Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

January 26, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Kress National Bank
Charter Number: 15168

Highway 87 & 4th Street
Kress, TX 79052

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.

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 quarterly average net loan-to-deposit (LTD) ratio during the evaluation period is reasonable.
- A majority of loans sampled are within the bank's assessment area (AA).
- The geographic distribution of loans to geographies of different incomes is excellent.
- Lending to individuals of various income levels and farms of different sizes is reasonable.

Loan-to-Deposit Ratio

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

Kress National Bank's quarterly average LTD ratio from December 31, 2022, to December 31, 2025, was 33.36 percent. Similarly situated institutions located in rural areas had an average quarterly LTD ratio of 30.71 percent, with a high average rate of 42.50 and a low average rate of 14.80 percent.

Lending in Assessment Area

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

The bank originated and purchased 65 percent of its total loans by number and 66.02 percent by dollar inside the bank's AAs during the evaluation period. Although, by dollar volume, the majority of consumer loans were outside of the AA, more weight is placed on the number of loans originated within the AA. 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. This performance factored positively in the overall analysis of the geographic distribution of lending by income level of geography.

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	21	70%	9	30%	30	$3,873	66.82%	$1,923	33.18%	$5,796
Consumer	18	60%	12	40%	30	$70	39.59%	$106	60.41%	$176
Total	39	65%	21	35%	60	$3,943	66.02%	$2,029	33.98%	$5,972
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

Kress National Bank (KNB) is a $55.2 million single state institution headquartered in Kress, Texas, approximately 64 miles south of Amarillo, Texas. KNB is a wholly owned subsidiary of Kress Bancshares, Inc., a single bank holding company. KNB is an intrastate bank with one banking office and two ATMs located in Kress, Texas. The bank offers traditional, noncomplex, deposits and lending products to its customers. Bank lobby and drive-through services are provided Monday through Friday. KNB also offers basic online banking services at www.knbkress.com. There have been no acquisitions or merger activity since the previous CRA performance evaluation.

As of September 30, 2025, total loans and leases comprised 32 percent of total assets. Lending products are centered in agricultural loans and consumer loans by dollar amount and by number. As of September 30, 2025, agricultural production loans comprised 188 percent of tier 1 capital. Real estate loans comprise 59 percent, with the majority centered in farmland. Consumer loans comprised of only 21 percent of tier 1 capital but were the most numerous loans originated.

KNB's business strategy is to provide banking services to customers in the panhandle of West Texas while increasing the long-term value of the owners' investment. Management and the Board have identified Swisher and Hale County as the bank's assessment area (AA). The AA is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low- or moderate-income areas. Swisher and Hale County have a combined population of 39,493. There are 12 census tracts in the two counties. There are no low-income tracts, three moderate-income tracts, eight middle-income tracts, and one upper-income tract.

No legal impediments or other factors hinder KNB's ability to provide credit in its AA. The bank is financially capable of meeting almost any request for credit, subject to certain legal restrictions applicable to all national banks. The bank received a Satisfactory rating at its November 29, 2021, CRA evaluation.

Competition from other financial institutions in the AA is high. According to the most recent Federal Deposit Insurance Corporation (FDIC) market share report, KNB has a 5.14 percent share of market deposits. The local area is centered in agricultural productions. Agricultural operations are highly cyclical and are centered in dryland and irrigated cotton production. Major employers in the AA are Tulia, Kress, and Plainview Independent School Districts, Wayland Baptist University, and a Wal-Mart Distribution Center.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, through December 31, 2025. The OCC evaluated KNB 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 KNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on the identified primary products in the bank's AA. Primary loan types are those products originated at the high percentage by number and/or dollar volume of loans and the bank's business strategy. During this evaluation period, primary products consisted of small farm and consumer 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 metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

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

The MMSA rating and state ratings are based on performance in that AA. 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 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[1]: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The quarterly average net loan-to-deposit (LTD) ratio during the evaluation period is reasonable.
- A majority of loans sampled are within the bank's assessment area (AA).
- The geographic distribution of loans to geographies of different incomes is excellent.
- Lending to individuals of various income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

Kress National Bank (KNB) is a $55.2 million institution headquartered in Kress, Texas, approximately 64 miles south of Amarillo, Texas. KNB is a wholly owned subsidiary of Kress Bancshares, Inc., a single bank holding company. KNB is an intrastate bank with one banking office located in Kress, Texas. The bank offers traditional, noncomplex, deposits and lending products to its customers.

