



Office of the  
Comptroller of the Currency  
Washington, DC 20219

# INTERMEDIATE SMALL BANK

## PUBLIC DISCLOSURE

December 1, 2025

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Colonial Savings, FA  
Charter Number: 706809

2626A West Freeway  
Fort Worth, TX 76102

Office of the Comptroller of the Currency

225 E John Carpenter Fwy, Ste 900  
Irving, TX 75062

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

## Contents

Overall CRA Rating.....	1
Description of Institution .....	2
Scope of the Evaluation .....	3
Discriminatory or Other Illegal Credit Practices Review .....	4
State Rating.....	5
State of Texas.....	5
Appendix A: Scope of Examination .....	A-1
Appendix B: Summary of MMSA and State Ratings .....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

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

**The Lending Test is rated: Satisfactory.**

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

The major factors that support this rating include:

- The lending test rating is based on a reasonable loan-to-deposit (LTD) ratio, excellent geographic distribution of commercial loans, poor geographic distribution of mortgage loans to low-income areas, good geographic distribution of mortgage loans to moderate-income areas, and good distribution of loans to low- and moderate-income borrowers. Additionally, although less than a majority, the percentage of loans originated inside the bank's assessment area (AA) is reasonable given the performance context.
- The CD test rating is based on adequate responsiveness to community needs through CD loans, qualified investments and donations, and CD services.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable. Colonial's average LTD ratio during the evaluation period was 111.96 percent with a low of 95.53 percent and a high of 130.59 percent. We evaluated the average LTD ratio of 12 similarly situated institutions. The average LTD for those institutions was 76.87 percent with a low of 36.41 percent and a high of 106.67 percent.

### Lending in Assessment Area

A majority of the bank's loans were outside its AA. The bank originated and purchased 28.6 percent of its total loans by number and 32.1 percent of its total loans by dollar 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. The bank's lending inside the AA is reasonable when considering the performance context of the bank's business model. Although the bank's AA included a majority of the Dallas-Fort Worth (DFW) metropolitan statistical area (MSA) during 2022 and 2023, the bank continued to originate mortgage loans nationally through its branch network and non-branch delivery methods – such as a credit union network and online platform. The bank originates small loans to businesses primarily within its branch network, which is demonstrated by the origination of more than 70 percent of small business loans inside its AA.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	773	28.05	1,983	71.95	2,756	269,167	30.77	605,631	69.23	874,798
Small Business	26	74.29	9	25.71	35	21,031	72.00	8,180	28.00	29,211
<b>Total</b>	<b>799</b>	<b>28.63</b>	<b>1,992</b>	<b>71.37</b>	<b>2,791</b>	<b>290,198</b>	<b>32.10</b>	<b>613,811</b>	<b>67.90</b>	<b>904,009</b>

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

## Description of Institution

Colonial Savings, FA (Colonial) is a single-state financial institution founded in 1952 in Fort Worth, Texas. Colonial is wholly owned by First Western Mortgage Corporation. The holding company has no other material assets or liabilities, and its activities do not influence the bank's CRA rating. Colonial does not have any affiliates or subsidiaries.

Colonial's primary business focus in 2022 and 2023 was mortgage originations and mortgage loan servicing. Colonial originated mortgage loans through Colonial National Mortgage, a nation-wide retail mortgage lender. However, in 2023 the bank exited the mortgage origination business and began focusing on commercial lending. Colonial serviced between \$17 billion and \$20 billion in home loans each year of the evaluation period.

As of December 31, 2024, total assets were \$1.034 billion, total deposits were \$568 million, and total equity capital was \$240 million. Loans and leases totaled \$713 million, which represented 69 percent of total assets. The loan portfolio was comprised of residential real estate loans at 92.2 percent, commercial loans at 7.6 percent, and the remaining 0.2 percent in consumer and other loans. Mortgage servicing assets totaled \$186 million or 18 percent of total assets, and investment securities totaled \$27 million or 2.6 percent of total assets. Tier 1 capital totaled \$117 million.

Colonial operates six locations in one AA in the state of Texas – five branches in Tarrant County and one branch in Denton County. The Tarrant County branches are located on Bowen Road in Arlington, Colleyville Boulevard in Colleyville, North Beach Street in Fort Worth, Oakmont Boulevard in Fort Worth, and West Freeway in Fort Worth. The Denton County branch is located on South Stemmons Freeway in Lewisville. The bank offers an array of products and services at each location, including consumer loans, commercial loans, Small Business Administration loans, checking accounts, savings accounts, online banking, and mobile banking. The Oakmont Boulevard location in Fort Worth also has an automated teller machine.

