



PUBLIC DISCLOSURE

October 7, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Extraco Banks, National Association
Charter Number: 13778

18 South Main St.
Temple, Texas 76501

Office of the Comptroller of the Currency
225 E. John Carpenter Freeway, Suite 900
Irving, Texas 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.

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Overall CRA Rating

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

The following table indicates the performance level of Extraco Banks, National Association (Extraco or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Extraco Banks, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the bank's good responsiveness to assessment areas' (AA) credit needs, good geographic distribution of loans, and adequate borrower distribution of loans. The bank's low level of community development (CD) lending and limited use of innovative and/or flexible lending practices had a neutral effect on the Lending Test conclusion.
- The Investment Test rating is based on a significant level of qualified CD investments and good responsiveness to credit and community economic development needs.
- The Service Test rating is based on the accessibility of branch offices to geographies and individuals of different income levels and the bank being a leader in providing CD services.

Lending in Assessment Area

A high percentage of the bank's loans are in its AAs.

The bank originated and purchased 81.5 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,086	76.2	340	23.8	1,426	339,398	70.9	139,535	29.1	478,933
Small Business	1,136	87.4	164	12.6	1,300	163,455	83.6	32,180	16.4	195,635
Total	2,222	81.5	504	18.5	2,726	502,853	74.5	171,715	25.5	674,568

Home Mortgage Disclosure Act (HMDA)-reportable loans represented 46.3 percent of total home mortgage, small business, and small farm loans originated or purchased during the review period. Small business loans represented 48.4 percent of total home mortgage, small business, and small farm loans originated or purchased during the review period. Based on the dollar amount of loans funded inside the bank's AAs, HMDA-reportable loans represented 66.5 percent of the total home mortgage, small business, and small farm loans. Small business loans represented 32.0 percent of the total home mortgage, small business, and small farm loans.

In response to the COVID-19 pandemic, the bank originated 332 small business loans granted under the Small Business Administration (SBA) Paycheck Protection Program (PPP) in 2021. The guidelines for PPP loans included reduced underwriting criteria and data collection. These loans impacted the overall analysis of the geographic distribution of lending by income level of geography and the analysis and conclusion regarding the distribution of lending by income level of the borrower in 2021.

Description of Institution

Extraco is an intrastate bank headquartered in Temple, Texas, and is a wholly-owned subsidiary of Extraco Corporation located in Waco, Texas. As of December 31, 2023, the bank had total assets of \$2.3 billion.

The bank operates 14 full-service financial centers in the Central Texas area: seven, including the main office, in the Temple Metropolitan Statistical Area (MSA), three in the Waco AA, two in the Bryan AA, and one each in the Georgetown and Hamilton AAs. Each financial center has a deposit-taking interactive teller machine (iTM) available for 24-hour banking. Extraco has 18 additional deposit-taking iTMs located throughout its AAs. The bank offers a full range of loan and deposit products at each location and through its website (www.extracobanks.com), its mobile banking product, and telephone banking services.

Extraco has five AAs in Texas:

- The Temple MSA includes the entire Killeen-Temple TX MSA and is comprised of 112 census tracts (CT)s from three contiguous counties in Texas. This AA includes the entire geographies of Bell County, Coryell County, and Lampasas County. Bell County has a total of 87 CTs, Belton serves as the county seat, and Killeen is the largest city. Coryell County has a total of 19 CTs, with no low-income CTs. Gatesville serves as the county seat, and Copperas Cove is the largest city. Lampasas County has a total of seven CTs. There are no low- or moderate-income geographies in this county in 2022-2023. Lampasas serves as the county seat and is the largest city.

- The Waco AA includes the entire geography of McLennan County, which has a total of 58 CTs. Waco serves as the county seat and is the largest city. This AA only includes one of the two counties that comprise the Waco TX MSA.
- The Bryan AA includes the entire geography of Brazos County, which has a total of 63 CTs. Bryan serves as the county seat, and College Station is the largest city. This AA only includes one of the three counties that comprise the College Station-Bryan TX MSA.
- The Georgetown AA includes part of Williamson County. The bank has designated the 27 CTs that comprise the city of Georgetown. Georgetown serves as the county seat for Williamson County. This AA belongs to the Austin-Round Rock-Georgetown TX MSA.
- The Hamilton AA includes the entire geography of Hamilton County which is comprised of four middle-income CTs. Hamilton serves as the county seat and is the largest city. Hamilton county does not belong to an MSA.

As of December 31, 2023, net loans and leases totaled \$1.2 billion, representing 52.2 percent of total assets. Commercial and commercial real estate loans represented 47.5 percent of the loan portfolio while residential loans and consumer loans represented 39.1 percent and 13.4, respectively. During the same period, Tier 1 capital totaled \$185.3 million, and the tier 1 leverage ratio was 8.2 percent. The loan-to-deposit ratio was 64.7 percent. Based on these numbers and loan originations during the evaluation period, examiners determined the bank's primary lending focus for this evaluation are small business loans and home mortgage loans.

The prior CRA evaluation, dated September 27, 2021, assigned an overall Satisfactory rating to the bank. There were no legal or financial factors impeding the bank's ability to help meet credit needs in its AAs during the evaluation period. No merger and acquisition activity occurred during the evaluation period.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation (PE) assesses the bank's performance under the large bank Lending, Investment, and Service Tests. The evaluation period is January 1, 2021, through December 31, 2023.

In evaluating the bank's lending performance, the OCC analyzed home mortgage loans the bank reported under HMDA and small loans made to businesses the bank reported under the CRA. Primary loan products, for purposes of this review, are products in which the bank originated at least 20 loans within an AA during one or more of the analysis periods within the overall evaluation period. Examiners did not evaluate loans to small farms as the number of these loans did not provide for meaningful analysis.

For the Lending Test, there are two analysis periods considered for this PE when evaluating geographical and borrower distribution of loans. The split analysis periods are due to updates in the U.S. Census 2015 American Community Survey (ACS) to the 2020 U.S. Census. The updates to the Census information changes the demographic and aggregate comparators for geographic and borrower

distribution of loans, thus split analysis periods are needed to accurately assess performance in these two Lending Test components. The analysis periods for geographical and borrower distribution of loans are January 1, 2021, through December 31, 2021, and January 1, 2022, through December 31, 2023. Small loans to businesses were compared to the 2021 and 2023 Dun & Bradstreet (D&B) data.

