



PUBLIC DISCLOSURE

November 17, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Texana Bank, National Association
Charter Number: 10476

124 East Rush
Linden, Texas 75563

Office of the Comptroller of the Currency
1800 West Loop 281
Suite 306
Longview, Texas 75604

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on a reasonable distribution of loans in low- and moderate-income (LMI) geographies, reasonable distribution of lending to LMI borrowers and businesses of different sizes, and a more than reasonable loan-to-deposit (LTD) ratio.

Loan-to-Deposit Ratio

Considering the institution's size, financial condition, and credit needs of the AAs, the institution's LTD ratio was more than reasonable.

The institution's quarterly average LTD ratio since the last CRA examination was 104.5 percent. During the evaluation period, the institution's quarterly LTD ratio ranged from a low of 97.5 percent to a high of 113.1 percent. Our analysis included a comparison with four similarly situated financial institutions in the area. The comparator financial institutions' quarterly average LTD ratio was 80.1 percent for the same period, ranging from a low of 72.7 percent to a high of 87.1 percent.

Lending in Assessment Area

A substantial majority of the institution's loans were outside its AAs.

The institution originated and purchased 9.5 percent of its total loans inside the institution's AAs during the evaluation period. This analysis is performed at the institution, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	141	8.05	1,611	91.95	1,752	22,696	4.62	468,582	95.38	491,278
Small Business	15	75.0	5	25.0	20	4,601	95.3	227	4.7	4,828
Consumer	15	75.0	5	25.0	20	139	65.9	72	34.1	211
Total	171	9.5	1,621	90.5	1,792	27,436	4.62	468,881	95.38	496,317

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

The majority of lending outside the AA is driven by home mortgage loans, which is a reflection of the institution's strategy and business model. The institution has loan production offices (LPOs) in 18 states across the country that focus on home mortgage loans that are sold on the secondary market. As a result, a majority of the mortgage loans originate outside of the institution's AAs.

Approximately 75 percent of business loans and consumer loans originated inside the AAs. In addition, if we deduct the home mortgage loans from the in/out ratio, all other loans originated inside the AAs total

75 percent. This is a relevant picture of the in/out ratio since a majority of the home mortgage loans are sold into the secondary market.

Description of Institution

Texana Bank, National Association (institution or TB) is a nationally chartered community bank headquartered at 124 East Rush Street in Linden, TX. In addition to the main office in Linden, TX the institution has two branches located in Longview, TX, one branch located in Texarkana, TX, and two branches located in Texarkana, AR. The institution also has LPOs in 18 states across the country. LPO lending is focused on one-to four-family loans saleable on the secondary market.

The institution reported total assets of \$293.5 million as of December 31, 2024, and is wholly owned by Linden Bancshares, a one financial institution holding company. As of December 31, 2024, the institution's loan portfolio totaled \$265.8 million with reported deposits of \$250.8 million and tier 1 capital of \$25.9 million.

The institution's business strategy is that of a traditional community financial institution with focus on small business, one- to four-family mortgage and consumer lending. The institution offers a traditional mix of loan and deposit products to its customers. Products and services offered include residential and commercial real estate loans, construction loans, consumer installment, and commercial loans. Deposit products include business checking, personal checking, money markets, individual retirement, and time accounts. Additional services include safe deposit boxes, treasury management, credit cards, night depository, debit cards, mobile banking, remote deposit capture, and internet banking.

TB designated three distinct AAs consisting of Bowie and Miller Counties in the multistate metropolitan statistical area (MMSA) of Texarkana, TX-AR MSA, Gregg County in the Longview TX MSA, and Cass County, which is located in a non-MSA.

There are no legal, financial, or other factors impeding the institution's ability to meet the credit needs in its AAs. The institution was rated "Satisfactory" during the prior CRA examination dated September 21, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of TB using Small Bank performance criteria. The evaluation covered the period from January 1, 2022, through December 31, 2024. In evaluating the institution's lending performance, examiners reviewed home mortgage, commercial and consumer lending, consistent with the institution's lending focus.

Selection of Areas for Full-Scope Review

In each state where the institution has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, institution-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, institution-delineated non-MSA AAs within the same state are combined and evaluated as a single area. These

combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The institution’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.

Multistate Metropolitan Statistical Area Rating

Texarkana TX-AR

CRA rating for the Texarkana TX-AR MMSA¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The institution exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution exhibits a reasonable geographic distribution of loans in LMI geographies.

