PUBLIC DISCLOSURE

March 2, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Trinity Bank, National Association
Charter Number: 24397

3500 W Vickery Boulevard
Fort Worth, TX 76107

Office of the Comptroller of the Currency

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

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

Contents

Overall CRA Rating

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

The Lending Test is rated: Satisfactory.
The Community Development (CD) Test is rated: Satisfactory.

The major factors that support this rating include:

- The lending test and CD test ratings are based on performance in the Tarrant County assessment area (AA), the bank's only AA.
- The bank's Loan-to-Deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside the AA.
- The geographic distribution of loans across geographies of different income levels is excellent.
- The distribution of loans to businesses of different sizes is reasonable.
- There were no Community Reinvestment Act (CRA) related complaints during the evaluation period.
- The bank exhibited adequate responsiveness to CD and credit needs through CD loans, qualified investments and donations, and CD services.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. The LTD is calculated on a bank-wide basis. Trinity Bank, NA's (Trinity) quarterly LTD ratio during the evaluation period averaged 68.3 percent, with a quarterly high of 73.2 percent and a low of 63.7 percent. We compared the bank's average LTD ratio to similarly situated institutions located in the same AA with assets ranging from $611 million to approximately $1 billion. The quarterly average LTD ratio for banks in this peer group was 65.4 percent with a high of 83.2 percent and a low of 47.5 percent. The bank's average LTD ratio is within the range of similarly situated institutions.

Lending in Assessment Area

A majority of the bank's loans were inside its AA. The bank originated and purchased 60.0 percent of its total loans inside the 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		
	#	%	#	%		$	%	$	%	
Small Business	12	60.0	8	40.0	20	9,699	63.4	5,606	36.6	15,305
Total	**12**	**60.0**	**8**	**40.0**	**20**	**9,699**	**63.4**	**5,606**	**36.6**	**15,305**

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

As reflected in Trinity's lending in its AA, meets the standard for satisfactory performance. Our analysis included 20 small business loans originated or renewed in 2023, 2024, and 2025. The bank originated 60.0 percent of small business loans inside the AA and 63.4 percent by dollar amount.

Description of Institution

Trinity is a multi-service, single-state community bank headquartered in Fort Worth, Texas. The bank was established in 2003 and is independently owned by approximately 265 shareholders and is led by bank's Co-Chairmen Barney Wiley and Matt Opitz. The bank does not have a holding company.

Trinity provides traditional banking services to the public from its sole Fort Worth office, with a focus on small and medium-sized businesses within its Tarrant County AA. Bank lobby services are provided Monday through Friday from 9:00am to 4:00pm, with hours extended to 5:00pm on Friday. The drive-up facility operates Monday through Friday from 7:30am to 5:30pm. The bank does not operate any Automated Teller Machines (ATM) but has a contract with MoneyPass that allows bank customers to use any ATM that is part of this network, surcharge-free. Trinity offers online banking at www.trinitybk.com. Deposit products are also traditional and include products for individuals and businesses. The online banking service provides access to account information, online transfers between accounts, and bill pay services. Trinity did not engage in any merger or acquisition activity during the assessment period.

Trinity's strategic focus is to continue to strengthen the relationship-based banking services it already provides to small and medium sized businesses within Tarrant County while attracting new lending opportunities. The bank is not subject to the data reporting requirements pursuant to the Home Mortgage Disclosure Act (HMDA) due to limited mortgage production and bank management does not actively market loans to consumers. Trinity's primary lending products involve commercial and industrial, including a significant volume of working capital lines of credit, and commercial real estate lending. While the bank originates residential mortgage and consumer loans, volumes are minimal and are primarily accommodation loans provided to existing commercial customers. The bank's sole location is not particularly visible from major thoroughfares; therefore, there is very little foot traffic in the bank. Commercial clientele comprises a significant portion of the bank's deposit base, which has been cultivated and maintained for years through the personal outreach efforts of the management team and the senior lending staff.