Selection of Areas for Full-Scope Review

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

The OCC conducted full-scope reviews of the Temple MSA and the Waco AA. Examiners gave more weight to the Temple MSA for all performance tests in this evaluation as this AA represents the bank’s most significant market in terms of deposit concentration, branch distribution, and reportable loans. The Temple MSA accounted for 63.6 percent of Extraco’s bank-wide deposits, 50 percent of the bank’s branches, and 52 percent of reportable loan originations. The Waco AA accounted for 28.8 percent of the bank’s deposits, 21.5 percent of the bank’s branches, and 19.2 percent of reportable loan originations.

Ratings

The bank’s overall rating is based on its lending and CD performance within the state of Texas. The state rating is based on performance in all bank AAs. Refer to the “Scope” section under the State Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

The Lending Test received the most weight when arriving at an overall rating. Lending performance on home mortgage loans and small businesses loans reportable under the HMDA and CRA requirements during the evaluation period were weighted equally. Generally, equal emphasis is given to the geographic distribution of loans and lending by borrower income level. Greater weight was generally given to performance compared to aggregate lenders than to performance relative to demographic factors. The level and responsiveness of the bank’s CD lending to meet the credit needs of the community was also factored into the Lending Test. For the Investment Test, the level of current period investments was more heavily weighted, as well as the responsiveness to the community needs. For the Service Test, Retail Banking Services is more heavily weighted than CD Services.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. §25.28(c) or §195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the

relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Texas

CRA rating for the State of Texas ¹: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to AAs' credit needs.
- The bank exhibits a good geographic distribution of loans.
- The bank exhibits an adequate distribution of loans among individuals of different income levels and businesses of different sizes.
- The bank has a limited level of CD loans. CD lending had a neutral effect on the Lending Test conclusion.
- Extraco has a significant level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AAs.
- The institution is a leader in providing CD services.

Description of Institution's Operations in Texas

Extraco has five AAs in Texas: the Temple MSA, Waco AA, Bryan AA, Georgetown AA, and the Hamilton AA. The AAs meet the requirements of the CRA and do not arbitrarily exclude any low- or moderate-income geographies. Please, refer to Appendix A for a complete listing of AAs, including type of review and description of AA boundaries.

Temple MSA

The bank operates seven banking centers, including the main office, in the Temple MSA with \$1.1 billion in deposits. The MSA comprises the entire counties of Bell, Coryell, and Lampasas counties. As depicted in Table A: 22-23 Temple MSA below, the MSA contains 112 CTs: 5.4 percent are low-income, 26.8 percent are moderate-income, 36.6 percent are middle-income, and 25.0 percent are upper-income. Throughout the evaluation period, none of the AA CTs were designated as distressed or underserved.

¹ This rating reflects performance within the multistate metropolitan statistical area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan statistical area.

Owner-occupied housing units in the AA totaled 87,728. The majority or 46.1 percent of the housing units are located in middle-income census tracts. Upper- and moderate-income census tracts represent the next highest concentration of housing units at 36.7 percent and 15.0 percent, respectively. Low-income census tracts contain only 1.9 percent of housing units. The percentage of families below the poverty level in the MSA is 10.2 percent and the median family income is \$66,430.

Based on data from the 2020 U.S. Census, low-income families within the Temple MSA earned less than \$2,768, and moderate-income families earned less than \$4,429, monthly. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculates to a maximum monthly mortgage payment of \$830 for low-income borrowers and \$1,329 for moderate-income borrowers. Assuming a 30- year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Temple MSA median housing value would be \$743. Low- and moderate-income borrowers would be challenged to afford a mortgage loan in this AA.

According to Moody's Analytics, the Killeen-Temple MSA has a population of 501,300 with a median age of 33 years in 2022. The Killeen-Temple MSA employs 153,500 individuals with the most common industries being government, education and health services, and retail trade. Major employers in the MSA include Fort Cavazos, Killen Independent School District, Military Defense Contractors, and Civilian Personnel Office. Moody's Analytics indicate that the economy has slowed down and employment growth has been weighed down by sharp losses in professional and business services. Above-average population growth is expected to propel services over the next few years. Per capita income is lower than it is nationwide. Although Fort Cavazos will be a source of stability for the local economy, military headcounts are expected to increase significantly. During the pandemic, strong net migration trends placed upward pressure on house prices, which in conjunction with higher mortgage rates, eroded affordability for many would-be buyers.

To help determine the needs in the community, the OCC contacted an organization that provides programs to assist in neighborhood enhancement opportunities to improve the quality of life for residents in the City of Temple. The organization develops strategies and tools for strengthening Temple's neighborhoods and addressing issues related to the maturing community. Also, the organization builds inclusive, sustainable, and affordable neighborhoods. According to the contact, the primary needs in Temple are affordable housing and financial literacy. The contact indicated that house affordability is a challenge, and banks could provide financial literacy training so that if market conditions improve, borrowers could be ready to apply for a loan.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Temple MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	89	3.4	21.3	49.4	20.2	5.6
Population by Geography	422,388	1.5	17.1	54.4	25.8	1.2
Housing Units by Geography	166,423	2.2	17.4	56.3	24.1	0.0
Owner-Occupied Units by Geography	78,557	0.7	8.7	58.0	32.6	0.0
Occupied Rental Units by Geography	60,621	3.1	26.7	54.0	16.2	0.0
Vacant Units by Geography	27,245	4.6	21.8	56.4	17.1	0.0
Businesses by Geography	26,007	3.8	13.2	53.5	29.1	0.4
Farms by Geography	943	2.4	8.0	55.6	34.0	0.0
Family Distribution by Income Level	101,049	19.9	18.6	21.2	40.3	0.0
Household Distribution by Income Level	139,178	22.3	16.7	20.2	40.8	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$58,001	Median Housing Value			\$116,905
			Median Gross Rent			\$874
			Families Below Poverty Level			11.7%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 22-23 Temple MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	112	5.4	26.8	36.6	25.0	6.3
Population by Geography	475,367	3.8	24.7	40.5	27.8	3.1
Housing Units by Geography	178,448	5.0	26.7	41.4	26.6	0.3
Owner-Occupied Units by Geography	87,728	1.9	15.0	46.1	36.7	0.2
Occupied Rental Units by Geography	68,166	7.9	37.3	37.5	16.8	0.5
Vacant Units by Geography	22,554	8.3	40.0	34.7	16.8	0.2
Businesses by Geography	38,762	4.6	22.2	39.4	33.1	0.7
Farms by Geography	1,272	3.7	14.9	41.2	39.6	0.6
Family Distribution by Income Level	106,779	20.9	17.7	21.1	40.3	0.0
Household Distribution by Income Level	155,894	22.3	17.0	19.1	41.6	0.0
Median Family Income MSA - 28660 Killeen-Temple, TX MSA		\$66,430	Median Housing Value			\$138,355
			Median Gross Rent			\$956
			Families Below Poverty Level			10.2%
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Waco AA