Description of Institution's Operations in Texarkana TX-AR

The institution has one AA in the Texarkana TX-AR MMSA which includes all of Bowie County, TX and all of Miller County, AR. Three of the institution's six branches are located in the MMSA with one in Texarkana, TX and two in Texarkana, AR. The Texarkana MMSA makes up 51.4 percent of the institution's total deposits. The institution is ranked 9th with 4 percent of the area deposits.

Texarkana TX-AR

Assessment Area(s) – Texarkana TX-AR						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	40	10.00	17.50	45.00	25.00	2.50
Population by Geography	135,493	7.26	16.40	49.94	26.38	0.02
Housing Units by Geography	59,587	6.81	17.87	49.77	25.54	0.01
Owner-Occupied Housing by Geography	32,605	3.11	14.02	51.23	31.63	0.01
Occupied Rental Units by Geography	17,915	12.39	23.79	47.07	16.75	0.00
Vacant Units by Geography	9,067	9.11	20.03	49.85	21.01	0.00
Businesses by Geography	4,578	9.90	16.21	41.35	32.31	0.24
Farms by Geography	207	1.93	11.11	56.04	30.92	0.00
Family Distribution by Income Level	33,521	22.10	17.62	19.64	40.63	0.00
Household Distribution by Income Level	50,520	26.86	13.83	17.77	41.53	0.00
Unemployment rate (%)	5.86	10.43	12.28	5.00	2.71	0.00
Households Below Poverty Level (%)	18.24	37.72	28.44	16.13	10.74	0.00
Median Family Income (45500 - Texarkana, TX-AR MSA)		\$63,851			Median Housing Value	\$100,800
Median Family Income (45500 - Texarkana, TX-AR MSA) for 2024		\$67,800			Median Gross Rent	\$731
					Families Below Poverty Level	13.73

FFIEC File - 2020 Census, FFIEC File - 2024 Census. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

The Texarkana TX-AR AA contains 40 tracts consisting of four low-, seven moderate-, 18 middle-, and 10 upper-income census tracts (CTs). The AA is made up of Bowie County, TX and Miller County, AR in their entirety. Both counties are part of the Texarkana TX-AR MMSA.

¹ MMSA ratings reflect performance within the multistate metropolitan statistical area. Statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

The economy in the AA has recovered since the pandemic and is stable. Major employers in the AA include Christus St. Michael Health System, Red River Army Depot, and Cooper Tire and Rubber Company. A community contact in the AA indicated affordable housing, workforce development programs, and job creation as the greatest needs. The contact also indicated that financial institutions in the AA provide financial literacy and education to area youth.

Scope of Evaluation in Texarkana TX- AR MMSA

The Texarkana TX-AR AA will receive a full-scope review. Home mortgage and commercial loans were evaluated.

LENDING TEST

The institution's performance under the Lending Test in the Texarkana TX-AR is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Texarkana TX-AR was reasonable.

Distribution of Loans by Income Level of the Geography

The institution exhibited reasonable geographic distribution of loans in the MMSA.

Home Mortgage Loans

Refer to Table 7 in the MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the institution's home mortgage loan originations and purchases.

The institution's lending in LMI CTs exceeded both the percentage of owner-occupied housing units as well as the aggregate lending.

Small Loans to Businesses

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

The institution's lending to small businesses in low-income CTs exceeded both the percentage of small businesses as well as the aggregate. The institution's lending to small businesses in moderate-income CTs was below both the percentage of small businesses as well as the aggregate.

Lending Gap Analysis

The institution's loan originations in LMI geographies during the evaluation period did not reflect any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The institution exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The percentage of home mortgage loans to low- and moderate-income borrowers was less than both the percentage of families and the aggregate lending. Demographics show that low-income borrowers would be challenged to obtain affordable housing with the median family income at \$63,851 and low-income families making approximately \$31,925 with the median housing value of \$100,800. Additionally, the percentage of families living below the poverty level is high at nearly 14 percent. Therefore, based on performance context, home mortgage lending in the AA is reasonable.

Small Loans to Businesses

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

The institution's lending to small businesses was below the percentage of small businesses in the area however it exceeded the aggregate lending in the AA.

Responses to Complaints

The institution did not receive any CRA related complaints during the evaluation period.

State Rating

State of Texas

CRA rating for the State of Texas²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The institution exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes.
- The institution exhibits a reasonable geographic distribution of loans in LMI geographies.