There are no legal, financial or other factors impeding the bank's ability to meet the credit needs of the AA during the evaluation period. The bank received a satisfactory rating on the prior CRA evaluation dated October 31, 2022.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period was January 1, 2022, through December 31, 2024. Examiners evaluated Colonial's CRA performance in meeting the credit needs of its AA by using Intermediate Small Bank performance criteria, which include the lending test and CD test. The lending test evaluates the bank's record of meeting the credit needs of the AA through its lending activities. In evaluating the bank's lending performance, examiners reviewed the geographic and borrower distribution of all commercial loans and all residential real estate loans reported under the Home Mortgage Disclosure Act (HMDA). For the CD test, examiners evaluated CD loans, qualified investments and donations, and CD services.

Conclusions related to the lending test were based on HMDA loan data and commercial loan data from 2022 and 2023. Given the bank did not originate mortgage loans in 2024 and originated a limited number of commercial loans that year, analysis of 2024 loan originations would not be meaningful. Conclusions related to CD loans, qualified investments, and CD services were based on the activities conducted during the entire evaluation period.

### 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 AAs located within the same MSA or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

Colonial has one AA in Texas, the DFW MSA AA. For 2022 and 2023, the AA consisted of a portion of the DFW MSA and included the whole counties of Parker, Denton, Tarrant, Johnson, Ellis, Dallas, Collin, and Rockwall. Due to two branch closures in 2022 and locations of the remaining branches, Colonial's AA in 2024 consisted of the whole counties of Denton and Tarrant. As a result, tables are presented separately for 2022-2023 and 2024 data throughout this performance evaluation (PE). We conducted a full-scope review of the DFW MSA AA.

Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. Colonial operates in one state, and the State Rating is based on performance in the bank's only AA.

Refer to the "Scope" section under each state and MMSA Rating section, if applicable, for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

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

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

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

## State Rating

### State of Texas

**CRA rating for the State of Texas<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- Good geographic distribution of mortgage loans to moderate-income areas, and excellent geographic distribution of small loans to businesses in low- and moderate-income areas.
- Good distribution of mortgage loans to low- and moderate-income borrowers, and good distribution of loans to businesses with less than \$1 million in gross annual revenue.
- Adequate responsiveness to CD needs through qualified loans, investments, donations, and services.

### Description of Institution's Operations in Texas

Colonial operates within one AA in the state of Texas. During 2022 and 2023, the bank's AA included eight counties within the DFW MSA. Management reduced the AA to two counties within the DFW MSA beginning in 2024 to reflect only the counties where the bank operates branches and can reasonably serve.

The AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income geographies. Please refer to Appendix A for details of the AA, including the type of review and the description of AA boundaries.

#### DFW MSA AA

Colonial operates six locations in the DFW MSA AA with just over \$706 million in deposits. Based on the 2024 FDIC deposit market share report, Colonial ranks 24<sup>th</sup> out of 87 institutions and holds 0.22 percent of the deposit market share in the AA.

Per the demographic table below, the AA contained 1,640 census tracts (CTs) during 2022 and 2023. Of these CTs, 151 were low-income, 427 were moderate-income, 486 were middle-income, 552 were upper-income, and 24 were not applicable. None of the CTs were designated as distressed or underserved. Of Colonial's six locations, one is located in a moderate-income CT.

Owner-occupied housing units totaled nearly 1.5 million with 4.3 percent of those in low-income CTs and 19.8 percent in moderate-income CTs. The percentage of families living below the poverty level in the AA was 8.2 percent, and the 2023 median family income in the Fort Worth-Arlington-Grapevine MD was \$97,600.

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<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

We determined community credit needs in the AA by reviewing recent housing and demographic information, performance context information provided by management, and two community contacts conducted in conjunction with performance evaluations for other banks in the AA during the evaluation period. Both community contacts stated there is a need for affordable housing given the significant increase in home prices and the cost of living. Financial institutions can also support low- and moderate-income individuals through financial education. According to Moody’s Analytics, the primary economic drivers in the Fort Worth area are manufacturing and logistics. Top employers include Lockheed Martin, Texas Health Resources, GM Financial, and several other financial and health care related entities. The annual unemployment rate during the evaluation period ranged from 3.2 percent to 4.0 percent. This is comparable to the state unemployment rate of 4.0 percent.

