totaled 54,151, with 6.2 percent in low-income CTs and 22.5 percent in moderate-income CTs. The percentage of families living below the poverty level in the AA was 12.9 percent, and the median family income in 2024 was \$81,700.

Low-income families earned less than \$3,404 per month, and moderate-income families earned less than \$5,447 per month. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculates to a maximum monthly mortgage payment of \$1,021 for low-income borrowers and \$1,634 for moderate-income borrowers. Assuming a 30-year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would be \$631. Based on these numbers, low- and moderate-income borrowers may be able to afford a mortgage loan.

McLennan County is located in Central Texas with a population of 260,579 as of the 2020 US Census. The county seat and largest city is Waco. According to Moody's Analytics, the primary economic drivers in Waco are the university, manufacturing, and agriculture. Top employers include Baylor University, Waco Independent School District, Ascension Providence, Baylor Scott & White Medical Center, H-E-B, and Sanderson Farms, Inc. The annual unemployment rate in McLennan County during the evaluation period was stable at 3.8 percent. This compares favorably with the Texas statewide unemployment rate that ranged from 3.9 percent to 4.1 percent. While McLennan County has likewise been impacted by inflation and higher interest rates, it benefits from diverse industries and career opportunities.

To assist in identifying the community needs in the McLennan County AA, examiners referenced a community contact within the county. The contact works for a Waco organization that, along with other area businesses, promotes small business development. The contact stated that economic conditions during this evaluation period were strong. There was high population growth and numerous business opportunities.

Assessment Area(s) - Waco TX MSA AA 2024						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	15.52	25.86	22.41	31.03	5.17
Population by Geography	260,579	10.93	27.63	21.47	36.64	3.34
Housing Units by Geography	102,300	12.43	29.35	23.16	33.06	2.00
Owner-Occupied Housing by Geography	54,151	6.17	22.47	24.88	46.26	0.22
Occupied Rental Units by Geography	37,271	19.18	39.14	20.38	17.38	3.92
Vacant Units by Geography	10,878	20.44	30.08	24.14	21.04	4.30
Businesses by Geography	9,485	10.48	26.52	23.32	38.78	0.91
Farms by Geography	406	5.17	11.58	30.05	52.96	0.25
Family Distribution by Income Level	59,829	22.78	17.19	17.01	43.02	0.00
Household Distribution by Income Level	91,422	25.29	15.22	17.01	42.48	0.00
Unemployment rate (%)	4.56	5.46	5.49	4.86	3.31	5.97
Households Below Poverty Level (%)	18.05	45.80	23.74	13.05	4.73	69.89
Median Family Income (47380 - Waco, TX MSA)		\$65,634		Median Housing Value		\$117,600
Median Family Income (47380 - Waco, TX MSA) for 2024		\$81,700		Median Gross Rent		\$891
				Families Below Poverty Level		12.89
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

CNB had three AAs during this evaluation period. Examiners selected the McLennan County AA for a full scope analysis because it contains 50 percent of bank branches and 61 percent of total bank deposits. Examiners conducted a limited scope analysis of the Bell County and Travis County AAs. We evaluated two primary lending products – home mortgage loans and commercial loans – with equal weight. Please refer to the Appendix A: Scope of Examination table for a listing of all AAs and products included in this evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Texas was excellent.

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.

The distribution of home loans to low-income CTs is excellent. The percentage of bank loans originated in low-income CTs exceeds both the demographic and aggregate percentages. The distribution of home loans to moderate-income CTs is reasonable. The percentage of bank loans originated in moderate-income CTs is somewhat lower than the demographic and near to the aggregate percentages.

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 distribution of small loans to businesses in low- and moderate-income CTs is excellent. The percentage of small loans to businesses in low- and moderate-income CTs exceeds both the demographic and aggregate percentages.

Lending Gap Analysis

Examiners reviewed AA maps and demographic data. There were no unexplained conspicuous gaps in lending considering the geographic distribution of loans, branch locations, and performance context.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

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

The distribution of home mortgage loans to low- and moderate-income borrowers is reasonable. The percentage of home mortgage loans to low-income borrowers is lower than the demographic and somewhat lower than the aggregate. The percentage of home mortgage loans to moderate-income borrowers is lower than the demographic and somewhat lower than the aggregate.

Small Loans to Businesses

Refer to Table 10 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The borrower distribution of small loans to businesses is good. The percentage of small loans to businesses is somewhat lower than the demographic percentage of businesses and exceeds the aggregate percentage.

Responses to Complaints

The bank did not receive any complaints related to CRA performance during the evaluation period.

Conclusions for Areas Receiving Limited Scope Reviews

Based on a limited scope review, the bank's performance under the Lending Test in the Bell County AAs was consistent with the bank's overall performance under the Lending Test in the full scope area.

Based on a limited scope review, the bank's performance under the Lending Test in the Travis County AA was primarily consistent with the bank's overall performance under the Lending Test in the full scope area. Geographic distribution of both loan products was consistent with the full scope AA, as was revenue distribution of small loans to businesses. Borrower distribution of home mortgage loans was weaker than full scope AA.

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 review, the bank exhibited excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

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.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
McLennan County AA	90	82.57	30,638	52.37
Bell County AA	14	12.84	14,099	24.10
Travis County AA	5	4.59	13,768	23.53
TOTAL	109	100	58,505	100

The bank demonstrated excellent responsiveness to community development needs through CD lending, considering the bank's compacity and availability of opportunities in the AA. During the evaluation period, the bank originated 90 CD loans in McLennan County AA totaling \$30.6 million. The purpose of most of these loans was revitalization or affordable housing.

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

- A \$2.9 million loan to build new duplexes in a moderate-income area.
- A \$2.7 million loan to remodel and provide affordable housing in a moderate-income area.