Description of Institution’s Operations in Texas

The institution has two AAs in the state of Texas which include the Longview AA consisting of all of Gregg County and the Cass County AA consisting of all of Cass County. Three of the institution’s six branches are located in Texas with one in Linden, TX and two in Longview, TX. Cass County accounts for 34.9 percent of the institution’s total deposits while Longview accounts for 13.8 percent.

Cass County

Assessment Area – Cass County						
						2022-2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	9	0.00	11.11	66.67	22.22	0.00
Population by Geography	28,454	0.00	8.77	68.51	22.72	0.00
Housing Units by Geography	14,676	0.00	9.53	68.47	22.00	0.00
Owner-Occupied Housing by Geography	9,534	0.00	9.96	66.17	23.86	0.00
Occupied Rental Units by Geography	2,428	0.00	3.54	79.49	16.97	0.00
Vacant Units by Geography	2,714	0.00	13.38	66.69	19.93	0.00
Businesses by Geography	874	0.00	6.64	73.11	20.25	0.00
Farms by Geography	60	0.00	8.33	66.67	25.00	0.00
Family Distribution by Income Level	8,412	25.53	16.00	22.31	36.15	0.00
Household Distribution by Income Level	11,962	27.64	14.74	19.26	38.36	0.00
Unemployment rate (%)	8.14	0.00	8.90	8.12	7.97	0.00
Households Below Poverty Level (%)	15.66	0.00	14.38	16.85	12.50	0.00
Median Family Income (Non-MSAs - TX)		\$61,809			Median Housing Value	\$90,800
Median Family Income (Non-MSAs - TX) for 2024		\$75,500			Median Gross Rent	\$604
					Families Below Poverty Level	12.52

FFIEC File - 2020 Census, FFIEC File - 2024 Census. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

The Cass County AA contains nine tracts consisting of one moderate-, six middle-, and two upper-income census tracts (CTs). The AA is made up of Cass County in its entirety. The institution has one branch in Cass County located in Linden, TX.

Cass County is made up of small rural communities. The economy in the AA is stable, however unemployment is typically higher than the national average and median income is lower than the national average. Major employers in the AA include the local school districts and retailers. A community contact in the AA indicated that a major lending gap in the area is small business lending. The contact also indicated that financial literacy is needed as there is a large, low-income population that is stuck in the cycle of poverty due to predatory lending from payday and title lenders.

Scope of Evaluation in Texas

As discussed earlier, the Cass County AA will receive a full-scope review. Home mortgage and consumer loans were evaluated for the AA. The Longview AA will receive a limited-scope review. Home mortgage and commercial loans were evaluated for the Longview AA.

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the institution's performance in the Cass County AA was reasonable.

Distribution of Loans by Income Level of the Geography

The institution exhibited reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the institution's home mortgage loan originations and purchases.

The institution's lending in moderate-income CTs exceeded both the percentage of owner-occupied housing units as well as the aggregate lending. There were no low-income CTs.

Consumer Loans

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

The institution's lending in moderate-income CTs was below the percentage of households in those geographies, however the percentage of those households was less than 9 percent of AA households. The percentage of households living below poverty is also high at over 15 percent; therefore, the institution's lending is considered reasonable. There were no low-income CTs.

Lending Gap Analysis

The institution's loan originations in LMI geographies during the evaluation period did not reflect any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

The institution exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the institution.

Home Mortgage Loans

Refer to Table 8 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the institution's home mortgage loan originations and purchases.

The percentage of home mortgage loans to low-income borrowers was less than the percentage of families, however, lending approximated the aggregate lending. The percentage of home mortgage loans to moderate-income borrowers was below both the percentage of families as well as the aggregate lending in the geography. Demographics show that low-income borrowers would be challenged to obtain affordable housing with the median family income at \$61,809 and low-income families making approximately \$30,904 with the median housing value of \$90,800. Additionally, the percentage of families living below the poverty level is high at over 12 percent. Therefore, based on performance context and the approximated lending to low-income borrowers, home mortgage lending in the AA is reasonable.

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 institution's consumer loan originations and purchases.

The institution's lending to low-income borrowers exceeded the percentage of households in the AA, while lending to moderate-income borrowers was below the percentage of households.

Responses to Complaints

The institution did not receive any CRA related complaints during the evaluation period.

Conclusions for Area Receiving a Limited Scope Review

Based on a limited-scope review, the institution's performance under the Lending Test in the Longview MSA AA was consistent with the institution's overall performance under the Lending Test in the full scope area.

