



PUBLIC DISCLOSURE

February 23, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lone Oak Bank, National Association
Charter Number: 8575

100 SW Main Street
Eldorado, TX 76936

Office of the Comptroller of the Currency
San Antonio Field Office
10001 Reunion Place, Suite 250
San Antonio, Texas 78216-4165

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 **Outstanding**.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The Lending Test rating is based on a more than reasonable loan-to-deposit (LTD) ratio, a majority of loans originated inside the assessment area (AA), and an excellent distribution of loans to borrowers of different income levels and farms of different sizes.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit ratio was more than reasonable.

Lone Oak Bank, National Association’s (LOB or bank) average quarterly LTD ratio from September 30, 2021, to December 31, 2024, ranged from a low of 66.39 percent to a high of 91.17 percent, with a quarterly average of 81.72 percent.

To assess the bank’s performance, we compared its average quarterly LTD ratio to five similarly situated institutions. The average LTD ratio of the other institutions was 47.88 ranging from an average low of 13.74 percent to an average high of 80.49 percent.

Lending in Assessment Area

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

The bank originated and purchased 70 percent of its total loans inside the bank’s AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. The bank did not have any affiliate lending activities included in this assessment.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	16	80.00	4	20.00	20	1,088	74.37	375	25.63	1,463
Consumer	12	60.00	8	40.00	20	278	68.14	130	31.86	408
Total	28	70.00	12	30.00	40	1,366	73.01	505	26.99	1,871

Source: 1/1/2022 - 12/31/2024 Bank Data.
 Due to rounding, totals may not equal 100.0%

Description of Institution

LOB, a full-service intrastate bank, is headquartered in Eldorado, Texas, approximately 45 miles south of San Angelo and 190 miles northwest of San Antonio. The bank is wholly owned by Eldorado Bancshares Inc., a single bank holding company. As of December 31, 2024, the bank reported total assets of \$96.6 million. The bank does not maintain any foreign deposits or loans and has no affiliates. The bank does not engage in any subsidiary activities that impact its capacity for community reinvestment.

The bank operates one main office with lobby services available from 9:00 a.m. to 3:00 p.m., and a drive-through teller window open from 8:30 a.m. to 4:00 p.m., Monday through Friday. A 24-hour ATM is also available at the drive-through facility. In July 2024, the bank opened a loan and deposit production office in San Angelo, Texas. The bank offers traditional loan and deposit products, and customers can access online banking services for bill payments, account balance inquiries, fund transfers, loan payments, and transaction reviews. During the evaluation period, the bank did not engage in any merger or acquisition activity.

Lone Oak Bank's rating area is Texas, which consists of a single assessment area designated as the entirety of Schleicher County, an underserved middle-income census tract. As of December 31, 2024, Lone Oak Bank's loan portfolio totaled \$67.2 million with loans constituting 69.5 percent of total assets. The bank has experienced growth across all loan segments, with significant expansion in the agricultural and residential portfolios. By dollar volume, real estate loans account for 53.2 percent of the total loan portfolio, followed by commercial loans at 22 percent, agricultural loans at 18.8 percent, and consumer loans at 6 percent.

There are no legal, financial, or other factors impeding Lone Oak Bank's ability to meet credit needs within its assessment area. The previous Community Reinvestment Act (CRA) evaluation, dated September 20, 2021, assigned an overall "Satisfactory" rating to Lone Oak Bank's CRA performance.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated LOB's CRA performance using the Small Bank examination procedures. The bank's primary lending products include agricultural lending and non-real estate consumer lending. The evaluation period covered loans originated from January 1, 2022, through December 31, 2024. To evaluate lending performance, we selected a random sample of small loans to farms and consumers. For the geographic and borrower distribution analyses, we compared lending performance data to updated 2020 census 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. 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.

LOB only has one AA, designated as the entirety of Schleicher County. We performed a full scope review for this AA.

Ratings

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

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Texas

CRA rating for the State of Texas: Outstanding

The Lending Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibited an excellent distribution of loans to borrowers of different income levels and farms of different sizes in its AA.
- There were no CRA related complaints during the evaluation period.

Description of Institution's Operations in Texas

The bank has one AA which includes a singular full-service branch located within the city of Eldorado in Schleicher County. The branch offers drive-through teller services and an ATM which accepts deposits. The bank offers traditional products and services such as checking accounts, savings accounts, certificates of deposit, and consumer, commercial, and agricultural loans. During the evaluation period, the bank opened a loan production/deposit production office in the city of San Angelo.

Texas Non-MSA

The bank's AA includes all of Schleicher County. Schleicher County is not part of a metropolitan statistical area and has one middle-income census tract, which was designated by the FFIEC as an underserved middle-income tract for 2022-2024. The AA meets regulatory requirements, does not reflect discrimination, and does not arbitrarily exclude any low- or moderate- income (LMI) geographies.