Assessment Area(s) - DFW MSA 2022/2023						
2022 - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,640	9.21	26.04	29.63	33.66	1.46
Population by Geography	7,323,489	8.57	25.21	30.63	34.78	0.81
Housing Units by Geography	2,715,664	9.23	25.12	31.21	33.57	0.87
Owner-Occupied Housing by Geography	1,489,984	4.26	19.81	32.52	43.07	0.35
Occupied Rental Units by Geography	1,030,508	15.47	32.11	29.82	21.13	1.46
Vacant Units by Geography	195,172	14.20	28.70	28.56	26.75	1.78
Businesses by Geography	404,298	5.07	18.78	30.51	44.76	0.89
Farms by Geography	9,546	3.42	17.00	33.29	45.72	0.58
Family Distribution by Income Level	1,737,333	21.89	17.31	19.27	41.54	0.00
Household Distribution by Income Level	2,520,492	22.84	16.91	17.96	42.29	0.00
Unemployment rate (%)	4.61	6.57	5.54	4.53	3.59	4.23
Households Below Poverty Level (%)	10.13	26.51	14.87	7.83	4.37	17.12
Median Family Income (19124 - Dallas-Plano-Irving, TX MD)		\$88,315		Median Housing Value		\$209,750
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD)		\$82,649		Median Gross Rent		\$1,212
Median Family Income (19124 - Dallas-Plano-Irving, TX MD) for 2023		\$105,600		Families Below Poverty Level		8.17
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD) for 2023		\$97,600				
FFIEC File - 2020 Census						
2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Given the reduction in counties included in the AA for 2024, we included the demographic table below to provide the 2024 AA data.

Assessment Area(s) - DFW MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	642	6.23	24.61	31.78	36.14	1.25
Population by Geography	3,017,062	5.12	22.85	32.99	38.36	0.68
Housing Units by Geography	1,098,650	5.57	23.83	33.89	35.98	0.72
Owner-Occupied Housing by Geography	631,762	1.93	16.26	34.79	46.60	0.42
Occupied Rental Units by Geography	391,269	10.27	34.70	33.38	20.64	1.01
Vacant Units by Geography	75,619	11.72	30.90	29.00	26.65	1.73
Businesses by Geography	140,252	3.60	19.17	29.81	46.65	0.77
Farms by Geography	3,615	2.46	15.99	34.11	47.03	0.41
Family Distribution by Income Level	712,876	18.88	16.63	19.87	44.61	0.00
Household Distribution by Income Level	1,023,031	20.95	16.24	18.30	44.52	0.00
Unemployment rate (%)	4.62	7.81	5.71	4.65	3.54	4.90
Households Below Poverty Level (%)	9.33	28.07	15.26	7.95	4.11	17.05
Median Family Income (19124 - Dallas-Plano-Irving, TX MD)		\$88,315			Median Housing Value	\$215,900
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD)		\$82,649			Median Gross Rent	\$1,202
Median Family Income (19124 - Dallas-Plano-Irving, TX MD) for 2024		\$110,300			Families Below Poverty Level	7.27
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD) for 2024		\$101,800				
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

## Scope of Evaluation in Texas

Colonial has one AA within the state of Texas. We conducted a full-scope review of the DFW MSA AA. We evaluated home mortgage loans and commercial loans with equal weight but placed more weight on lending test performance in 2022 and 2023. Due to a low volume of loans originated in 2024, lending test analysis for that year would not be meaningful.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

### LENDING TEST

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

### Conclusions for Area Receiving a Full-Scope Review

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

### Distribution of Loans by Income Level of the Geography

The bank exhibited 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 bank's home mortgage loan originations and purchases.

***2022-2023***

Colonial demonstrated poor geographical distribution in low-income CTs. The percentage of bank loans was lower than the demographic and aggregate percentages. The bank demonstrated good distribution of mortgage loans to moderate-income areas with its percentage of loans somewhat lower than the demographic and near to the aggregate percentages. More weight was placed on performance compared to aggregate given the performance context of the bank's business model and low percentages of owner-occupied housing units in low- and moderate-income CTs.

***2024***

Colonial did not originate mortgage loans in 2024.

***Small Loans to Businesses***

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

***2022-2023***

Colonial demonstrated excellent geographical distribution of small loans to businesses in both low- and moderate-income CTs. The percentage of bank loans was near to the low-income demographic and exceeded the low-income aggregate and both the demographic and aggregate percentages in moderate-income CTs.

***2024***

Colonial originated five small loans to businesses inside the AA in 2024. Therefore, a geographical analysis would not be meaningful.

***Lending Gap Analysis***

We evaluated the geographical lending distribution in light of the performance context and did not identify any unexplained or conspicuous gaps.