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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage, small business, consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA		
Texarkana TX-AR	Full-scope	Home mortgage and small business loans
Texas		
Cass County	Full-scope	Home mortgage and consumer loans
Longview MSA	Limited-scope	Home mortgage and small business loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Texana Bank	Satisfactory
MMSA or State:	
Texarkana TX-AR MMSA	Satisfactory
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 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.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	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		
Longview MSA	38	6,937	60.3	6,641	0.0	0.0	0.0	23.6	26.3	25.1	48.5	47.4	47.2	27.9	26.3	27.7	0.0	0.0	0.0		
Cass County	25	2,909	39.7	1,520	0.0	0.0	0.0	10.0	12.0	8.6	66.2	76.0	65.7	23.9	12.0	25.6	0.0	0.0	0.0		
Total	63	9,846	100.0	8,161	0.0	0.0	0.0	20.1	20.6	22.0	53.1	58.7	50.6	26.9	20.6	27.3	0.0	0.0	0.0		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	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		
Texarkana TX-AR MMSA	78	12,850	100.0	7,838	3.1	5.1	1.8	14.0	20.5	14.4	51.2	50.0	49.2	31.6	24.4	34.6	0.0	0.0	0.0		
Total	78	12,850	100.0	7,838	3.1	5.1	1.8	14.0	20.5	14.4	51.2	50.0	49.2	31.6	24.4	34.6	0.0	0.0	0.0		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2024		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate		
Longview MSA	38	6,937	60.3	6,641	22.7	7.9	3.8	18.6	2.6	14.4	19.2	0.0	20.6	39.6	15.8	37.4	--	73.7	23.8		
Cass County	25	2,909	39.7	1,520	25.5	4.0	4.4	16.0	4.0	16.5	22.3	0.0	22.5	36.2	12.0	34.4	--	80.0	22.2		
Total	63	9,846	100.0	8,161	23.3	6.4	4.0	18.0	3.2	14.8	19.9	0.0	21.0	38.9	14.3	36.8	--	76.2	23.5		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Texarkana TX-AR MMSA	78	12,850	100.0	7,838	22.1	1.3	3.8	17.6	5.1	12.3	19.6	5.1	19.1	40.6	33.3	38.9	--	55.1	26.0
Total	78	12,850	100.0	7,838	22.1	1.3	3.8	17.6	5.1	12.3	19.6	5.1	19.1	40.6	33.3	38.9	--	55.3	26.0

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022 - 2024

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Longview MSA	20	18,317	100.0	6,727	0.0	0.0	0.0	28.8	20.0	27.7	48.3	30.0	44.1	22.6	45.0	27.1	0.4	5.0	1.0
Total	20	18,317	100.0	6,727	0.0	0.0	0.0	28.8	20.0	27.7	48.3	30.0	44.1	22.6	45.0	27.1	0.4	5.0	1.0

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2022 - 2024

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Texarkana TX-AR MMSA	20	4,184	100.0	5,040	9.9	10.0	7.2	16.2	5.0	16.5	41.4	70.0	40.8	32.3	15.0	35.2	0.2	0.0	0.3
Total	20	4,184	100.0	5,040	9.9	10.0	7.2	16.2	5.0	16.5	41.4	70.0	40.8	32.3	15.0	35.2	0.2	0.0	0.3

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2022 - 2024

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Longview MSA	20	18,317	100.0	6,727	81.2	90.0	47.0	4.7	10.0	14.1	0.0
Total	20	18,317	100.0	6,727	81.2	90.0	47.0	4.7	10.0	14.1	0.0

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Texarkana TX-AR MMSA	20	4,184	100.0	5,040	82.3	70.0	56.8	4.2	30.0	13.5	0.0	
Total	20	4,184	100.0	5,040	82.3	70.0	56.8	4.2	30.0	13.5	0.0	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2022 - 2024	
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	
Cass County	20	139	100.0	0.0	0.0	8.7	5.0	68.9	90.0	22.5	5.0	0.0	0.0	
Total	20	139	100.0	0.0	0.0	8.7	5.0	68.9	90.0	22.5	5.0	0.0	0.0	

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2022 - 2024	
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	
Cass County	20	139	100.0	27.6	30.0	14.7	10.0	19.3	30.0	38.4	25.0	0.0	5.0	
Total	20	139	100.0	27.6	30.0	14.7	10.0	19.3	30.0	38.4	25.0	0.0	5.0	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%