Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

July 13, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Commercial National Bank of Texarkana
Charter Number: 15257

5515 Summerhill Road
Texarkana, TX 75505

Office of the Comptroller of the Currency

Victory Building
1401 West Capitol Avenue,
Suite 350
Little Rock, AR 72201

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 Commercial National Bank of Texarkana's (CNB or bank) satisfactory lending performance within the Texarkana TX – AR multi-state metropolitan statistical area (MMSA).

- During the evaluation period, the bank's loan-to-deposit (LTD) ratio is reasonable, and a majority of loans originated are within the assessment area (AA).

Loan-to-Deposit Ratio

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

Over the last 16 quarters the average LTD was 75.9 percent. The highest was 79.9 percent in the second quarter of 2023 and the lowest at 69 percent in the first quarter of 2022. The quarterly average LTD ratio for institutions similarly situated was 82.7 percent, ranging from 91.1 percent and 62.8 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.4 percent of its total loans inside the bank's 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.

Table 1: Lending Inside and Outside of the Assessment Area **2023 - 2025**

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	120	75.5	39	24.5	159	28,008	66.4	14,156	33.6	42,164
Small Business	50	83.3	10	16.7	60	4,822	77.8	1,376	22.2	6,197
Consumer	57	95.0	3	5.0	60	1,581	79.5	407	20.5	1,988
Total	**227**	**81.4**	**52**	**18.6**	**279**	**34,410**	**68.3**	**15,939**	**31.7**	**50,349**

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

CNB is a multi-state financial institution headquartered in Texarkana, Texas, and wholly owned by holding company, Commercial Bancshares, Inc. CNB operates six branches comprising two full-service banking branches in Bowie County, Texas, and four full-service banking branches in Miller County, Arkansas. All branches are equipped with either drive- or walk-up automated teller machines (ATMs).

As of December 31, 2025, the bank reported total assets of $328.4 million with $258.7 million in core deposits and $240.6 million in net loans (73.3 percent of total assets). The bank's loan product offerings include home purchase, refinance, or improvement; commercial and small business loans, including commercial real estate secured loans; and consumer purpose loans.

There have been no major changes in the bank's corporate structure, including merger or acquisition activities since the prior CRA Performance Evaluation (PE). The last CRA PE dated June 12, 2023, assigned a "Satisfactory" rating to the bank. There are no financial conditions, legal constraints, or other factors impeding the bank's ability to help meet the credit needs in its AA. OCC did not consider the activities of affiliates in this evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners reviewed CNB's performance using small bank evaluation procedures. The evaluation period for this review was January 1, 2023, through December 31, 2025. Loan products used to assess the bank's performance under the Lending Test included home mortgage loans, small loans to businesses, and consumer loans. Examiners used this sample to assess lending performance within various income levels and geographies.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more 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), 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.

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 bank's 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.

Multistate Metropolitan Statistical Area Rating

Texarkana TX – AR MMSA

CRA rating for the Texarkana TX – AR MMSA[1]: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels is reasonable.

Description of Institution's Operations in Texarkana TX – AR MMSA

The AA comprises the entirety of Bowie and Miller counties and does not arbitrarily exclude any low- or moderate-income census tracts (CTs). Of the 40 CTs during the evaluation period there were four low CTs, seven moderate CTs, 18 middle CTs, 10 upper CTs, and one CT with no income information available. Most of the population, 49.9 percent, lives in the middle-income CTs and only 7.3 percent live in the low-income CTs and 16.4 percent live in the moderate-income CTs. This is reasonable as 49.8 percent of housing units are in the middle-income tracts and 6.8 percent and 17.9 percent of housing units are in the low- and moderate-income tracts, respectively. Most of the businesses, 41.9 percent, are in the middle-income CTs and only 10.03 percent of businesses in low-income CTs and 16.3 percent of businesses in moderate-income CTs.