- A \$1.3 million loan to remodel commercial buildings in a designated revitalization zone.
- A loan for \$269,000 to remodel a commercial building in a designated revitalization zone.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
McLennan County AA	0	0	78	431	78	65.55	431	30.87	0	0
Bell County AA	0	0	19	102	19	15.97	102	7.31	0	0
Travis County AA	0	0	21	108	21	17.65	108	7.74	0	0
Broader Statewide or Regional Area	1	755	0	0	1	0.80	755	54.08	0	0
Total	1	755	118	641	119	100	1,396	100	0	0

The level of qualified investments and donations demonstrates adequate responsiveness to the needs in the McLennan County AA. These donations were to organizations based in the McLennan County AA and directly impacted the county. Additionally, several donations also benefited surrounding areas.

The following are examples of qualified investments in the AA:

- Three donations totaling \$12,657 to support a school where more than 90 percent of the students are economically disadvantaged.
- Four donations totaling \$70,000 to organizations that provides medical care to low- and moderate-income individuals.
- Three donations totaling \$50,885 to a program that mentors and provides scholarships to low- and moderate-income students.

Broader Statewide or Regional Area:

Qualified investments that are located in the broader statewide or regional area that have a purpose, mandate, or function to serve the bank’s AAs receive consideration. The prior period investment with a book value of \$755,140 at year-end 2024 is a community investment fund that supports community development in CNB’s AAs and surrounding areas.

Extent to Which the Bank Provides Community Development Services

The level of CD services reflects excellent responsiveness to needs in the McLennan County AA. Shareholders, senior executives, and employees served 3,656 hours in leadership positions in qualifying organizations that provide various services to low- and moderate-income individuals and areas. Services include financial literacy, job training, and leadership roles.

Examples of qualified services in the Waco AA include:

- 300 hours as a board member and treasurer for an organization that feeds children and prevents hunger in McLennan County.
- 108 hours as a board member of a foundation that serves a local independent school district with the educational needs of economically disadvantaged students.
- 72 hours as a board member of an organization that promotes economic development and talent development in low- and moderate-income areas.

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

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited scope reviews, the bank's performance under the CD Test in the Bell County and Travis County AAs was consistent with the bank's overall performance under the CD Test in the full scope area, given the allocation of deposits and branch locations within each AA.

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 Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
McLennan County AA	Full scope	Whole county of McLennan
Bell County AA	Limited scope	Partial county of Bell
Travis County AA	Limited scope	Partial county of Travis

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Central National Bank	Outstanding	Outstanding	Outstanding
MMSA or State:			
Texas	Outstanding	Outstanding	Outstanding

(*) 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 the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): Loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a ‘male householder’ and no wife present) or ‘female householder’ (a family with a ‘female householder’ and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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.

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
Travis County AA	28	33,420	4.08	35,433	1.93	7.14	2.06	7.87	10.71	7.21	17.56	17.86	18.63	71.91	64.29	70.43	0.73	--	1.67
Bell County AA	242	96,369	35.28	17,383	3.54	1.24	4.68	14.85	7.44	12.78	30.03	34.30	24.40	51.03	57.02	57.95	0.54	--	0.18
McLennan County AA	416	107,071	60.64	16,160	6.17	10.34	6.67	22.47	17.79	20.24	24.88	26.92	28.72	46.26	43.75	43.87	0.22	1.20	0.50
Total	686	236,861	100.00	69,976	3.32	7.00	3.80	12.89	13.85	11.66	21.63	29.15	22.45	61.59	49.27	61.07	0.56	0.73	1.02

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, -- 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
Travis County AA	28	33,420	4.08	35,433	17.19	--	2.84	13.69	--	5.73	16.62	--	11.01	52.51	75.00	64.18	--	25.00	16.24
Bell County AA	242	96,369	35.28	17,383	20.30	1.24	2.04	14.20	7.02	8.93	19.52	4.96	18.71	45.98	50.41	48.03	--	36.36	22.29
McLennan County AA	416	107,071	60.64	16,160	22.78	2.40	3.59	17.19	5.53	13.08	17.01	12.98	19.41	43.02	55.29	41.31	--	23.80	22.61
Total	686	236,861	100.00	69,976	19.20	1.90	2.82	14.70	5.83	8.26	17.22	9.62	14.92	48.88	54.37	54.75	--	28.28	19.25

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, -- 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		
Travis County AA	21	50,797	28.38	58,398	2.52	0.00	3.32	6.78	14.29	7.81	14.29	9.52	15.82	69.92	71.43	68.90	6.48	4.76	4.15		
Bell County AA	21	9,578	28.38	6,638	7.62	9.52	4.73	21.04	19.05	18.48	21.99	9.52	23.91	48.32	61.90	52.50	1.03	--	0.38		
McLennan County AA	32	8,007	43.24	8,615	10.48	12.50	9.45	26.52	34.38	21.16	23.32	25.00	31.21	38.78	28.12	37.61	0.91	--	0.57		
Total	74	68,382	100.00	73,651	3.98	8.11	4.16	10.54	24.32	10.33	16.11	16.22	18.35	64.07	50.00	63.76	5.30	1.35	3.39		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- 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		
Travis County AA	21	50,797	28.38	58,398	83.37	47.62	48.41	7.52	52.38	9.11	--		
Bell County AA	21	9,578	28.38	6,638	82.12	57.14	51.66	7.92	42.86	9.95	--		
McLennan County AA	32	8,007	43.24	8,615	78.00	59.38	49.41	9.82	34.38	12.19	6.25		
Total	74	68,382	100.00	73,651	82.56	55.41	48.82	7.86	41.89	9.58	2.70		

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