As of December 31, 2025, the bank's assets totaled $553.4 million, total liabilities of $486.7 million, and total equity capital of $66.6 million. Gross loans totaled $343.3 million representing 62.0 percent of total assets. Commercial and CRE loans accounted for the largest percentage of gross loans at 93.3 percent. Residential loans totaled 6.9 percent. Total investments were $193.4 million, which represents 35.0 percent of total assets. Tier 1 capital totaled $67.6 million. Based on these numbers, we determined the bank's primary lending products for this evaluation were small business loans.

There are no legal, financial or other factors impeding the bank's ability to meet the credit needs of the AA during the evaluation period. The prior CRA evaluation was dated February 14, 2023 and the bank received a "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Trinity was evaluated under the Intermediate Small Bank CRA evaluation procedures, which include the Lending Test and the CD Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AA through its lending activities. The CD Test evaluates the bank's responsiveness to CD needs in its AA through qualified CD lending, investments and donations, and services. Examiners identified small business loans as the bank's primary product based on the bank's business strategy and volume of loan originations during the evaluation period. In evaluating the bank's lending performance, examiners initially reviewed a random sample of 20 small loans to businesses. Once this sample was evaluated to determine the prevalence of lending within the bank's delineated AA, we identified an additional eight small business loans within the AA for review to ensure a sufficient volume of loans for AA analysis.

The evaluation period was January 1, 2023, through December 31, 2025. Conclusions related to the CD loans, qualified investments, and CD services were based on the activities conducted during the evaluation period. Examiners used 2020 and 2024 US Census data to evaluate lending performance. Small loans to businesses were also compared to 2025 Dunn and Bradstreet data.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

Trinity has delineated one AA that includes all of Tarrant County, Texas. Tarrant County is part of the Fort Worth-Arlington-Grapevine, Texas Metropolitan Division (MD). The county consisted of 449 census tracts (CTs) for the 2023-2025 period, which includes 35 low-income CTs, 130 moderate-income CTs, 140 middle-income CTs, 139 upper-income CTs, and five CTs with an unknown income designation. The bank has properly defined its AA in accordance with the technical requirements of the CRA regulation. The AA consists of whole CTs, does not arbitrarily exclude low- or moderate-income CTs, and includes CTs where the bank offices are located, and the majority of its loans are originated. The AA does not reflect illegal discrimination.

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 based entirely on the full-scope review of the bank's AA. Trinity operates in one state and the State Rating is based on the performance in the bank's only AA. Because small business lending is the bank's only primary product, no product weighting was used in the analysis. Refer to the "Scope" section under each state rating section, if applicable, 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 Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- Trinity's LTD is reasonable, reflecting responsiveness to credit needs in the community.
- A majority of the bank's loans, 60.0 percent by number and 63.4 percent by dollar, were made inside the AA.
- The geographic distribution of loans across geographies of different income levels is excellent.
- The borrower distribution of loans to businesses of different sizes is reasonable.
- The bank exhibited adequate responsiveness to CD needs in the state through CD loans, qualified investments, donations, and CD services.

Description of Institution's Operations in Texas

The bank operates in one AA in the State of Texas as described in the "Description of Institution" section of this PE. The bank's primary focus is business lending. Competitors include other local community banks and some large banks that have a nationwide footprint, as well as credit union and nonbank financial entities that compete for loans.

Community credit needs in the AA were determined by reviewing recent demographic information, CRA PEs from other banks operating in the bank's AA, and community contacts with organizations that provide services within the AA.

Tarrant County AA

The bank has its main office in Fort Worth, Texas with $464.95 million in deposits or less than one percent of the total deposit market share in Tarrant County. The AA is comprised of the entire county of Tarrant. Tarrant County belongs to the Fort Worth-Arlington-Grapevine Texas MD. The AA contains 449 CTs, 7.8 percent are low-income, 28.9 percent are moderate-income, 31.2 percent middle-income, and 31 percent are upper-income. The AA does not have any distressed or underserved CTs.