**Distribution of Loans by Income Level of the Borrower**

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

***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 bank's home mortgage loan originations and purchases.

***2022-2023***

Colonial demonstrated good distribution of mortgage loans to low- and moderate-income borrowers. The distribution of loans to low-income borrowers was lower than the demographic percentage but

exceeded the aggregate performance. The distribution of loans to moderate-income borrowers was somewhat lower than the demographic percentage but exceeded aggregate performance. Given Colonial's performance context as a national mortgage lender, examiners placed more weight on distribution compared to aggregate performance.

*2024*

Colonial did not originate mortgage loans in 2024.

### ***Small Loans to Businesses***

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

*2022-2023*

The bank demonstrated good distribution of small loans to businesses with less than \$1 million in gross annual revenue. The bank's percentage of loans was somewhat lower than the demographic percentage of small businesses and exceeded the aggregate.

*2024*

Colonial originated five small loans to businesses inside the AA in 2024. Additionally, aggregate data was not available yet. Therefore, an analysis of lending to small businesses would not be meaningful.

### **Responses to Complaints**

Colonial received two CRA-related complaints during the review period from a Dallas-based community organization. While these letters contained numerous factual inaccuracies, management responded timely and appropriately. The letters and bank responses are documented in the bank's public file.

## **COMMUNITY DEVELOPMENT TEST**

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

### **Conclusions for Area Receiving a Full-Scope Review**

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

### **Number and Amount of Community Development Loans**

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

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
DFW MSA AA	21	100.00	8,886	100.00

The level of CD lending demonstrates adequate responsiveness to the needs within the AA. Colonial originated 21 CD loans in the AA totaling nearly \$8.9 million during the evaluation period. CD loans primarily supported affordable housing and small businesses in low- and moderate-income areas.

The following are examples of CD loans the bank originated or purchased in this AA:

- A \$2.4 million loan promoting economic development in a low-income CT by financing a small business.
- A \$1.8 million loan to a small business in a low-income CT.
- A loan in the amount of \$161,700 to provide affordable housing through a program that helps low- and moderate-income borrowers obtain mortgages.

### Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
DFW MSA AA	1	5,464	65	555	66	100.00	6,019	100.00	0	0

Colonial's level of qualified investments and donations demonstrates adequate responsiveness to CD needs in the AA. During the evaluation period, the bank continued its nearly \$5.5 million investment in a CRA qualified fund that directly benefits the bank's AA. The bank also made 65 donations to qualified organizations totaling \$555,000.

The following are examples of qualified donations in the AA:

- A total of \$80,000 in donations to an organization that provides housing services and financial education to low- and moderate-income individuals.
- A total of \$90,000 in donations to an organization that provides homebuyer education and assists low- and moderate-income families with affordable housing.
- A total of \$45,000 in donations to fund financial literacy projects at a middle school where more than 70 percent of students are economically disadvantaged.

### Extent to Which the Bank Provides Community Development Services

The level of CD services demonstrates adequate responsiveness to the needs of the AA. Employees served in leadership positions and provided technical expertise for organizations that assist with affordable housing and provide community services to low- and moderate-income individuals in the AA. Employees also led financial literacy classes. In 2022, 23 employees provided 193 service hours to qualified organizations. In 2023, 18 employees provided 224 service hours to qualified organizations,

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

and in 2024, three employees provided 77 service hours to qualified organizations. This is a total of 494 service hours during the evaluation period.

Notable service contributions during the evaluation period include:

- An employee served 92 hours with an organization that provides community services to economically disadvantaged students.
- Four employees served 40 hours with an organization that provides housing to low- and moderate-income individuals experiencing homelessness.
- Two employees served 40.5 hours with an organization that provides community services to low- and moderate-income families.

# Appendix A: Scope of Examination

Charter Number: 706809

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 MSA(s) and non-MSA(s) 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”.

<b>Time Period Reviewed:</b>	01/01/22 – 12/31/24	
<b>Bank Products Reviewed:</b>	Home mortgage, small business Community development loans, qualified investments, community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Texas</b>		
DFW MSA AA (2022-2023)	Full-scope	Whole counties of Parker, Denton, Tarrant, Johnson, Ellis, Dallas, Collin, and Rockwall
DFW MSA AA (2024)	Full-scope	Whole counties of Denton and Tarrant

**Appendix B: Summary of MMSA and State Ratings** Charter Number: 706809

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RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Colonial Savings, FA	Satisfactory	Satisfactory	Satisfactory
State:			
TEXAS	Satisfactory	Satisfactory	Satisfactory

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Appendix D: Tables of Performance Data

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### 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 30<sup>th</sup> 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2022 - 2023**