CNB's main office is in Texarkana, TX. The bank has positioned all branches within this AA. As of June 30, 2025, Federal Deposit Insurance Corporation (FDIC) Market Share Report, the bank has the fifth largest market share in the AA totaling 9.3 percent. The bank's competitors include other community banks and some of the United States' largest nationwide commercial banks with branches in the AA. To determine the credit needs of the AA, the OCC reviewed recent housing and demographic information and contacted a service organization in the AA.

To help identify the financial needs in Bowie and Miller counties, the OCC held a discussion with someone familiar with economic development in the AA. The needs in the AA include affordable housing, small businesses technical assistance and financial education, and capital stacking for economic development projects taking place around the AA.

[1] MMSA ratings reflect performance within the multistate metropolitan statistical area. Statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Assessment Area(s) – Texarkana TX – AR MMSA						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	10.00	17.50	45.00	25.00	2.5
Population by Geography	135,493	7.26	16.40	49.94	26.38	0.02
Housing Units by Geography	59,587	6.81	17.87	49.77	25.54	0.01
Owner-Occupied Housing by Geography	32,605	3.11	14.02	51.23	31.63	0.01
Occupied Rental Units by Geography	17,915	12.39	23.79	47.07	16.75	0.00
Vacant Units by Geography	9,067	9.11	20.03	49.85	21.01	0.00
Businesses by Geography	4,177	10.03	16.26	41.85	31.63	0.24
Farms by Geography	186	2.15	11.29	54.84	31.72	0.00
Family Distribution by Income Level	33,521	22.10	17.62	19.64	40.63	0.00
Household Distribution by Income Level	50,520	26.86	13.83	17.77	41.53	0.00
Unemployment rate (%)	5.86	10.43	12.28	5.00	2.71	0.00
Households Below Poverty Level (%)	18.24	37.72	28.44	16.13	10.74	0.00
Median Family Income Texarkana TX – AR MMSA		$63,851			Median Housing Value	$100,800
Median Family Income Texarkana TX – AR MMSA for 2025		$71,100			Median Gross Rent	$731
					Families Below Poverty Level	13.73

FFIEC File – 2024 Census
2025 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 Texarkana TX – AR MMSA

The Texarkana TX – AR MMSA received a full-scope review. No limited-scope reviews were conducted. Refer to the table in appendix A for a list of all AAs under review.

LENDING TEST

The bank's performance under the Lending Test in the Texarkana TX – AR MMSA is rated Satisfactory.

Based on a full-scope review, the bank's performance in the Texarkana TX – AR MMSA was reasonable.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

Refer to table 7 in the MMSA 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 bank's geographic distribution of home mortgage loans is excellent. The bank's volume of home mortgage loans in low-income CTs totaled 1.7 percent, which is somewhat lower than the percentage of owner-occupied housing units in the low-income CTs and the aggregate level of lending. The bank's volume of home mortgage loans in moderate-income CTs totaled 18.3 percent, which exceeds the percentage of owner-occupied housing units in the moderate-income CTs and the aggregate level of lending.

Small Loans to Businesses

Refer to table 9 in the MMSA 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 bank's geographic distribution of small loans to businesses is poor. The bank's volume of small loans to businesses in low-income CTs totaled 6.7 percent, which is somewhat lower than the percentage of businesses in the low-income CTs and the aggregate level of lending. The bank's volume of small loans to businesses in moderate-income CTs totaled 5.0 percent, which is lower than the percentage of businesses in moderate-income CTs and the aggregate level of lending.

Consumer Loans

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

The bank's geographic distribution of consumer loans is reasonable. The bank's volume of consumer loans in low-income CTs totaled 5.0 percent, which is somewhat lower than the percentage of households in low-income CTs. The bank's volume of consumer loans in moderate-income CTs totaled 6.7 percent, which is lower than the percentage of households in moderate-income CTs. Aggregate data is not available for consumer lending analysis.

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 and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to table 8 in the MMSA 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 income distribution of home mortgage loans to low- and moderate-income borrowers is reasonable. The level of home mortgage loans to low-income borrowers is lower than the percentage of families in low-income CTs but exceeds the aggregate level of lending. The level of home mortgage loans to moderate-income borrowers is somewhat lower than the percentage of families in moderate-income CTs and the aggregate level of lending.

