



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

April 6, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Fort Stockton
Charter Number: 14842

1000 W. Dickinson Blvd.
Fort Stockton, TX 79735

Office of the Comptroller of the Currency

5001 West Loop 289
Suite 250
Lubbock, TX 79414

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 average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA).
- Lending to businesses of different sizes and individuals of various income levels is reasonable.
- Geographic distribution of loans to individuals and businesses is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit (LTD) ratio is reasonable.

The First National Bank of Fort Stockton's quarterly average LTD ratio for the 16 quarters from December 1, 2021, through December 31, 2025, is 63.42 percent. This represents an increase from the last CRA Evaluation when the average LTD ratio was 57.93 percent, attributable to an increase in loan demand and the bank's willingness to meet the credit needs of its communities. During the LTD evaluation period, FNB of Fort Stockton's LTD ratio ranged from 41.85 to 72.43 percent. This ratio is above the average of similarly situated institutions, which averaged 53.99 percent. Although similarly situated, the institutions have an extensive range of total assets ranging from \$54.9 million to \$968 million. Similarly situated institutions include Amistad Bank, Bank and Trust, SSB; Big Bends, National Association; Pecos County State Bank and Transpecos Banks, operating in similar geographic areas.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs.

The bank originated and purchased 66.67 percent of its total loans to small business and 90.0 percent of consumer loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Commercial	20	66.67%	10	33.33%	30	\$8,963	62.65%	\$5,344	37.35%	\$14,306
Consumer	27	90.0%	3	10.0%	30	\$358	97.79%	\$9	2.21%	\$367
Total	47	78.33%	13	21.67%	60	\$9,321	80.22%	\$5,352	40.05%	\$14,673
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

First National Bank of Fort Stockton (FNB Ft Stockton) is a \$157 million institution headquartered in Fort Stockton, Texas. FNB Fort Stockton is a single-state institution completely located in Texas. FNB of Fort Stockton is wholly owned by FNB Holding Company located at the same location as the bank- 1000 W. Dickinson Fort Stockton, TX 79735.

First National Bank has its main branch located in Fort Stockton, TX with an additional drive-thru location in Ft. Stockton, and the Brave National bank branch located in Iraan, TX, acquired in April 2015. There were no mergers, acquisitions, or openings/closings of branches during the period evaluated. However, the lending office location in Crane County was closed in 2024, operations were moved online.

FNB of Fort Stockton provides non-complex products and services. The institution offers deposit products including checking accounts, interest bearing accounts, and certificates of deposits. Loan products include auto, personal and business loans. Additionally, the institution offers online banking at www.fnbfst.com, mobile banking with remote deposit, automated teller machines (ATMs) with cash and check deposit, and e-statements.

Bank lobby services are offered Monday-Friday from 8:30AM-6:00PM, at lobby locations at 1000 W. Dickinson Blvd. Fort Stockton, TX, and at 101 W. 6th St, Iraan, TX from 9:00AM-3:00PM. Drive-thru services are provided at 1005 N. Oklahoma, Fort Stockton, TX Monday-Friday from 8:00AM-6:00PM and at 101 W. 6th St, Iraan, TX from 8:00AM-5:00PM. ATM's services are offered in 4 locations: 900 W. Dickinson Blvd, Fort Stockton, 1002 N. Sycamore by Walmart, Fort Stockton, 1000 W. Dickinson Blvd, Fort Stockton and 101 W. 6th St, Iraan, TX.

FNB Fort Stockton has designated Pecos and Crane County as its combined AA. The AA is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to-moderate income areas. There are five census tracts in Pecos County, of which one is moderate income, two are middle income and one is upper income. There is one census tract in Crane County, which is a middle-income census tract.

As of December 31, 2025, net loans and leases comprised 49.5 percent of total assets. The bank's primary loan products include commercial (by dollar volume) and consumer (by number of loans). The bank's Tier 1 capital totals \$19.1 million for a leverage ratio of 12.09 percent.

According to the FDIC: Summary of Deposits-Market Share Reports, FNB of Fort Stockton has 32.45 percent of the market share, just below The Pecos County State Bank with 43.25 percent.

The last CRA examination determined a Satisfactory rating. There were no legal, financial or other factors impeding the bank's ability to help meet the credit needs in its AA during the evaluation period.