The bank operates three banking centers in the Waco AA with \$497.4 million in deposits. The AA comprises the entire county of McLennan. The AA contains 58 CTs: 17.2 percent are low-income, 24.1 percent are moderate-income, 27.6 percent are middle-income, and 25.9 percent are upper-income. Throughout the evaluation period, none of the CTs were designated as distressed or underserved.

Owner-occupied housing units in the AA totaled 54,151. The majority, or 39 percent, of the housing units are located in upper-income CTs. Moderate-income CTs included 21.9 percent of the housing units, while only 6.7 percent are located in low-income CTs. The percentage of families below the poverty level in the AA is 12.9 percent and the median family income is \$66,852.

Based on data from the 2020 U.S. Census, low-income families within the Waco AA earned less than \$2,785 and moderate-income families earned less than \$4,457, monthly. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$835 for low-income borrowers and \$1,337 for moderate-income borrowers. Assuming a 30- year mortgage with a 5.0 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the Waco AA median housing value would be \$757. Low- and moderate-income borrowers would be challenged to afford a mortgage loan in this AA.

According to the Moody's Analytics, Waco has a population of 285,900 with a median age of 34.6 years. Waco, Texas employs 135,200 individuals with the most common industries being education and health services, government, and manufacturing. Baylor University remains the backbone of the local economy. Enrollment data for 2023 reveal that total student body size is the largest it has ever been, ensuring strength in private education payrolls even as enrollment growth moderates. The housing market in the Waco area is undergoing a correction. A rebound in the inventory of homes for sale, along with persistently high mortgage rates, will push prices lower. Low-business costs will prove a key advantage in attracting investment and expansion of existing firms.

To assist examiners in identifying the community needs in the Waco AA, the OCC referenced a community contact with the senior vice president of an economic development organization in Waco, Texas. The purpose of the organization is to support leadership, education, and workforce development in the greater Waco community. According to the contact, there is an immediate need for affordable housing. Single family residence construction decreased amid additional multi-family units' construction. While market conditions have resulted in enhanced credit requirements or increased down payments, the contact stated local financial institutions may alleviate lending strains by partnering with community organizations and provide lending opportunities.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Waco AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	51	13.7	29.4	25.5	27.5	3.9
Population by Geography	241,505	10.4	29.8	23.2	35.0	1.6
Housing Units by Geography	96,935	12.1	30.1	24.8	33.0	0.0
Owner-Occupied Units by Geography	50,850	4.5	22.1	26.9	46.4	0.0
Occupied Rental Units by Geography	35,919	20.7	40.9	20.5	17.9	0.0
Vacant Units by Geography	10,166	19.6	31.8	29.2	19.3	0.0
Businesses by Geography	19,452	5.1	30.3	24.8	39.3	0.6
Farms by Geography	669	2.4	14.5	36.9	46.2	0.0
Family Distribution by Income Level	57,860	22.5	17.7	18.0	41.8	0.0
Household Distribution by Income Level	86,769	25.3	16.0	15.6	43.1	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$54,026	Median Housing Value			\$112,021
			Median Gross Rent			\$780
			Families Below Poverty Level			14.7%
Source: 2015 ACS and 2021 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Table A – Demographic Information of the Assessment Area						
Assessment Area: 22-23 Waco AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	58	17.2	24.1	27.6	25.9	5.2
Population by Geography	260,579	12.7	25.8	28.1	30.0	3.3
Housing Units by Geography	102,300	14.6	27.2	28.8	27.5	2.0
Owner-Occupied Units by Geography	54,151	6.7	21.9	32.1	39.0	0.2
Occupied Rental Units by Geography	37,271	23.8	34.5	24.0	13.7	3.9
Vacant Units by Geography	10,878	22.3	28.2	28.3	16.9	4.3
Businesses by Geography	27,234	11.2	24.5	28.7	34.5	1.0
Farms by Geography	892	4.7	14.1	38.5	42.6	0.1
Family Distribution by Income Level	59,829	23.4	17.3	17.1	42.2	0.0
Household Distribution by Income Level	91,422	24.9	15.1	17.0	43.0	0.0
Median Family Income MSA - 47380 Waco, TX MSA		\$66,852	Median Housing Value			\$141,009
			Median Gross Rent			\$885
			Families Below Poverty Level			12.9%
Source: 2020 U.S. Census and 2023 D&B Data 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

We conducted full-scope reviews of the Temple MSA and the Waco AA. Examiners gave more weight to the Temple MSA for all performance tests in this evaluation as this AA represents the bank's highest deposit concentration, branch distribution, and reportable loans. Lending performance associated with home mortgage loans and small business loans are weighted equally.

For the borrower distribution analysis of home mortgage loans, consideration was given to the impact that income and housing costs have on limiting homeownership opportunities of low- and moderate-income individuals and families. Consideration was given to the impact of home affordability for low- and moderate-income borrowers in higher cost areas when comparing the distribution of home mortgage loans to the demographics. As such, more emphasis was placed on the bank's lending results to low- and moderate-income borrowers relative to the aggregate performance rather than the demographic data.

For the borrower distribution of loans to small businesses, examiners considered the competitive market condition in the AAs. Large interstate banks, regional banks, and community banks compete for business in the AAs. The large number of competing banks and dominance from the top five lenders nominally affects the bank's ability to make small loans to businesses. More emphasis was placed on the bank's lending relative to aggregate performance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Temple MSA and the Waco AA is good.

