Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

April 16, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Sterling City
Charter Number: 9813

602 4th Street
Sterling City, TX 76951

Office of the Comptroller of the Currency

5001 West Loop 289
Suite 250
Lubbock, TX 79414

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:

- A majority of loans sampled are within the bank's assessment area (AA).
- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- Consumer lending to individuals of different income levels is reasonable.
- Small farm lending to individuals of different incomes is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, local competition and credit needs of the assessment area(s) (AA), the bank's loan-to-deposit ratio is reasonable.

The First National Bank of Sterling City's (FNB) quarterly average LTD ratio calculated over the last 16 quarters is 15.5 percent. Similarly situated institutions located near the AA had a quarterly LTD ratio of 26.5 percent, with a high average rate of 36.3 percent and low average rate of 17.6 percent.

The LTD ratio is historically low for FNB, as primary focus is on the investment portfolio. There are sparce lending opportunities available to the institution within the AA. Agriculture is a cornerstone of the local economy, limiting lending to existing relationships.

Lending in Assessment Area

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

The bank originated and purchased approximately 72 percent and 81 percent of its total loans by number and dollar volume 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.

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		
	#	%	#	%		$	%	$	%	
Small Farm	22	73	8	27	30	2,375,601	84	443,876	16	2,819,476
Consumer	21	70	9	30	30	278,528	62	170,229	38	448,756
Total	43	72	17	28	60	2,654,129	81	614,105	19	3,268,232

Due to rounding, totals may not equal 100.0%

Description of Institution

FNB is a $245 million community bank headquartered in Sterling City, Texas, located approximately 150 miles southeast of Lubbock. FNB is a wholly owned subsidiary of Sterling City Bancshares, Inc., a single bank holding company. FNB is an intrastate bank with its main office located in Sterling City, and two branches located in Garden City, Texas and Bronte, Texas.

The bank provides traditional banking services including a variety of loan and deposit accounts. Bank lobby services at the main bank and both branches are provided Monday through Friday from 9:00 AM to 3:00 PM. A drive-up facility is located at the Bronte branch and operates Monday through Friday from 8:00AM to 3:00 PM. FNB also offers online banking at www.thefnbsc.com. The online banking service provides access to account information, online transfers between accounts, and bill pay services.

The bank's business strategy is to meet the specific needs of individual customers and small and medium sized businesses in its markets, including agricultural businesses, commercial businesses, and consumers.

As of December 31, 2025, net loans and leases comprised 16.5 percent of total assets. The bank's primary loan products include small farm and consumer loans, by dollar volume, number of originations, and the bank's business plan.

The bank received a Satisfactory rating at its April 13, 2022, CRA examination. FNB has no legal or financial circumstances that would impede the bank's ability to help meet community credit needs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, through December 31, 2025. The OCC evaluated FNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints. To evaluate FNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the bank's AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and management's business strategy.

During this evaluation period, primary products consisted of consumer and small farm loans in the FNB Sterling City AA.

During the first half of 2023, all of Sterling County was inside the San Angelo MSA. Sterling County was then moved into the current assessment area along with Glasscock and Coke county. Due to that change in 2023, Examiners analyzed 2023 separately from 2024-2025.

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 assessment areas located within the same

metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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.

FNB has only one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of the FNB Sterling City AA within the state.

The MMSA rating and state ratings are based on performance in all bank 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) or 195.28(c), respectively, 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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 majority of loans sampled are within the bank's assessment area (AA).
- A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- Consumer lending to individuals of different incomes is reasonable.
- Small farm lending to individuals of different incomes is reasonable.

Description of Institution's Operations in Texas

FNB is a $245 million community bank headquartered in Sterling City, Texas, located approximately 150 miles southeast of Lubbock. FNB is a wholly owned subsidiary of Sterling City Bancshares, Inc., a single bank holding company. FNB is an intrastate bank with its main office located in Sterling City, and two branches located in Garden City, Texas and Bronte, Texas.

FNB has designated Sterling, Glasscock, and Coke Counties as its AA. The AA is comprised of three contiguous counties and does not arbitrarily exclude any low- or moderate-income areas. There are four census tracts in the AA. Two are middle-income and two are upper income. The AA has a total population of 5,889. Approximately 14 percent of households are below the poverty level. Refer to Appendix A for a listing of all bank AAs.

The unemployment rate for Sterling County is 3.3 percent, Glasscock County is 2.8 percent, and Coke County is 2.7 percent, which are all similar to the state of Texas and the United States unemployment rates at 4.3 and 4.3 percent, respectively. The local economy is based on agriculture, primarily cotton farming, and livestock. Oil and gas production and wind energy are also significant economic factors. The largest non-agricultural employers include various oil and gas production and service companies and the local school districts.

Competition is moderate for both deposits and loans. In addition to FNB, one other financial institution operates within the AA. The Deposit Market Share Report shows that FNB ranks first with approximately 84 percent of all deposits.