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
DFW MSA 2023	773	269,167	100.00	393,232	4.26	1.68	3.55	19.81	13.32	14.61	32.52	35.32	35.35	43.07	49.16	46.10	0.35	0.52	0.38
<b>Total</b>	<b>773</b>	<b>269,167</b>	<b>100.00</b>	<b>393,232</b>	<b>4.26</b>	<b>1.68</b>	<b>3.55</b>	<b>19.81</b>	<b>13.32</b>	<b>14.61</b>	<b>32.52</b>	<b>35.32</b>	<b>35.35</b>	<b>43.07</b>	<b>49.16</b>	<b>46.10</b>	<b>0.35</b>	<b>0.52</b>	<b>0.38</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 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** **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
DFW MSA	00	0.00	76,430	1.93	--	1.66	16.26	--	12.31	34.79	--	38.12	46.60	--	47.64	0.42	--	0.26	
<b>Total</b>	<b>00</b>	<b>0.00</b>	<b>76,430</b>	<b>1.93</b>	<b>--</b>	<b>1.66</b>	<b>16.26</b>	<b>--</b>	<b>12.31</b>	<b>34.79</b>	<b>--</b>	<b>38.12</b>	<b>46.60</b>	<b>--</b>	<b>47.64</b>	<b>0.42</b>	<b>--</b>	<b>0.26</b>	

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 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 - 2023**

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
DFW MSA 2023	773	269,167	100.00	393,232	21.89	3.75	3.53	17.31	13.71	12.27	19.27	22.77	19.77	41.54	58.86	42.78	--	0.91	21.65
<b>Total</b>	<b>773</b>	<b>269,167</b>	<b>100.00</b>	<b>393,232</b>	<b>21.89</b>	<b>3.75</b>	<b>3.53</b>	<b>17.31</b>	<b>13.71</b>	<b>12.27</b>	<b>19.27</b>	<b>22.77</b>	<b>19.77</b>	<b>41.54</b>	<b>58.86</b>	<b>42.78</b>	<b>--</b>	<b>0.91</b>	<b>21.65</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 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																			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
DFW MSA	00	0.00	76,430	18.88	--	3.35	16.63	--	12.04	19.87	--	19.74	44.61	--	38.74	--	--	26.14	
<b>Total</b>	<b>00</b>	<b>0.00</b>	<b>76,430</b>	<b>18.88</b>	<b>--</b>	<b>3.35</b>	<b>16.63</b>	<b>--</b>	<b>12.04</b>	<b>19.87</b>	<b>--</b>	<b>19.74</b>	<b>44.61</b>	<b>--</b>	<b>38.74</b>	<b>--</b>	<b>--</b>	<b>26.14</b>	

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 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 - 2023
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
DFW MSA 2023	21	18,046	100.00	460,646	5.07	4.76	4.26	18.78	19.05	18.01	30.51	14.29	29.40	44.76	61.90	47.46	0.89	--	0.88
<b>Total</b>	<b>21</b>	<b>18,046</b>	<b>100.00</b>	<b>460,646</b>	<b>5.07</b>	<b>4.76</b>	<b>4.26</b>	<b>18.78</b>	<b>19.05</b>	<b>18.01</b>	<b>30.51</b>	<b>14.29</b>	<b>29.40</b>	<b>44.76</b>	<b>61.90</b>	<b>47.46</b>	<b>0.89</b>	<b>--</b>	<b>0.88</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 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																			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
DFW MSA	5	2,985	100.00	--	3.60	0.00	--	19.17	0.00	--	29.81	20.00	--	46.65	80.00	--	0.77	--	--
<b>Total</b>	<b>5</b>	<b>2,985</b>	<b>100.00</b>	<b>--</b>	<b>3.60</b>	<b>0.00</b>	<b>--</b>	<b>19.17</b>	<b>0.00</b>	<b>--</b>	<b>29.81</b>	<b>20.00</b>	<b>--</b>	<b>46.65</b>	<b>80.00</b>	<b>--</b>	<b>0.77</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- 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 - 2023
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
DFW MSA 2023	21	18,046	100.00	460,646	89.05	66.67	50.84	3.33	23.81	7.63	9.52
<b>Total</b>	<b>21</b>	<b>18,046</b>	<b>100.00</b>	<b>460,646</b>	<b>89.05</b>	<b>66.67</b>	<b>50.84</b>	<b>3.33</b>	<b>23.81</b>	<b>7.63</b>	<b>9.52</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 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											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
DFW MSA	5	2,985	100.00	--	88.75	60.00	--	2.69	40.00	8.57	--
<b>Total</b>	<b>5</b>	<b>2,985</b>	<b>100.00</b>	<b>--</b>	<b>88.75</b>	<b>60.00</b>	<b>--</b>	<b>2.69</b>	<b>40.00</b>	<b>8.57</b>	<b>--</b>

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