Lending Activity

Lending levels reflect good responsiveness to AA credit needs.

Assessment Area	Number of Loans*					%State Loans	%State Deposits
	Home Mortgage	Small Business	Small Farm	Community Development	Total		
Full-Scope							
Temple MSA	569	609	41	1	1,220	51.9	63.6
Waco AA	205	241	5	2	453	19.3	28.8
Limited -Scope							
Bryan AA	282	138	6		426	18.1	3.0
Georgetown AA	15	38	2		55	2.3	2.0
Hamilton AA	15	110	70		195	8.3	2.6
Total	1,086	1,136	124	3	2,349	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume of Loans* \$(000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Full-Scope							
Temple MSA	163,820	85,306	2,566	1,040	252,732	49.0	63.6
Waco AA	70,536	38,921	818	4,250	114,525	22.2	28.8
Limited -Scope							
Bryan AA	97,610	23,933	833		122,376	23.7	3.0
Georgetown AA	5,261	8,760	40		14,061	2.7	2.0
Hamilton AA	2,172	6,535	3,237		11,944	2.3	2.6
Total	339,399	163,455	7,494	5,290	515,638	100.0	100.0

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Temple MSA

Lending levels reflect good responsiveness to the AA credit needs. Examiners considered the lending volume in the AA relative to the bank's capacity based on deposits, competition, and market presence.

According to the 2022 peer mortgage data, the bank had a market share of 1 percent for total home mortgage loans. The bank's market share of home mortgage loan origination was weaker than its deposit market share. The bank ranked 19th out of 429 lenders. Main competitors in the AA are Fairway Independent Mortgage Corporation, DHI Mortgage Company Limited, PennyMac Loan Services, LLC, Mortgage Research Center, and Lakeview Loan Servicing, LLC. These five financial institutions had a combined home mortgage loan market share of 32.8 percent.

According to the 2022 peer small business data, the bank had a market share of 2 percent of small business loan originations. The bank's market share of small business originations was weaker than its deposit market share. Extraco ranked 10th out of 111 lenders. Main competitors of small business lenders by number of loans and market share were American Express National Bank, JP Morgan Chase Bank, NA, Cadence Bank, Capital One, NA, and Synchrony Bank. These five financial institutions had a combined market share of 58 percent.

According to the FDIC's June 30, 2023 deposit market share report, the bank had \$1.1 billion in deposits with a deposit market share of 17.3 percent. The bank's deposit market share ranked 3rd out of 20 institutions. The top five banks by deposit market share were Cadence Bank, First National Bank Texas, Extraco Banks NA, Bank of America, NA, First Texas Bank. These five banks had a combined deposit market share of 70.3 percent. Deposits in this AA represent 63.6 percent of the bank's total deposits.

Waco AA

Lending levels reflect good responsiveness to the AA credit needs. Examiners considered the lending volume in the AA relative to the bank's capacity based on deposits, competition, and market presence.

According to the 2022 peer mortgage data, the bank had a market share of 1 percent for total home mortgage loans. The bank's market share of home mortgage loan origination was weaker than its deposit market share. The bank ranked 24th out of 354 lenders. Main competitors in the AA were Fairway Independent Mortgage Corporation, SWBC Mortgage Corporation, Lakeview Loan Servicing, LLC,

DHI Mortgage Company, and Rocket Mortgage. These five financial institutions had a combined home mortgage loan market share of 23.2 percent.

According to the 2022 peer small business data, the bank had a market share of 1.2 percent of small business loan originations. The bank's market share of small business originations was weaker than its deposit market share. Extraco ranked 14th out of 94 lenders. The top five small business lenders by number of loans and market share were American Express National Bank, JP Morgan Chase Bank, NA, Capital One NA, Citibank, NA, and Bank of America, NA. These five financial institutions had a combined small business loan market share of 63.8 percent.

According to the FDIC's June 30, 2023 deposit market share report, the bank had \$497.4 million in deposits with a deposit market share of 6.9 percent. The bank's deposit market share ranked 8th out of 23 institutions. The top five banks by deposit market share were First National Bank of Central Texas, The First National Bank of McGregor, Central National Bank, Alliance Bank Central Texas, and American Bank, NA. These five banks had a combined deposit market share of 49.9 percent. Deposits in this AA represent 28.8 percent of the bank's total deposits.

Distribution of Loans by Income Level of the Geography

The bank exhibits a good geographic distribution of loans in its AAs.

Home Mortgage Loans

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

Temple MSA

The geographic distribution of home mortgage loans is good. Examiners considered the impact of heavy competition among home mortgage lenders and significant increase in home values in these areas, which impacted all home mortgage lenders.

During 2021, the bank's percentage of home mortgage loans in low-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and exceeded the aggregate. The percentage of home mortgage loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and was near the aggregate.

For 2022-2023, the bank's percentage of home mortgage loans in low-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and was lower than the aggregate. The percentage of home mortgage loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and the aggregate.

Waco AA

The geographic distribution of home mortgage loans is adequate. Examiners considered the impact of heavy competition among home mortgage lenders and significant increase in home values in these areas, which impacted all home mortgage lenders.

For 2021, the bank's percentage of home mortgage loans in low-income geographies was lower than the percentage of owner-occupied homes in those geographies and the aggregate. The percentage of home mortgage loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and was near the aggregate.

For 2022-2023, the bank's percentage of home mortgage loans in low-income geographies was somewhat lower than the percentage of owner-occupied homes in those geographies and the aggregate. The percentage of home mortgage loans in moderate-income geographies was lower than the percentage of owner-occupied homes in those geographies and the aggregate.

Small Loans to Businesses

Refer to Table Q 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.

Temple MSA

The geographic distribution of small loans to businesses is good. Included in this analysis were 34 PPP loans totaling \$3.5 million to small businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

For 2021, the bank's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies and the aggregate. The percentage of small loans to businesses in moderate-income geographies was near the percentage of businesses in those geographies and exceeded the aggregate.

For 2022-2023, the bank's percentage of small loans to businesses in low-income geographies was lower than the percentage of businesses in those geographies and was somewhat lower than the aggregate. The percentage of small loans to businesses in moderate-income geographies was near the percentage of businesses in those geographies and exceeded the aggregate.