Owner-occupied housing units in the AA total 435,543. The majority of the housing units are in middle and upper-income geographies. Housing units in low-income CTs are 6.8 percent and 26.9 percent in moderate-income CTs. The percentage of families below the poverty level in the Tarrant County AA is 8.4 percent, and the median family income in 2025 is $106,900.

According to Moody's Analytics, the Fort Worth-Arlington-Grapevine, Texas MD has a population of 2.75 million people with a median age of 36 years. This MD employs 1.2 million individuals with the most common industries being education and health services, professional and business services, and leisure and hospitality services. Lockhead Martin remains the top employer, followed by Texas Health Resources. This area has relatively high housing affordability that attracts homebuyers. The large military procurement industry is sensitive to political headwinds that can affect employment indicators. This area has experienced above-average population growth, which has boosted the healthcare industry and nonresidential construction. Community banks headquartered in slow-growing states have set up new regional operations to take advantage of the area's above average growth in population and employment.

To assist examiners in identifying the community needs in the Tarrant County AA, the OCC referenced a community contact who is the executive director of an organization in Fort Worth, Texas. The purpose of the organization is to match CDFIs to financing needs in Fort Worth. The organization's main target demographic is in assisting low- and moderate-income borrowers. The board of the organization is comprised of Fort Worth residents who are all invested in the economic and social development of Fort Worth. Since its inception, the organization has connected financial institutions with CDFIs around Fort Worth resulting in over $26 million in loans. The contact believes that there is a need to revitalize the low- and moderate-income census tracts of Fort Worth. There is a lack of affordable single-family homes in the area. The contact stated there is a need to see a mix of housing to attract people to settle down in these areas, which will create demand for higher quality businesses.

Additional demographic information on the institution's Tarrant County AA is summarized in the table below.

Tarrant County AA

Assessment Area(s) - Tarrant County AA						
						2023 - 2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	449	7.80	28.95	31.18	30.96	1.11
Population by Geography	2,110,640	6.37	27.05	33.41	32.64	0.52
Housing Units by Geography	780,381	6.84	26.90	34.06	31.66	0.54
Owner-Occupied Housing by Geography	435,543	2.73	20.46	35.78	40.62	0.40
Occupied Rental Units by Geography	286,903	11.80	35.49	32.78	19.36	0.58
Vacant Units by Geography	57,935	13.09	32.74	27.50	25.24	1.43
Businesses by Geography	90,743	4.46	22.57	30.00	42.29	0.68
Farms by Geography	2,282	3.59	20.77	30.50	44.87	0.26
Family Distribution by Income Level	500,989	21.20	17.59	20.24	40.97	0.00
Household Distribution by Income Level	722,446	22.66	16.79	18.82	41.72	0.00
Unemployment rate (%)	4.95	7.87	6.06	4.91	3.67	3.47
Households Below Poverty Level (%)	10.35	28.37	15.62	8.61	4.40	6.85
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD)		$82,649			**Median Housing Value**	$187,000
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD) for 2025		$106,900			**Median Gross Rent**	$1,156
					Families Below Poverty Level	8.44

FFIEC File - 2020 Census
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

A full-scope review was performed on the bank's Tarrant County AA for the evaluation period covering January 1, 2023, to December 31, 2025.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

During the evaluation period, the geographic distribution of small loans to businesses was excellent. The bank's percentage of small business loans located in low-income geographies exceeds both the percentage of businesses and the aggregate lending data in these geographies. The percentage of small business loans located in moderate-income geographies exceeds the percentage of businesses in these tracts as well as the aggregate lending performance.

Refer to Table 9 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Lending Gap Analysis

The bank's loan originations in low- and moderate-income geographies during the performance evaluation period did not reflect any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

During the evaluation period, the distribution of small loans to businesses of different sizes was reasonable. The percentage of the bank's loans to businesses with annual revenues of $1 million or less was lower than the reported percentage of small businesses in the AA but near to the aggregate lending performance. Due to the bank's asset size, limited branching network, and current business strategy, the bank exhibits reasonable lending performance in the AA.