Schleicher County is located in west central Texas 290 miles inland from the coast of the Atlantic and ninety miles northeast of the Texas-Mexico boundary. It is bordered by Tom Green, Concho, Menard, Kimble, Sutton, Crockett, and Irion counties. Eldorado, the county seat, is at the intersection of U.S. highways 190 and 277, forty-five miles south of San Angelo. The county has minimal financial institutions present with the bank and a single credit union operating locations in the city. The FDIC's 2024 Market Share Report reflects Lone Oak as the only bank in the AA.

Census data based on the 2024 American Community Survey 5-year estimates, show the AA has 1,287 housing units of which, 323, or 25 percent, are vacant. 84 percent of the 964 occupied housing units are owner-occupied and 16 percent are renter-occupied. Industries for employment in the AA are predominantly within agriculture, forestry, fishing hunting, and mining at 24.1 percent and educational services and health care and social assistance at 23 percent.

To help identify needs and opportunities in the AA, examiners spoke with a contact representative of organizations focused on community services. The community contact indicated that the biggest need in the area was low- and moderate-income housing, along with small consumer and agriculture loans given the farming and ranching done in the county. The contact indicated the biggest opportunity for financial institutions in the area is partnering with housing developers for low-income affordable housing; however, additional efforts are needed at the county level to entice developers to the area. Outside of housing needs, the contact indicated that local financial institutions are fulfilling community needs and, without them, many businesses may have ceased to exist.

Assessment Area(s) –Texas Non_MSA						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1	0.00	0.00	100.00	0.00	0.00
Population by Geography	2,451	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	1,505	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	808	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	228	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	469	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	74	0.00	0.00	100.00	0.00	0.00
Farms by Geography	17	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	678	25.52	16.22	20.35	37.91	0.00
Household Distribution by Income Level	1,036	30.12	18.73	7.82	43.34	0.00
Unemployment rate (%)	15.98	0.00	0.00	15.98	0.00	0.00
Households Below Poverty Level (%)	18.73	0.00	0.00	18.73	0.00	0.00
Median Family Income (Non-MSAs - TX)		\$61,809			Median Housing Value	\$80,900
Median Family Income (Non-MSAs - TX) for 2024		\$75,500			Median Gross Rent	\$400
					Families Below Poverty Level	14.01
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Texas

A full-scope review was completed for the bank's single AA. Examiners reviewed loans to small farms and consumer loans. Equal weighting for conclusions was placed on consumer and agriculture loans as they both had similar origination amounts for the bank and community contacts indicated these loan types were a large need in the assessment area.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Texas Non-MSA AA was excellent.

Distribution of Loans by Income Level of the Geography

Schleicher County is comprised of a singular middle-income census tracts, with no low- or moderate-income tracts present; therefore, analyzing the bank's geographic distribution of loans would not yield meaningful analysis. The middle-income tract was however designated by the FFIEC as an underserved middle-income nonmetropolitan census tract for 2022-2024 which had a positive impact on the overall state rating.

Lending Gap Analysis

Examiners review of the geographic distribution of loans did not identify any conspicuous, unexplained gaps in the bank's lending patterns in the AA.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels and farms of different sizes, 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.

The borrower distribution of small loans to small farms is excellent. The percentage of small loans to small farms equals the percentage of farms with revenues of \$1 million or less within the AA and exceeds the percentage of aggregate lending to these farms reported by financial institutions.

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 borrower distribution of consumer loans by income level of the borrower is excellent. The percentage of consumer loans originated or purchased to low-income borrowers is near to the percent of low-income households in the AA. The percentage of consumer loans originated or purchased to moderate-income borrowers exceeds the percent of moderate-income households in the AA.

Responses to Complaints

The bank did not receive any complaints related to its CRA or fair lending performance 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:	01/01/22 to 12/31/24	
Bank Products Reviewed:	small farm and consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas		
Texas Non-MSA	Full-scope	Schleicher County

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Loan Oak Bank, National Association	Outstanding
MMSA or State:	
Texas	Outstanding

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table 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 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.

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	20	1,171	100.00	15	--	--	--	--	--	--	100.00	100.00	100.00	--	--	--	--	--	--
Total	20	1,171	100.00	15	--	--	--	--	--	--	100.00	100.00	100.00	--	--	--	--	--	--

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

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	20	1,171	100.00	15	100.00	100.00	46.67	--	--	--	--
Total	20	1,171	100.00	15	100.00	100.00	46.67	--	--	--	--

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

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	20	466	100.00	--	--	--	--	100.00	100.00	--	--	--	--
Total	20	466	100.00	--	--	--	--	100.00	100.00	--	--	--	--

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

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
Texas Non_MSA	20	466	100.00	30.12	25.00	18.73	35.00	7.82	20.00	43.34	20.00	--	--
Total	20	466	100.00	30.12	25.00	18.73	35.00	7.82	20.00	43.34	20.00	--	--

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