Waco AA

The geographic distribution of small loans to businesses is good. Included in this analysis were 27 PPP loans totaling \$2.7 million to small businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

For 2021, the bank's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies and the aggregate. The percentage of small loans to businesses in moderate-income geographies was near the percentage of businesses in those geographies and the aggregate.

For 2022-2023, the bank's percentage of small loans to businesses in low-income geographies was lower than the percentage of businesses in those geographies and was somewhat lower than the aggregate. The percentage of small loans to businesses in moderate-income geographies was near the percentage of businesses in those geographies and the aggregate.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AAs to determine if any unexplained, conspicuous gaps existed. We reviewed summary reports, maps, and analyzed the bank's lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained, conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an adequate distribution of loans among individuals of different income levels and business and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

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

Temple MSA

The distribution of home mortgage loans to low- and moderate-income borrowers is adequate.

For 2021, the bank's percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families and was near the aggregate. The bank's percentage of home mortgage loans to moderate-income borrowers was lower than the percentage of moderate-income families and somewhat lower than the aggregate.

For 2022 through 2023, the bank's percentage of home mortgage loans to low-income borrowers was lower than the percentage of low-income families but exceeded the aggregate. The bank's percentage of home mortgage loans to moderate-income borrowers was lower than the percentage of moderate-income families and somewhat lower than the aggregate.

Waco AA

The distribution of home mortgage loans to low- and moderate-income borrowers is adequate.

For 2021, the bank's percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families but exceeded the aggregate. The bank's percentage of home mortgage loans to moderate-income borrowers was lower than the percentage of moderate-income families and was near the aggregate.

For 2022 through 2023, the bank's percentage of home mortgage loans to low-income borrowers was significantly lower than the percentage of low-income families and lower than the aggregate. The bank's percentage of home mortgage loans to moderate-income borrowers was somewhat lower than the percentage of moderate-income families and was near the aggregate.

Small Loans to Businesses

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

Temple MSA

The distribution of loans to businesses of different sizes is good. Included in this analysis were 34 PPP loans totaling \$3.5 million to small businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

For 2021, the bank did not collect or consider the gross annual revenues in the underwriting of 55.3 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was lower than the percentage of businesses with gross annual revenues of \$1 million or less and was somewhat lower than the aggregate.

For 2022-2023, the bank did not collect or consider the gross annual revenues in the underwriting of 10.8 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was somewhat lower than the percentage of businesses with gross annual revenues of \$1 million or less and exceeded the aggregate.

Waco AA

The distribution of loans to businesses of different sizes is good. Included in this analysis were 27 PPP loans totaling \$2.7 million to small businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

For 2021, the bank did not collect or consider the gross annual revenues in the underwriting of 58.1 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was lower than the percentage of businesses with gross annual revenues of \$1 million or less and somewhat lower than the aggregate.

For 2022-2023, the bank did not collect or consider the gross annual revenues in the underwriting of 14.3 percent of its small loans to businesses. Based on those businesses with known revenues, the bank's percentage of small loans to businesses with revenues of \$1 million or less was somewhat lower than the percentage of businesses with gross annual revenues of \$1 million or less and exceeded the aggregate.

Community Development Lending

The institution has made a low level of CD loans.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Temple MSA

During the evaluation period, the bank made one CD loan totaling \$1 million which represented 0.9 percent of the allocated Tier 1 capital. The CD loan is a PPP loan to an enterprise that is the founder and publisher of a local newspaper in a moderate-income CT.

Waco AA

During the evaluation period, the bank made two CD loans totaling \$4.3 million which represented 8 percent of the allocated Tier 1 capital. The two loans consisted of:

- A \$3 million loan to a non-profit organization in a moderate-income CT to fund repairs and improvements to the building and its facilities. The organization offers programs to provide families with adequate child-care and recreational activities and help communities build a safer and healthier environment.
- A \$1.3 million loan to a school located in a low-income CT. The school focuses on science technology engineering and math. The loan proceeds are to fund the renovation of the academic buildings.

Broader Statewide and Regional Lending

Because the bank was responsive to community development needs and opportunities in its AAs, examiners considered CD loans in the broader statewide and regional areas that include the bank's AA but do not have a purpose, mandate, or function to specifically serve the AA. CD lending in the broader state area consisted of one loan in the amount of \$1.5 million. This was an SBA loan where the proceeds were used to purchase a restaurant in a moderate-income CT. This CD loan had a neutral effect and supported the Lending Test conclusion for the state of Texas.

Product Innovation and Flexibility

The bank makes limited use of innovative and/or flexible lending practices to serve AAs credit needs.

The bank provided loan modification opportunities during the COVID-19 Pandemic, such as loan forbearance and deferrals to customers, and participated in the SBA's PPP. During 2021, the bank originated approximately 332 PPP loans totaling \$17.1 million.

Extraco started the Solution Home Purchase Loan Program in 2016. The program allows up to 100 percent loan-to-value financing for qualified low- to moderate-income individuals. The program is for principal residence purchases only and can have up to a 30-year maturity at a fixed rate. During the evaluation period, the bank originated three loans totaling \$169,423 under this program.

The bank also offers loans through the Disaster Recovery Loan Program. The program is designed to help borrowers deal with home repairs and unexpected bills caused by natural disasters. Loans under this program offer a low interest rate for 24 months with a maximum loan amount of \$10,000. The bank did not originate loans under this program during the evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bryan AA, Georgetown AA, and Hamilton AA is consistent with the bank's overall performance under the Lending Test in the full-scope areas. The Hamilton AA does not have any low- or moderate-income CTs, therefore a geographical analysis is not meaningful.

Refer to Tables O through R in the state of Texas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Temple MSA is good and performance in the Waco AA is excellent.

The bank has a significant level of qualified CD investments and grants, although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments*	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full-Scope										
Temple MSA	2	1,348	47	9,596	49	40.5	10,944	40.8	0	0
Waco AA	5	4,003	46	5,077	51	42.1	9,080	33.9	0	0
Limited-Scope										
Bryan AA	1	1,824	13	3,423	14	11.6	5,247	19.5	0	0
Georgetown AA	0	0	4	1,551	4	3.3	1,551	5.7	0	0
Hamilton AA	0	0	3	4	3	2.5	4	.1	0	0
Totals	8	7,175	113	19,651	121	100.0	26,826	100.0	0	0

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Temple MSA

The dollar volume of current- and prior-period investments represented 9.3 percent of Tier 1 capital allocated to the AA. There were no unfunded commitments.