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

Responses to Complaints

Trinity did not receive any complaints related to CRA performance within the state of Texas, during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Texas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

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

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans

Assessment Area	Total			
	#	% of Total #	$(000's)	% of Total $
Tarrant County AA	7	100.0	18,746	100.0
Total	**7**	**100.0**	**18,746**	**100.0**

Trinity originated seven CD loans totaling $18.7 million benefiting the AA during the evaluation period. The following are examples of CD loans the bank originated or purchased in this AA:

- A $9.2 million loan to a meat wholesale company located in a low-income census tract. The loan promotes economic development in the Tarrant County AA, while supporting permanent job creation for low- and moderate-income households in the area.

- A $2 million loan to a construction equipment supply company located in a moderate-income census tract. The company is located in an opportunity zone. The loan supports revitalization and stabilization in the AA.

- A $276,250 loan to a real estate company to provide affordable housing in the AA.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Tarrant County AA	5	1,020	35	426	40	100.0	1,446	100.0	0	0
Total	5	1,020	35	426	40	100.0	1,446	100.0	0	0

The bank made a total of 35 qualifying investments and donations totaling $426,000 and maintained five additional prior-period investments totaling $1.02 million in the AA during the evaluation period. The following are examples of qualified investments in the AA:

- A $210,975 Independent School District (ISD) bond purchased during the evaluation period. The majority of the school district students qualify for free or reduced lunch.

- Six donations totaling $21,175 to an organization that assists family courts by providing trained volunteers who advocate on behalf of children who have experienced abuse and neglect by making recommendations for safe and permanent homes.

- A $362,230 ISD bond purchased during the prior period. The majority of school district students qualify for free or reduced lunch.

Extent to Which the Bank Provides Community Development Services

The level of services in the Tarrant County AA reflects reasonable responsiveness to the CD needs of the AA. In the AA, the bank provided 483 service hours, including services from volunteer activities of its directors, officers, many on a continuing basis to the CD organizations. Nine employees provided their expertise to four CD organizations within the AA. Employees served either as an executive officer, director, volunteer, and/or committee member. All the service hours were for organizations that provide community services that target low- and moderate-income individuals within the AA. The following includes a few examples of the services provided.

- A director of the bank provided 225 hours to an organization that assists family courts by providing trained volunteers who advocate on behalf of children who have experienced abuse and neglect by making recommendations for safe and permanent homes.

- An executive officer of the bank provided 126 hours to a non-profit organization that provides services benefiting low-income single mothers. The officer of the bank provided financial literacy including budget analysis, credit scoring, job placement, and financial counseling for single mothers.

- An employee of the bank provided six service hours to an elementary school with 59 percent of its students eligible for free and reduced lunch. The employee facilitated financial literacy training for 40 students.

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation and loan products considered. The table also reflects the MSA(s) and non-MSA(s) that received comprehensive examination review, designated by the term “full-scope”.

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	Small business Community development loans, qualified investments, and community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Tarrant County AA	Full-scope	Entire county, which includes 449 census tracts for 2023-2025 period.

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/ Multistate Rating
Trinity Bank, N.A.	Satisfactory	Satisfactory	Satisfactory
State:			
Texas	Satisfactory	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

Table 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 arrogate 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 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		
Tarrant County AA	20	17,060	100.0	109,711	4.5	30.0	3.5	22.6	25.0	20.6	30.0	5.0	28.8	42.3	40.0	46.6	0.7	0.0	0.5		
Total	20	17,060	100.0	109711	4.5	30.0	3.5	22.6	25.0	20.6	30.0	5.0	28.8	42.3	40.0	46.6	0.7	0.0	0.5		

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025Dunn & 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	
Tarrant County AA	20	17,060	100.0	109,711	87.9	45.0	51.9	2.9	55.0	9.1	--	
Total	20	17,060	100.0	109,711	87.9	45.0	51.9	2.9	55.0	9.1	--	

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%