We contacted the Fort Stockton Economic Development Corporation, The Fort Stockton Chamber of Commerce, and Fort Stockton Community Theater to obtain information that assists in the evaluation of the bank, however, no response was received during the review.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, to December 31, 2025. The OCC evaluated FNB using the small bank CRA performance standards that include five performance criteria: The LTD ratio, lending test in the AA, lending to borrowers of different incomes as well as business of different sizes, geographic distribution of loans, and responsiveness to CRA complaints.

To evaluate FNB of Fort Stockton's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on the primary products in the AA. Primary products consisted of commercial and consumer loans. Primary products were determined to be the highest percentage by dollar volume and number of loans.

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 metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

FNB of Fort Stockton only has one rating area-the State of Texas-. The Bank's overall rating is based on a full-scope review of the FNB of Fort Stockton combined AA-Pecos and Crane Counties.

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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; the extent to which institution had policies and procedures in place to prevent the practices; and the extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable quarterly average net LTD ratio during the evaluation period.
- A majority of loans sampled were originated or purchased within the AA.
- Lending to individuals of various income levels and businesses of different sizes is reasonable.
- Geographic distribution of loans to individuals and businesses is reasonable

Description of Institution's Operations in Texas

FNB of Fort Stockton is a community bank headquartered in Fort Stockton, Texas. As of December 31, 2025, total assets totaled \$156.8 million. FNB is a single state bank with its main office located in Fort Stockton, Texas, and an additional branch in Iraan, TX. There were no mergers, acquisitions, openings or closures during the evaluation period, however, the Summit Center Office located at 3200 Mockingbird Lane in Midland County was brought online in 2024 as a LPO. The Landmark Lending Office located in Crane, TX was also closed.

The bank's business strategy is to provide a wide variety of noncomplex banking products and services geared to its customer's needs and local economy. Bank lobby and drive-thru services are provided Monday through Friday, with Saturday service available through drive-thru. Additionally, FNB has ATMs at various locations, and online banking at www.fnbfst.com.

Bank lobby services are offered Monday-Friday from 8:30AM-6:00PM, at lobby locations at 1000 W. Dickinson Blvd. Fort Stockton, TX, and at 101 W. 6th St, Iraan, TX from 9:00AM-3:00PM. Drive-thru services are provided at 1005 N. Oklahoma, Fort Stockton, TX Monday-Friday from 8:00AM-6:00PM and at 101 W. 6th St, Iraan, TX from 8:00AM-5:00PM. ATM's services are offered in 4 locations: 900 W. Dickinson Blvd, Fort Stockton, 1002 N. Sycamore by Walmart, Fort Stockton, 1000 W. Dickinson Blvd, Fort Stockton and 101 W. 6th St, Iraan, TX.

FNB Fort Stockton has designated Pecos and Crane County as its combined assessment area (AA). The AA is a Texas non-MSA, comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low-to-moderate income areas. There are five census tracts in Pecos County, of which two are upper income, one is moderate income and middle income. There is one census tract in Crane County, which is a middle-income census tract.

As of December 31, 2025, net loans and leases comprised 49.5 percent of total assets. The bank's primary loan products include commercial (by dollar volume) and consumer (by number of loans). The bank's Tier 1 capital totals \$19.1 million for a leverage ratio of 12.09 percent.

According to the FDIC: Summary of Deposits-Market Share Reports, FNB of Fort Stockton has 32.45 percent of the market share, just below The Pecos County State Bank with 43.25 percent.

Pecos & Crane Combined AA

Assessment Area(s) - Pecos & Crane Combined AA						
2023-2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0	16.67	33.33	33.33	16.67
Population by Geography	19,868	0	16.87	47.80	32.29	3.04
Housing Units by Geography	7,468	0	17.45	42.86	39.69	0.00
Owner-Occupied Housing by Geography	4,943	0	14.49	47.20	38.32	0.00
Occupied Rental Units by Geography	1,425	0	25.96	25.26	48.77	0.00
Vacant Units by Geography	1,100	0	19.73	46.18	34.09	0.00
Businesses by Geography	552	0	22.64	40.76	36.41	0.18
Farms by Geography	32	0	6.25	56.25	37.50	0.00
Family Distribution by Income Level	4,383	17.64	18.07	16.95	47.34	0.00
Household Distribution by Income Level	6,368	22.55	15.84	15.92	45.68	0.00
Unemployment rate (%)	1.56	0	1.26	1.62	1.58	0.00
Households Below Poverty Level (%)	15.67	0	32.78	10.88	13.48	0.00
Median Family Income (STATE XX)		\$61,809	Median Housing Value			\$80,600
Median Family Income (STATE XX) for 20XX		\$79,400	Median Gross Rent			\$769
			Families Below Poverty Level			10.18
FFIEC File - 2020 Census						
20XX 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