Extraco had 49 qualified investments and grants totaling \$10.9 million of which \$114,832 was related to community services for low- and moderate-income individuals, \$9.5 million was related to economic development, and \$1.3 million was related to affordable housing.

Examples of qualified investments in the MSA include:

- The bank invested \$6.1 million in six school district bonds, where the majority of the students are economically-disadvantaged.

- The bank made five donations totaling \$27,597 to a community development organization that provides community development services including education, financial stability and health targeted to low- and moderate-income individuals.
- The bank invested \$1.1 million in a bond for improvements in the city of Temple for infrastructure improvements. Low- and moderate-income CTs will benefit from this bond.
- The bank has a prior period investment of \$1.5 million in a Community Capital Management Impact Bond Fund, CRA series, created in 1999. During the evaluation period, there were four securities related to affordable housing embarked to Extraco for CRA credit.

Waco AA

The dollar volume of current- and prior-period investments represented 17 percent of Tier 1 capital allocated to the AA. There were no unfunded commitments.

Extraco had 51 qualified investments and grants totaling \$9.1 million of which \$223,736 was related to community services for low- and moderate-income individuals and \$8.9 million was related to economic development.

Examples of qualified investments in the AA include:

- The bank invested \$4.6 million in five school district bonds where the majority of the students are economically-disadvantaged.
- The bank made four donations totaling \$152,000 to an organization that serves the Waco community by creating a thriving culture of entrepreneurship designed with an inclusion mindset. This organization runs programs designed to support local businesses in a low-income CT.
- The bank made three donations totaling \$20,000 to an organization that facilitates change through skills training and work opportunities to low- and moderate-income individuals.

Extraco participates in the Federal Home Loan Bank (FHLB) HELP program which provides grants in the form of down payment assistance or closing costs on mortgage loans. The bank funded two grants totaling \$14,500 during this evaluation period in the Temple MSA and Waco AA.

Broader Statewide or Regional Investments

Because the bank was responsive to community development needs and opportunities in its AAs, examiners considered investments in the broader statewide areas that include the bank's AA but do not have a purpose, mandate, or function to specifically serve the AA.

These investments and donations totaled \$20.3 million and supported community services and economic development efforts through donations to a financial literacy program, purchases of school and city bonds benefiting low- and moderate-income CTs, and equity investments in small businesses. From the

\$20.3 million, \$15.9 million were 31 bond purchases, 30 donations totaling \$57,487, and two prior period investments of \$4.3 million.

These investments and donations had a positive impact and supported the Investment Test conclusion for the state of Texas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited scope reviews, the bank's investment performance in the Bryan and Georgetown AAs is consistent with the Waco AA performance and represented an excellent level of investments and donations. The performance in the Hamilton AA is weaker than performance in the full-scope AAs due to its rural nature and the lack of opportunities in the area. The Hamilton AA does not have any low- or moderate-income geographies.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Temple MSA and the Waco AA is good.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's AAs.

Distribution of Branch Delivery System												
Assessment Area	Deposits	Branches						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography				
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	N/A
Full-Scope												
Temple MSA	63.6	7	50.0	0.0	28.6	57.1	14.3	3.8	24.7	40.5	27.8	3.1
Waco AA	28.8	3	21.5	33.3	0.0	66.7	0.0	12.7	25.8	28.1	30.0	3.3
Limited-Scope												
Bryan AA	3.1	2	14.3	50.0	0.0	0.0	50.0	14.2	23.1	23.0	32.6	7.1
Georgetown AA	2.0	1	7.1	0.0	100.0	0.0	0.0	2.9	17.4	46.4	33.3	0.0
Hamilton AA	2.6	1	7.1	0.0	0.0	100.0	0.0	0.0	0.0	100.0	0.0	0.0

The N/A category consists of population geographies that have not been assigned an income classification.

Temple MSA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the Temple MSA.

The bank's distribution of branches in low-income geographies was significantly below and in moderate-income geographies exceeded the percentage of the population living within those geographies. The bank relocated one branch in the Temple MSA during the evaluation period in a middle-income geography.

Extraco had several alternative delivery systems including debit cards, Automated Teller Machines (ATMs), iTMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. In this AA, the bank had 13 iTMs, of which three, or 23.1 percent, were located in moderate-income geographies.

Waco AA

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the Waco AA.

The bank's distribution of branches in low-income geographies exceeded the percentage of the population living within those geographies while the distribution of branches in moderate-income geographies was significantly below the percentage of the population living in those geographies. During the evaluation period, the bank closed one branch in the Waco AA in a moderate-income CT.

Extraco had several alternative delivery systems including debit cards, ATMs, iTMs, telephone and online banking, electronic bill pay, and mobile banking options. These systems provided additional delivery availability and access to banking services to both retail and business customers. The bank had five iTMs, of which two, or 40 percent, were located in moderate-income geographies.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Full-Scope						
Temple MSA	1	1			0	
Waco AA		1		-1		
Limited-Scope						
Bryan AA	1	1			-1	+1
Georgetown AA						
Hamilton AA						

To the extent changes have been made, the bank's opening and closing of branches has generally not adversely affected, particularly in low- and moderate-income geographies nor to low- and moderate-income individuals. Services, including where appropriate, business hours, do not vary in a way that inconveniences its AAs, particularly low- and moderate-income geographies nor individuals. Banking hours and services are consistent through the AAs and tailored to the convenience and needs for the AAs. Extraco offers a variety of deposit and loan products that meet the needs of its AAs. In addition to branch offices, the bank offers alternative delivery channels that include Internet banking, mobile banking, ATM/iTM network, and telephone access.

The bank offers a BankOn checking account to address underbanked populations. Under this program, the checking account can be opened with \$25, have a low monthly service charge, and customers have free ATM usage at over 50,000 ATMs. The bank opened one account during the evaluation period.

Extraco offers a Solution Banking account, aimed at those who have had previous overdrafts. The account can be opened with \$100, offers a low monthly service charge, offers customers free access to over 55,000 ATMs, offers no paper checks, and no overdraft privilege. The account has a non-sufficient fund fee. During the evaluation period, the bank opened 292 accounts with a balance of \$644,694.