Examiners reached out to community organizations or other community contacts within the FNB Sterling City AA to develop community profiles, identify community development opportunities, and measure participation by local financial institutions. Examiners were unable to gain responses from those organizations

FNB Sterling City AA

Assessment Area(s) - TX Non-MSA 2023						
2023						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	4	0.00	0.00	50.00	50.00	0.00
Population by Geography	5,773	0.00	0.00	50.96	49.04	0.00
Housing Units by Geography	3,787	0.00	0.00	48.43	51.57	0.00
Owner-Occupied Housing by Geography	1,724	0.00	0.00	49.83	50.17	0.00
Occupied Rental Units by Geography	741	0.00	0.00	41.16	58.84	0.00
Vacant Units by Geography	1,322	0.00	0.00	50.68	49.32	0.00
Businesses by Geography	159	0.00	0.00	44.03	55.97	0.00
Farms by Geography	85	0.00	0.00	20.00	80.00	0.00
Family Distribution by Income Level	1,717	17.71	19.45	17.82	45.02	0.00
Household Distribution by Income Level	2,465	25.27	18.01	14.77	41.95	0.00
Unemployment rate (%)	1.47	0.00	0.00	1.06	1.84	0.00
Households Below Poverty Level (%)	12.78	0.00	0.00	7.13	17.83	0.00
Median Family Income (41660 - San Angelo, TX MSA)		$71,287			**Median Housing Value**	$78,550
Median Family Income (Non-MSAs - TX)		$61,785			**Median Gross Rent**	$743
Median Family Income (41660 - San Angelo, TX MSA) for 2023		$80,000			**Families Below Poverty Level**	5.47
Median Family Income (Non-MSAs - TX) for 2023		$73,200				

FFIEC File - 2020 Census

2023 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

Assessment Area(s) - TX Non-MSA 2025						
						2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	4	0.00	0.00	50.00	50.00	0.00
Population by Geography	5,773	0.00	0.00	50.96	49.04	0.00
Housing Units by Geography	3,787	0.00	0.00	48.43	51.57	0.00
Owner-Occupied Housing by Geography	1,724	0.00	0.00	49.83	50.17	0.00
Occupied Rental Units by Geography	741	0.00	0.00	41.16	58.84	0.00
Vacant Units by Geography	1,322	0.00	0.00	50.68	49.32	0.00
Businesses by Geography	163	0.00	0.00	46.63	53.37	0.00
Farms by Geography	79	0.00	0.00	26.58	73.42	0.00
Family Distribution by Income Level	1,717	16.37	18.64	19.39	45.60	0.00
Household Distribution by Income Level	2,465	24.42	17.40	15.94	42.23	0.00
Unemployment rate (%)	1.47	0.00	0.00	1.06	1.84	0.00
Households Below Poverty Level (%)	12.78	0.00	0.00	7.13	17.83	0.00
Median Family Income (Non-MSAs - TX)		$61,809			**Median Housing Value**	$78,550
Median Family Income (Non-MSAs - TX) for 2025		$79,400			**Median Gross Rent**	$743
					Families Below Poverty Level	5.47

FFIEC File - 2020 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 Texas

As noted, the institution has one AA comprised of three contiguous counties. The AA received a full-scope review. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs. Consistent with the institution's lending focus, consumer and small farm loans were analyzed. Additional weight was placed on the income level of the borrower due to no low- and moderate-income CTs available for the distribution of loans by geography. Additionally, Examiners did not complete an analysis of the borrower distribution to small farms in 2023 due to limited originations during that year.

LENDING TEST

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

Conclusions for areas Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the FNB Sterling City AA is good.

Distribution of Loans by Income Level of the Geography

The AA does not contain any low- nor moderate-income census tracts. However, FNB Sterling City AA middle income tracts are underserved or distressed which is a positive CRA indicator. For this reason, a geographic distribution analysis is not meaningful and was not performed.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Small Loans to Farms

Refer to Table 12 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 farms.

For 2023, the bank did not generate a necessary volume of loans to small farms to perform a meaningful analysis.

For 2024-2025, the distribution of loans to farms by gross annual revenues reflects reasonable penetration into farms with less than $1 million in revenue. The bank's lending to small farms with less than $1 million in revenue is slightly below demographic but significantly exceeds the aggregate lending to small farms.

Consumer Loans

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

The distribution of consumer loans reflects excellent penetration among individuals of different income levels in the AA.

For 2023, the distribution of consumer loans to low-income borrowers is in line with demographics and significantly exceeds moderate-income demographic.

For 2024-2025, the distribution of consumer loans to low-income borrowers significantly exceeds the demographic and the bank's lending exceeds the demographic of moderate-income borrowers

Responses to Complaints

Neither the bank nor the OCC have received any CRA-related complaints 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- December 31, 2025	
Bank Products Reviewed:	Small farm and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
FNB Sterling City AA	Full scope	Small farm and consumer loans

Appendix B: Summary of MMSA and State Ratings

RATINGS The First National Bank of Sterling City	
Overall Bank:	Lending Test Rating
The First National Bank of Sterling City	Satisfactory
State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 12. **Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2024-2025
Assessment Area:	**Total Loans to Farms**				**Farms with Revenues <= 1MM**			**Farms with Revenues > 1MM**		**Farms with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Farms**	**% Bank Loans**
FNB Sterling City AA 2024-2025	20	2,707,667	100	33	100.00	90	60.61	0	0	0	10
Total	20	2,707,667	**100**	**33**	**100.00**	90	**60.61**	0	0	0	10
Source: FFIEC File - 2020 Census; 1/1/2025 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.											
Due to rounding, totals may not equal 100.0%											

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2023
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**
FNB Sterling City 2023	20	246,880	100	25.27	25	18.01	45	14.77	10	41.95	20	0	0
Total	**20**	**246,880**	**100**	**25.27**	**25**	**18.01**	**45**	**14.77**	**10**	**41.95**	**20**	**0**	**0**
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, "--" data not available.													
Due to rounding, totals may not equal 100.0%													

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2024-2025
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**
FNB Sterling City 2024-2025	20	303,591	100	25.27	65	18.01	20	14.77	10	41.95	5	0	0
Total	**20**	**303,591**	**100**	**25.27**	**65**	**18.01**	**20**	**14.77**	**10**	**41.95**	**5**	**0**	**0**
Source: FFIEC File - 2020 Census; 1/1/2024 - 12/31/2025 Bank Data, "--" data not available.													
Due to rounding, totals may not equal 100.0%													