As previously noted, the institution has two AA: Texas Non-MSA AAs-Crane and Pecos, which are combined and evaluated as a single area. Refer to the table in appendix A for a list of all AAs under review. Consumer and Small business loans were analyzed as they were the bank's primary lending focus during the evaluation period. Since the AAs were combined, we will perform a full-scope review.

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 performance in the Pecos and Crane combined AA was reasonable.

Distribution of Loans by Income Level of the Geography

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

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.

The distribution of the bank's loans to small businesses in low- and moderate- income geographies is reasonable when considering performance context. The distribution of small loans to businesses in moderate income geographies in the AA was significantly below the demographic of loans to small businesses by income category of the geography. Additionally, the OCC identified several small loans to businesses in the sample that were outside of the banks combined Pecos & Crane AA but were in adjacent areas of the AA. These businesses were identified to be primarily centered directly and indirectly in the oil & gas industry, which employs and serves residents of the AA. Additionally, during the evaluation period, the moderate-income tract in the AA represented a small portion of the AA geographies. As previously noted, there were no low-income tracts within the AA.

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 bank's consumer loan originations and purchases.

The distribution of the bank's consumer loans in low- to moderate- income geographies is reasonable. The distribution of consumer loans in moderate income geography exceeded the demographic of consumer loans by income category of the geography. As noted, as of the date of this evaluation, there was no low-income geography in the AA.

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 and farms of different sizes, given the product lines offered by the bank. Consumer loans were given more weight due to this being the largest product by number of originations and by the bank's business plan.

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.

The distribution of the bank's small loans to businesses by gross annual income is very poor. The bank originated or purchased 30.0 percent of loans to businesses with gross annual revenues less than or equal to \$1 million, and 70 percent to businesses with gross annual revenues bigger than \$1 million. As previously noted, the bank's AA consists of six census tracts: four middle-income, one upper-income, and one moderate-income. The single moderate-income tract represents a minimal portion of the AA and is located in a non-exclusive industrial area, limiting potential small business lending opportunities, specifically for small businesses with gross annual revenues of less than or equal to \$1 million.

Consumer Loans

Refer to Table 14 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of the bank's consumer loans by income level of the borrower is reasonable. The distribution of consumer loans to low- and moderate-income households exceeded the demographic of low- and moderate-income households.

Responses to Complaints

Neither the bank nor the OCC have received any CRA-related complaints during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	Small business and Consumer loans Community development loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Texas non-MSA		
Pecos and Crane combined AA	Full scope	Small business and consumer loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First National Bank of Fort Stockton	Satisfactory
MMSA or State:	
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 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023-2025
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Pecos & Crane Combined AA	20	8,962,527	100	527	-	-	-	22.64	5	21.06	40.76	60	43.64	36.41	35	35.29	0.18	-	-
Total	20	8,962,527	100	527	-	-	-	22.64	5	21.06	40.76	60	43.64	36.41	35	35.29	0.18	-	-

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "---" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023-2025
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Pecos & Crane Combined AA	20	8,962,527	100	527	76.27	30	47.25	5.07	70	18.66	-
Total	20	8,962,527	100	527	76.27	30	47.25	5.07	70	18.66	-

Source: FFIEC File – 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2023-2025
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
Pecos & Crane Combined AA	27	358,421	100	-	0	17.05	18.52	42.29	66.67	40.66	14.81	-	-
Total	27	358,421	100	-	0	17.05	18.52	42.29	66.67	40.66	14.81	-	-
Source: FFIEC File - 20XX Census; 1/1/2023 - 12/31/2025 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													2023-2025
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
Pecos & Crane Combined AA	27	358,421	100	22.55	44.44	15.84	29.63	15.92	14.81	45.68	11.11	-	-
Total	27	358,421	100	22.55	44.44	15.84	29.63	15.92	14.81	45.68	11.11	-	-
Source: FFIEC File - 20XX Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available. Due to rounding, totals may not equal 100.0%													