Community Development Services

The institution is a leader in providing CD services.

Temple MSA

During the evaluation period, 35 bank employees completed 1,255 community development service hours in coordination with at least 37 different qualifying organizations in the AA, frequently in positions of leadership. Employees, including bank officers, shared financial expertise to provide technical assistance to organizations that provide CD services and served as board members, officers, and loan or finance committee members. These organizations help provide affordable housing, as well as economic development opportunities, small business lending, and community services to low-and moderate-income individuals and families.

Examples of CD services in the AA include:

- Two bank employees worked with an organization whose mission is to provide quality affordable housing and access to supportive resources that promote resident self-reliance and quality of life. One bank employee provided board oversight to Housing Authorities in the area.
- Two bank employees worked with an organization that enhances economic development activities and quality of life opportunities for businesses and residents in Temple, TX. The employees are board members. Their oversight focused on promoting economic development and job creation.
- Three employees of the bank volunteered to be mentors in an organization that in partnership with the school district supports efforts to empower students to make positive choices that enable them to maximize their personal potential. More than 50 percent of the students in the district are economically-disadvantaged. One of the employees of the bank served as treasurer and assisted with the preparation of monthly financial statements.

Waco AA

During the evaluation period, 32 bank employees provided 857 community development service hours in coordination with 26 organizations. Employees, including bank officers, shared financial expertise to provide technical assistance to organizations that provide CD services served as board members, officers, and loan or finance committee members. These organizations help provide affordable housing opportunities, as well as economic development opportunities, small business lending, and community services to low-and moderate-income individuals and families.

Examples of CD services in the AA include:

- A bank employee served on a board of a local nonprofit organization that creates and supports partnerships to ensure educational success and workforce readiness in the community. These partnerships foster values and skills that lead to educational success and productive citizenship in a school district where the majority of the students are economically-disadvantaged.
- Two bank employees served in a nonprofit organization providing financial literacy training for homeless families. The organization provides services such as on-site low-cost transitional housing, financial literacy classes, recovery programs, job skills training and career advancements, GED preparation and testing, home buyer education, and social services application support.
- A bank employee served as the chairman on the board of a local nonprofit organization that fosters economic development in the Waco area by providing land and incentives to companies wanting to build in the area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Bryan, Georgetown, and Hamilton AAs is weaker than the bank's overall performance under the Service Test in the full-scope areas. Bank employees provided 216 hours in the Bryan AA, 21 hours in the Georgetown AA, and 34 hours in the Hamilton AA. This conclusion had a neutral effect on the overall Service Test rating.

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:	01/01/2021 – 12/31/2023	
Bank Products Reviewed:	Home mortgage, small business, community development loans, qualified investments, community development services.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Texas		
Temple AA	Full-scope	All of Killeen-Temple, TX MSA. Entire counties of Bell, Coryell, and Lampasas.
Waco AA	Full-scope	Part of Waco, TX MSA. Entire county of McLennan.
Bryan AA	Limited-scope	Part of College Station-Bryan, TX MSA. Entire county of Brazos
Georgetown AA	Limited-scope	Part of Austin-Round Rock – Georgetown, TX MSA. Partial Williamson County, 32 CTs that comprise the city of Georgetown, Texas.
Hamilton AA	Limited-scope	Non- MSA. Entire Hamilton County.

Appendix B: Summary of State Ratings

RATINGS: EXTRACO BANKS, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Extraco Banks, NA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
State:				
Texas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

(*) The Lending Test is weighted more heavily than the Investment and Service Tests 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 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 LMI 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): A 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 §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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.

MMSA (state): 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.

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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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 loans are treated the same 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/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - 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 compared 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 assessment area.
- Table R. 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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 compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. 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 assessment area.
- Table T. 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 thousand) 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 U. 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 V. 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/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (000's) **2021**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Bryan AA	104	34,972	21.8	8,920	2.3	12.5	4.0	27.6	21.2	22.6	23.6	16.3	24.3	46.6	50.0	49.0	0.0	0.0	0.0
Georgetown AA	6	1,593	1.3	14,835	0.0	0.0	0.0	5.5	0.0	2.7	55.4	50.0	39.5	39.1	50.0	57.8	0.0	0.0	0.0
Hamilton AA	6	1,103	1.3	224	0.0	0.0	0.0	0.0	0.0	0.0	69.6	33.3	71.0	30.4	66.7	29.0	0.0	0.0	0.0
Temple MSA	266	67,708	55.8	24,056	0.7	0.4	0.3	8.7	4.9	5.3	58.0	45.1	56.5	32.6	49.2	37.9	0.0	0.4	0.0
Waco AA	95	35,278	19.9	9,733	4.5	1.1	4.8	22.1	12.6	15.4	26.9	21.1	19.7	46.4	65.3	60.1	0.0	0.0	0.0
Total	477	140,656	100.0	57,768	1.9	3.1	1.6	15.0	9.9	9.0	43.5	34.0	41.0	39.6	52.8	48.4	0.0	0.2	0.0

Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography (000's) **2022-23**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Bryan AA	178	62,638	29.2	3,741	4.2	7.3	4.4	15.7	23.0	12.3	29.4	19.7	24.8	50.4	48.9	57.9	0.3	1.1	0.6
Georgetown AA	9	3,668	1.5	7,722	1.3	0.0	0.6	15.7	22.2	6.4	54.5	44.4	52.5	28.4	33.3	40.5	0.0	0.0	0.0
Hamilton AA	9	1,069	1.5	146	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Temple MSA	303	96,111	49.8	12,292	1.9	1.3	2.9	15.0	11.9	15.0	46.1	36.0	44.5	36.7	50.8	37.6	0.2	0.0	0.1
Waco AA	110	35,258	18.1	4,694	6.7	4.5	7.2	21.9	7.3	20.3	32.1	31.8	32.4	39.0	56.4	39.8	0.2	0.0	0.4
Total	609	198,744	100.0	28,595	3.4	3.6	3.2	16.8	14.3	13.1	41.6	31.5	42.4	38.0	50.2	41.2	0.2	0.3	0.2

