PUBLIC DISCLOSURE

May 26, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Jacksboro National Bank
Charter Number 7814

910 North Main Street Jacksboro, TX 76458

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.

Contents

Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

> The Lending Test rating is based on a reasonable average loan-to-deposit (LTD) ratio, the substantial majority of loans were originated inside the assessment areas (AAs), and reasonable borrower distribution of loans.

Loan-to-Deposit Ratio

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

The Jacksboro National Bank ("JNB" or "bank") quarterly LTD ratio since the previous CRA performance evaluation averaged 47.5 percent. The average LTD ratio of similarly situated institutions for the same period is 61.3 percent, with low and high averages of 29.2 and 94.4 percent, respectively. These institutions were located within or adjacent to the bank's AAs and had total assets below $359 million.

Due to the board approved strategy, JNB originates a substantial number of residential mortgages to be sold on the secondary market. According to JNB's Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) data submissions loan originations totaled $62 million in 2022, and $39 million in 2023, and $31million in 2024, These totals included loans sold into the secondary market.

Additionally, public funds totaled $41.8 million, or 15.6 percent of deposits, as of December 31, 2024. The LTD ratio would improve if these deposits were not included in the calculation. Strong competition in both assessment areas also hinders lending opportunities as reflected by the bank's deposit market share. The bank's competition was comprised of larger institutions that offered aggressive rates and loan terms that were difficult to compete with. Considering the performance context information, the bank's LTD ratio is reasonable.

Lending in Assessment Area

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

The bank originated and purchased 83.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis was performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	398	83.44	79	16.56	477	89,258	70.87	36,694	29.13	125,952
Small Business	17	85.00	3	15.00	20	1,118	84.85	200	15.15	1,318
Total	415	83.50	82	16.50	497	90,376	70.61	36,894	29.39	127,270
Source: 1/1/2022 – 12/31/2024 Bank Data. *Due to rounding, totals may not equal 100.0%*										

Description of Institution

The bank is a single-state full-service community bank headquartered in Jacksboro, Texas (TX). The bank is entirely owned by Jacksboro National Bancshares, Incorporated, a one-bank holding company. No branches have opened or closed since the last CRA evaluation. The bank's corporate structure has not changed. The bank was rated "Satisfactory" at the prior CRA evaluation dated January 10, 2022. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AAs.

The bank serves its community from its main office located at 910 N. Main Street in Jacksboro, TX, and one branch in Bowie, TX. Both locations are full-service, offer drive-through options, and have automated teller machines (ATMs) that do not take deposits. In addition, the bank has a mortgage loan production office (LPO) located in Wichita Falls, TX.

The bank operates in two AAs in North Texas; the Texas Non-Metropolitan Statistical Area (MSA) AA and the Wichita Falls MSA AA. The AAs meet regulatory requirements and do not exclude low or moderate-income census tracts (CTs). All AAs are comprised of entire counties and are located adjacent to each other.

The bank offers a full range of commercial and consumer banking products and related financial services. The bank provides banking services to commercial, consumer, real estate, and agricultural customers within its AAs. Deposit products and services include free online checking accounts and low-cost individual and business checking accounts. The bank's primary focus is mortgage loans in the Wichita Falls MSA due to its LPO office located there. In the Texas Non-MSA AA, the bank focuses on consumer, agricultural, commercial, and home mortgage loans. However, home mortgage loans in the Texas Non-MSA AA are more limited due to less customer demand and higher competition from other financial institutions.

As of December 31, 2024, JNB reported total assets of $303 million, total liabilities of $286 million, and tier one capital of 33 million. Total loans and leases of approximately $150 million, represented 49.5 percent of total assets. Commercial loans, which include commercial real estate and commercial and industrial loans, and residential real estate loans represented the primary loan products at 23 percent and 33 percent of total loans, respectively. Farm and agriculture loans represented $39 million or 26 percent of loans, and consumer loans represented $9 million or 6 percent of total loans.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period was January 1, 2022, through December 31, 2024. Examiners evaluated JNB's CRA Performance in meeting the credit needs of its AA by using the small bank CRA performance criteria which includes a review of the bank's loan to deposit ratio, responsiveness to CRA Complaints, and the lending test. The lending test evaluates the bank's record of meeting the credit needs of the AAs through its lending activities within the AA.

In evaluating the bank's lending performance using primary products, 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 HMDA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans. During this evaluation period, primary products consisted of home mortgage and commercial loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same 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.

The OCC conducted a full-scope review of the Texas Non-MSA AA. For this evaluation period, examiners gave more weight to the Texas Non-MSA AA for all performance tests, as this AA represents the bank's most significant market in terms of deposit concentration and branch distribution. Based on the Deposit Market Share Report, as of June 30, 2024, the Texas Non-MSA AA had two offices with $259.6 million in deposits, or 100 percent of total bank deposits.

Ratings

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

The bank has two AAs, both of which are in the State of Texas. The bank's overall rating is based on a full scope review of the Texas Non-MSA AA and a limited scope review in the Wichita Falls MSA.