Small Loans to Businesses

Refer to table 10 in the MMSA 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 income distribution of small loans to businesses is reasonable. The bank's volume of loans to businesses with revenues less than $1 million is lower than the percentage of small businesses but exceeds the aggregate level of lending.

Consumer Loans

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

The income distribution of consumer loans to low- and moderate-income borrowers is excellent. The level of consumer loans to low-income borrowers exceeds the percentage of low-income borrowers in the AA. The level of consumer loans to moderate-income borrowers exceeds the percentage of moderate-income borrowers in the AA.

Responses to Complaints

There were no complaints related to the institution's CRA performance within the MMSA during the evaluation 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:	January 1, 2023, to December 31, 2025	
Bank Products Reviewed:	Home mortgage, small business, consumer loans	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
MMSA(s)		
Texarkana TX – AR MMSA	Full Scope	Bowie County, Texas and Miller County, Arkansas. AA does not include outlying Little River County, Arkansas.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Commercial National Bank of Texarkana	Satisfactory
MMSA or State:	
Texarkana TX – AR MMSA	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 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/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** – 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.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2023 - 2025**

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
Texarkana TX – AR MMSA	120	28,008	100.0	4,770	3.1	1.7	2.1	14.02	18.3	13.9	51.2	40.0	50.3	31.6	40.0	33.6	0.01	--	--
Total	**120**	**28,008**	**100.0**	**4,770**	**3.1**	**1.7**	**2.1**	**14.02**	**18.3**	**13.9**	**51.2**	**40.0**	**50.3**	**31.6**	**40.0**	**33.6**	**0.01**	**--**	**--**

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2023, 2024 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 **2023 - 2025**

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
Texarkana TX – AR MMSA	120	28,008	100.0	4,770	22.1	5.0	3.6	17.6	9.2	11.3	19.6	15.0	18.5	40.7	46.7	39.1	--	24.2	27.5
Total	**120**	**28,008**	**100.0**	**4,770**	**22.1**	**5.0**	**3.6**	**17.6**	**9.2**	**11.3**	**19.6**	**15.0**	**18.5**	**40.7**	**46.7**	**39.1**	**--**	**24.2**	**27.5**

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 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 **2023 - 2025**

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
Texarkana TX – AR MMSA	60	6,142	100	4,874	9.9	6.7	7.2	16.2	5.0	16.2	41.4	46.7	40.8	32.3	41.7	35.7	0.2	--	0.2
Total	**60**	**6,142**	**100**	**4,874**	**9.9**	**6.7**	**7.2**	**16.2**	**5.0**	**16.2**	**41.4**	**46.7**	**40.8**	**32.3**	**41.7**	**35.7**	**0.2**	**--**	**0.2**

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 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 **2023 - 2025**

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
Texarkana TX – AR MMSA	60	6,142	100	4,874	81.4	56.7	52.4	4.1	23.3	14.6	20.0
Total	**60**	**6,142**	**100**	**4,874**	**81.4**	**56.7**	**52.4**	**4.1**	**23.3**	**14.6**	**20.0**

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 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													2023 - 2025
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**
Texarkana TX – AR MMSA	60	1,613	100	6.4	5.0	17.5	6.7	49.8	68.3	26.4	20.0	0.01	--
Total	**60**	**1,613**	**100**	**6.4**	**5.0**	**17.5**	**6.7**	**49.8**	**68.3**	**26.4**	**20.0**	**0.01**	**--**
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 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													2023 - 2025
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**
Texarkana TX – AR MMSA	60	1,613	100	28.9	33.3	13.8	28.3	17.8	20.0	41.5	15.0	--	3.3
Total	**60**	**1,613**	**100**	**28.9**	**33.3**	**13.8**	**28.3**	**17.8**	**20.0**	**41.5**	**15.0**	**--**	**3.3**
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.													
Due to rounding, totals may not equal 100.0%													