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (000's)																			2021
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bryan AA	104	34,972	21.8	8,920	24.5	1.0	2.2	15.8	6.7	12.0	16.9	14.4	17.7	42.8	56.7	46.5	0.0	21.2	21.6
Georgetown AA	6	1,593	1.3	14,835	15.1	0.0	3.3	17.6	16.7	13.1	22.7	0.0	19.6	44.6	66.7	40.8	0.0	16.7	23.1
Hamilton AA	6	1,103	1.3	224	20.0	16.7	2.2	16.5	0.0	14.3	18.2	16.7	17.4	45.2	50.0	42.9	0.0	16.7	23.2
Temple MSA	266	67,708	55.8	24,056	19.9	1.5	1.8	18.6	6.4	10.5	21.2	15.4	18.6	40.3	55.3	32.5	0.0	21.4	36.6
Waco AA	95	35,278	19.9	9,733	22.5	2.1	1.7	17.7	8.4	9.4	18.0	20.0	18.1	41.8	61.1	46.6	0.0	8.4	24.2
Total	477	140,654	100.0	57,768	20.9	1.7	2.2	17.7	6.9	11.2	19.7	15.9	18.6	41.6	56.8	39.2	0.0	18.7	28.7
Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower (000's)																			2022-23
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Bryan AA	178	62,638	29.2	3,741	23.6	0.0	1.3	16.6	6.2	7.5	17.3	10.1	17.2	42.5	49.4	49.6	0.0	34.3	24.3
Georgetown AA	9	3,668	1.5	7,722	17.9	0.0	3.6	18.2	11.1	16.4	24.3	33.3	20.3	39.6	33.3	31.4	0.0	22.2	28.3
Hamilton AA	9	1,069	1.5	146	16.8	22.2	1.4	20.7	11.1	13.7	23.2	11.1	16.4	39.3	33.3	44.5	0.0	22.2	24.0
Temple MSA	303	96,111	49.8	12,292	20.9	3.3	1.7	17.7	7.3	11.1	21.1	14.2	21.3	40.3	56.8	40.9	0.0	18.5	25.0
Waco AA	110	35,258	18.1	4,694	23.4	0.9	4.1	17.3	12.7	13.2	17.1	15.5	20.6	42.2	59.1	39.2	0.0	11.8	23.0
Total	609	198,744	100.0	28,595	21.6	2.1	2.6	17.5	8.0	12.4	19.8	13.5	20.3	41.1	54.4	39.2	0.0	22.0	25.5
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2021**
(000's)

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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bryan AA	51	8,397	8.4	5,218	7.4	2.0	4.5	25.4	27.5	26.1	25.2	31.4	24.9	41.6	39.2	43.2	0.3	0.0	1.2
Georgetown AA	20	4,684	3.3	3,536	0.0	0.0	0.0	15.1	25.0	10.3	37.7	25.0	49.7	47.2	50.0	37.8	0.0	0.0	0.8
Hamilton AA	77	2,869	12.7	296	0.0	0.0	0.0	0.0	0.0	0.0	73.3	37.7	68.6	26.7	62.3	29.6	0.0	0.0	1.8
Temple MSA	331	38,945	54.4	6,744	3.8	4.2	3.3	13.2	11.5	10.5	53.5	55.0	53.1	29.1	29.3	31.9	0.4	0.0	1.1
Waco AA	129	16,231	21.2	4,108	5.1	6.2	4.5	30.3	25.6	26.2	24.8	23.3	26.5	39.3	45.0	40.7	0.6	0.0	2.1
Total	608	71,126	100.0	19,902	4.3	3.8	2.6	20.5	14.8	14.7	37.6	43.1	43.9	37.2	38.3	37.8	0.4	0.0	1.1

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2022-23**
(000's)

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	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Bryan AA	87	15,536	16.5	5,090	8.0	8.0	6.3	19.3	17.2	18.5	25.9	39.1	26.2	44.9	35.6	47.4	2.0	0.0	1.6
Georgetown AA	18	4,076	3.4	4,548	8.0	0.0	2.4	15.9	55.6	15.8	38.9	22.2	47.0	37.3	22.2	34.2	0.0	0.0	0.6
Hamilton AA	33	3,666	6.3	185	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	95.0	0.0	0.0	0.0	0.0	0.0	5.0
Temple MSA	278	46,361	52.7	7,555	4.6	2.2	3.6	22.2	21.6	19.0	39.4	30.6	40.6	33.1	45.7	35.7	0.7	0.0	1.1
Waco AA	112	22,690	21.2	4,595	11.2	5.4	9.4	24.5	19.6	21.2	28.7	33.0	30.4	34.5	42.0	37.5	1.0	0.0	1.5
Total	528	92,329	100.0	21,973	7.5	3.6	4.0	20.9	20.3	17.4	34.4	36.6	41.1	36.3	39.6	36.6	0.9	0.0	0.9

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2021**
(000's)

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Bryan AA	51	8,397	8.4	5,218	83.5	39.2	47.0	3.8	33.3	12.7	27.5
Georgetown AA	20	4,684	3.3	3,536	89.1	35.0	45.7	2.6	35.0	8.3	30.0
Hamilton AA	77	2,869	12.7	296	84.9	7.8	30.9	4.2	11.7	10.9	80.5
Temple MSA	331	38,945	54.4	6,744	86.7	27.8	47.2	2.6	16.9	10.7	55.3
Waco AA	129	16,231	21.2	4,108	84.2	24.0	41.6	4.5	17.8	11.2	58.1
Total	608	71,126	100.0	19,902	85.7	25.7	45.6	3.4	18.4	10.9	55.9

Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2022-23**
(000's)

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Bryan AA	87	15,536	16.5	5,090	88.1	60.9	51.6	2.5	31.0	9.4	8.0
Georgetown AA	18	4,076	3.4	4,548	92.4	16.7	49.5	1.9	77.8	5.7	5.6
Hamilton AA	33	3,666	6.3	185	88.6	33.3	44.7	2.9	48.5	8.5	18.2
Temple MSA	278	46,361	52.7	7,555	90.7	51.4	51.2	1.7	37.8	7.6	10.8
Waco AA	112	22,690	21.2	4,595	88.3	50.0	47.6	3.1	35.7	8.7	14.3
Total	528	92,329	100.0	21,973	89.8	50.4	49.8	2.3	38.3	7.9	11.4

Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2022 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%