The Texas non-MSA AA does not include any low-income census tracts. Furthermore, the AA is comprised of 11 census tracts (CTs) of which only one census tract is a moderate-income census tract. Therefore, the lending rating will place more weight on distribution of loans by income categories of the borrowers.

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 major factors that support this rating include:

- A substantial majority of loans were made within the bank's AA.
- The LTD ratio is reasonable.
- Lending to individuals of various income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

The bank has two AAs in Texas. The Texas Non-MSA AA, which consists of the whole counties of Jack and Montague, and the Wichita Falls MSA, which consists of the whole counties of Archer, Clay and Wichita. 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 type of review and description of AA boundaries. As stated previously, examiners conducted a full scope review of the Texas Non-MSA AA.

Texas Non-MSA AA

The bank operates two branch locations, including the main office in the Texas Non-MSA AA. These branches account for 100 percent of the bank's deposits. The AA includes all of the Jack and Montague counties. Per the 2020 US Census data, the AA contains 11 CTs of which there are no low-income CT, 1 moderate-income CT, 8 middle-income CT, and 2 upper-income CT. Throughout the evaluation period, none of the CTs were designated as distressed or underserved.

As shown in Table A below, owner-occupied housing units totaled 8,556 of which 7.7 percent are in moderate-income CTs, 74.9 are in middle and 17.4 percent are in upper-income CTs. The percentage of families living below the poverty level in the AA is 10.6 percent, and the median family income is $61,809.

Low-income families earned less than $2,575 per month, and moderate-income families earned less than $4,121 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 $773 for low-income borrowers and $1,236 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 $773. Based on these numbers, low- and moderate-income borrowers may be challenged to afford a mortgage loan. Due to the local market demand, competition and the JNB's strategy, only a limited amount of 1-4 family mortgages were originated in the Texas Non MSA-AA. The strategic focus in this AA is Small Business loans and 1-4 family are the focus of the Wichita Falls MSA.

The Texas Non-MSA AA has a population of 28,437. The unemployment rate is 5.4 percent. Jack County's largest employers are located in or near the city of Jacksboro and include Corrections Corporation of America and Jacksboro ISD. Montagues County largest employers are located in or near the city of Bowie. The major employers in Bowie Texas include Bowies ISD, Walmart and Advanced Rehabilitation and Health of Bowie.

To assist in identifying the community needs within the Texas Non-MSA AA, examiners referenced a community contact in Montague County. The contact is an Executive Director of a nonprofit community advocacy group. The contact indicated that economic conditions in Bowie have been largely stable, with some post-COVID population growth experienced in Montague County from remote workers moving into these rural communities. Additionally, the contact emphasize affordable housing is a critical need within these North Texas rural communities as housing values continue to increase in line with national trends. Also, small farm lending remains a strong need due to the rural landscape of the AA.

Assessment Area(s) - Texas Non-MSA						
						2022 - 2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	11	0.00	9.09	72.73	18.18	0.00
Population by Geography	28,437	0.00	9.85	72.87	17.28	0.00
Housing Units by Geography	14,462	0.00	8.44	74.28	17.27	0.00
Owner-Occupied Housing by Geography	8,556	0.00	7.71	74.93	17.36	0.00
Occupied Rental Units by Geography	2,582	0.00	16.00	76.34	7.67	0.00
Vacant Units by Geography	3,324	0.00	4.45	71.03	24.52	0.00
Businesses by Geography	1,229	0.00	10.09	72.25	17.66	0.00
Farms by Geography	113	0.00	3.54	72.57	23.89	0.00
Family Distribution by Income Level	7,860	19.10	14.48	22.35	44.07	0.00
Household Distribution by Income Level	11,138	22.28	15.15	15.33	47.24	0.00
Unemployment rate (%)	5.42	0.00	14.37	4.21	5.70	0.00
Households Below Poverty Level (%)	14.49	0.00	26.65	14.24	7.96	0.00
Median Family Income (Non-MSAs - TX)		$61,809			**Median Housing Value**	$122,000
Median Family Income (Non-MSAs - TX) for 2024		$75,500			**Median Gross Rent**	$822
					Families Below Poverty Level	10.57

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

The bank had two AAs during this evaluation period. We selected the Texas Non-MSA AA for a full scope analysis because it contains all of the bank's branches and 100 percent of total bank deposits. We conducted a limited scope analysis of the Wichita Falls MSA. We evaluated the two primary lending products home mortgage loans and commercial loans. 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 Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full- and limited-scope reviews, the bank's performance in the State of Texas is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited poor 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 mortgage loans to low- and moderate-income geographies was poor. The Texas Non-MSA AA does not have any low-income census tracts and therefore does not provide for a meaningful analysis. The distribution of home mortgage loans to moderate-income geographies was poor. Mortgage lending to moderate-income tracts was lower than both the percentage of owner-occupied housing units and the aggregate lending in moderate-income geographies. Only one CT out of the 11 total CTs is moderate-income in this AA. The distance of the branches from the moderate-income CT, lack of lending opportunity, and competition from larger financial institutions created barriers to lending in the sole moderate income census tract within the AA.