The local area is centered in agricultural productions. Agricultural operations are highly cyclical and are centered in dryland and irrigated cotton production. Other major employers in the AA are Tulia, Kress, and Plainview Independent School Districts, Wayland Baptist University, and a Wal-Mart Distribution Center.

As of September 30, 2025, total loans and leases comprised 32 percent of total assets. Lending products are centered in agricultural loans and consumer loans by dollar amount and by number. As of September 30, 2025, agricultural production loans comprised 188 percent of tier-one capital. Real estate loans comprise 59 percent, with the majority centered in farmland. Consumer loans comprised of only 21 percent but were the most numerous type of loan by volume of individual origination. KNB's business strategy is to provide banking services to customers in the panhandle of West Texas while increasing the long-term value of the owners' investment.

Examiners contacted a local government office to obtain a community profile and identify opportunities for community development participation by local institutions. Economic conditions are stable. Our contact indicated there are minimal community development opportunities for local financial institutions. Local financial institutions are helpful with time and donations to community projects, as well as making small consumer and farm loans.

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

Full Scope Review of Kress National Bank's Assessment Area

Assessment Area(s) – Texas Non-MSA AA 2025						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.00	25.00	66.67	8.33	0.00
Population by Geography	39,493	0.00	22.71	60.19	17.10	0.00
Housing Units by Geography	16,563	0.00	24.25	58.61	17.15	0.00
Owner-Occupied Housing by Geography	8,771	0.00	24.74	60.29	14.97	0.00
Occupied Rental Units by Geography	4,716	0.00	25.70	51.21	23.09	0.00
Vacant Units by Geography	3,076	0.00	20.61	65.15	14.24	0.00
Businesses by Geography	1,077	0.00	18.11	57.85	24.05	0.00
Farms by Geography	221	0.00	16.74	69.68	13.57	0.00
Family Distribution by Income Level	9,244	25.45	17.52	21.42	35.60	0.00
Household Distribution by Income Level	13,487	27.53	18.66	19.29	34.51	0.00
Unemployment rate (%)	4.77	0.00	7.31	3.85	4.55	0.00
Households Below Poverty Level (%)	19.31	0.00	27.91	16.90	14.95	0.00
Median Family Income (Non-MSAs - TX)		$61,809			Median Housing Value	$76,450
Median Family Income (Non-MSAs - TX) for 2025		$79,400			Median Gross Rent	$653
					Families Below Poverty Level	15.73

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 Texas

The institution has two counties, Hale and Swisher, which are evaluated as one AA, the Texas Non-MSA AA. The Texas Non-MSA AA received a full-scope review. Refer to the tables in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, consumer and small farm loans were analyzed during this review.

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 the full-scope review, the bank's performance in the Texas Non-MSA AA was satisfactory.

More weight was given to borrower distribution rather than geographic distribution due to the absence of low-income geographies in the AA.

Distribution of Loans by Income Level of the Geography

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

The Texas Non-MSA AA did not contain low-income geographies during the evaluation period, therefore conclusions are solely based on performance within the moderate-income geographies.

Small Loans to Farms

Refer to Table 11 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 farms.

The distribution of loans to moderate-income geographies is excellent. KNB's percentage of lending to small farms in moderate-income census tract exceeds both the percentage of small farms and aggregate distribution of loans in the AA. The AA did not contain low-income census tracts during the evaluation period.