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 loans to small businesses in low-income and moderate geographies was poor. As noted above, there are no low-income CTs and there is only one moderate-income CT in the AA. Therefore, a meaningful analysis of distribution in low-income CTs could not be performed. The distribution of loans to small businesses in moderate-income CTs was poor. The sample did not reflect any distribution in the moderate-income census tract within the Texas Non MSA AA. The bank branch within the AA is located in the southwest quadrant of the county and the moderate-income census tract is located in the northern quadrant of the county in the city of Nocona. Nocona local lending market presents strong lending competition from larger financial institutions. The distance of the branch to the moderate-income census tract, lack of lending opportunity and competition from larger financial institutions created barriers to lending in the sole moderate income census tract within the AA.

Lending Gap Analysis

We evaluated the lending distribution in the bank's AA to determine if any unexplained conspicuous gaps existed. There were no unexplained conspicuous gaps identified after reviewing the 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 mortgage loans to low-income borrowers was reasonable. While the bank's distribution of loans to low-income borrowers was poor, or lower than, the percentage of low-income families, the bank's distribution exceeded the percentage of aggregate lending to low-income borrowers. The distribution of loans to moderate-income borrowers was reasonable. While the bank's distribution of loans to moderate-income borrowers was somewhat lower than the percentage of moderate-income families in the AA, the bank's distribution exceeded the percentage of 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.

The borrower distribution of loans to small businesses was excellent. The percentage of bank loans to businesses with less than $1 million in annual revenues exceeded the demographic percentages of small businesses as well as aggregate lending to small businesses in the AA.

Responses to Complaints

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

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the bank's performance under the Lending Test in the Wichita Falls MSA was consistent with the bank's overall performance under the Lending Test in the full scope area.

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:	1/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business loans.	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
N/A		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
State -Texas		
Texas Non-MSA	Full-scope	Entire county of Jack and Montague counties
Wichita Falls MSA	Limited-scope	Entire counties of Archer, Clay and Wichita counties.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The Jacksboro National Bank	Satisfactory
MMSA or 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/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of $1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

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

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

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

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

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units**.**

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multistate metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Upper-Income: Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Appendix D: Tables of Performance Data

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.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2022-2024**

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 AA	105	26,007	26.38	1,306	0.0.	0.0	0.0	7.71	1.90	5.36	74.93	62.86	76.57	17.36	35.24	18.07	0.0	0.0	0.0
Wichita Falls MSA	293	63,251	73.62	6,720	2.86	0.68	1.46	17.56	8.19	13.02	60.97	67.24	67.60	18.61	23.89	17.92	0.0	0.0	0.0
Total	**398**	**89,258**	**100.00**	**8,026**	**2.31**	**0.50**	**1.22**	**15.67**	**6.53**	**11.77**	**63.66**	**66.08**	**69.06**	**18.37**	**26.88**	**17.94**	**0.0**	**0.0**	**0.0**

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2022-1024**

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 AA	105	26,007	26.38	1,306	19.10	2.86	2.22	14.48	11.43	11.10	22.35	25.71	21.06	44.07	58.10	46.32	--	1.90	19.30
Wichita Falls MSA	293	63,251	73.62	6,720	20.88	4.78	5.71	18.44	19.11	15.94	20.52	27.99	20.31	40.16	47.44	32.34	--	0.68	25.70
Total	**398**	**89,258**	**100.00**	**8,026**	**20.56**	**4.27**	**5.15**	**17.74**	**17.09**	**15.15**	**20.85**	**27.39**	**20.43**	**40.85**	**50.25**	**34.61**	**--**	**1.01**	**24.66**

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

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 AA	20	1,986	50.00	1,120	0.0	0.0	0.0	10.09	0.00	7.32	72.25	45.00	70.71	17.66	55.00	21.96	0.0	0.0	0.0
Wichita Falls MSA	20	2,771	50.00	4,001	12.37	0.0	9.02	19.23	0.0	18.00	49.82	40.00	51.24	18.45	60.00	21.69	0.12	0.0	0.05
Total	**40**	**4,757**	**100**	**5,121**	**9.88**	**0.0**	**7.05**	**17.38**	**0.0**	**15.66**	**54.35**	**42.50**	**55.50**	**18.29**	**57.50**	**21.75**	**0.10**	**0.0**	**0.04**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022 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 AA	20	1,986	50.00	1,120	80.33	90.00	53.93	8.70	10.00	10.98	0.0
Wichita Falls MSA	20	2,771	50.00	4,001	75.94	65.00	53.41	10.88	35.00	13.18	0.0
Total	**40**	**4,757**	**100.00**	**5,121**	**76.78**	**77.50**	**53.52**	**10.46**	**22.50**	**12.76**	**0.0**

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