Consumer Loans

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

The distribution of loans to individuals in moderate-income geographies is excellent. The bank's percentage of consumer loans to moderate-income geographies exceeded the percentage of moderate-income households in the AA. The AA did not contain low-income census tracts during the evaluation period.

Lending Gap Analysis

No unexplained, conspicuous lending gaps were identified.

Distribution of Loans by Income Level of the Borrower

Based on the full-scope review, the bank exhibited a reasonable distribution of loans to individuals of different income levels and farms of different sizes. More weight was given to the performance for small loans to farms, rather than consumer loans, given the bank's lack of information regarding consumer borrower incomes. The proxy analysis of consumer borrowers of different incomes, discussed below, did not result in any identified gaps or concerns in lending to consumer borrowers of different incomes.

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.

KNB's lending to small farms is reasonable. The percentage of loans to farms with revenue less than $1 million was significantly below the percentage of small farms in the AA but exceeded the aggregate distribution of loans to small farms. Farms with revenues not reported account for 33.33 percent of the sample. These farms are likely small farms with revenue under $1 million but were not required to report income given the bank's lending policy.

Consumer Loans

KNB's lending to individuals is reasonable. KNB does not obtain income information for consumer borrowers. Therefore, we used a proxy based on the dollar size of consumer loans originated to determine the distribution of consumer loans to borrowers of various income levels. The bank originated a total of

474 consumer loans during the evaluation period for a total dollar volume of $3.5 million. Approximately 10 percent of the total consumer loans originated for amounts between $0 and $500; 18 percent originated for amounts between $501 and $1,000; and 32 percent originated for amounts between $1,001 and $2,500. The majority of consumer loans originated during the evaluation period (60%) are for amounts of $2,500 or less, while 40 percent were originated for amounts over $2,500. Only 14 percent of total consumer loans originated for an amount of $10,000 or greater. KNB does not have a minimum loan balance and makes loans as small as $150. This analysis supports a reasonable distribution of loans to low- and moderate-income borrowers.

Borrower Distribution of Loans to Consumers by Loan Size 2023-2025				
Loan Size	# of Loans	% of #	$ of Loans	% of $
$0 - $500	46	9.70%	$19,056.31	0.54%
$501-$1,000	84	17.72%	$70,465.96	2.01%
$1,001-$2,500	150	31.65%	$258,040.41	7.36%
$2,501-$5,000	82	17.30%	$293,658.05	8.37%
$5,001-$10,000	47	9.92%	$372,197.97	10.61%
>$10,000	65	13.71%	$2,494,553.39	71.11%
Total	**474**	**100%**	**$3,507,972.09**	**100%**

Source: Bank Loan Originations 2023-2025

Responses to Complaints

The bank did not receive any CRA-related complaints during the performance 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:	01/01/2023 to 12/31/2025	
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		
Hale and Swisher Counties	Full-scope	All Census Tracts in Hale and Swisher County.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Kress National Bank	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**.**

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.

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.

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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - Compares the percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

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 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 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2023 -2025
Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	
Texas Non-MSA AA 2025	21	3,873,192.28	100	565	0	0	0	16.74	90.48	6.55	69.68	9.52	82.65	13.57	0	10.80	0	0	0	
Total	21	3,873,192.28	100	565	0	0	0	16.74	90.48	6.55	69.68	9.52	82.65	13.57	0	10.80	0	0	0	

Source: FFIEC File - 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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2023 – 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
Texas Non-MSA AA 2025	21	$3,873,192.28	100	565	95.93	57.14	53.98	3.62	9.52	0.45	33.33
Total	21	$3,873,192.28	100	565	95.93	57.14	53.98	3.62	9.52	0.45	33.33

Source: FFIEC File - 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
Texas Non-MSA AA 2025	18	69,586.43	100	0	0	25.08	100	57.11	0	17.81	0	0	0
Total	18	69,586.43	100	0	0	25.08	100	57.11	0	17.81	0	0	0

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%