Office of the
Comptroller of the Currency
Washington, DC 20219

LARGE BANK

PUBLIC DISCLOSURE

February 17, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

VeraBank, National Association
Charter Number: 13443

201 West Main Street
Henderson, Texas 75653

Office of the Comptroller of the Currency

901 Gilmer Road
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.

Contents

Overall CRA Rating

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

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

	VeraBank Performance Tests		
Performance Levels	Lending Test*	Investment Test	Service Test
Outstanding	X		X
High Satisfactory			
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- The Lending Test rating is based on an excellent geographic distribution in low- and moderate-income (LMI) geographies, a good borrower distribution to LMI individuals and businesses of different sizes, an excellent level of community development loans, and a substantial majority of the bank's loans made in the assessment areas (AAs).

- The Investment Test rating is based on an adequate level of qualified community development investments and grants and good responsiveness to credit and community economic development needs in the state of Texas.

- The Service Test rating is based on the institution's service delivery systems being readily accessible to geographies and individuals of different income levels in the institution's AAs and the institution being a leader in providing community development services.

Lending in Assessment Area

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

The bank originated and purchased 82.2 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	2,094	83.4	416	16.6	2,510	684,322	81.1	159,847	18.9	844,169
Small Business	4,992	81.7	1,118	18.3	6,110	687,693	76.9	206,425	23.1	894,118
Total	7,086	82.2	1,534	17.8	8,620	1,372,015	78.9	366,272	21.1	1,738,287

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

Description of Institution

VeraBank is an intrastate financial institution headquartered in Henderson, Texas, with $4.4 billion in assets. Net loans represent 64 percent of total assets. The institution and its subsidiary, VeraBank Community Development Corporation (CDC), are wholly owned by VeraBank, Inc. VeraBank, Inc. is a one-bank holding company located in Henderson, Texas, whose principal activity is the ownership and management of its wholly-owned subsidiary, VeraBank, and VeraBank's wholly-owned subsidiaries VeraBank CDC, VBRE LLC, HCB Inc., and HCB OG Inc. VeraBank CDC is a community development corporation dedicated to providing affordable housing loans to LMI individuals and for the start up or expansion of small and minority-owned businesses. VeraBank CDC purchased real estate and homes in low-income areas to be improved or renovated and sold to low-income individuals through the community development corporation program.

VeraBank's priority has been, and continues to be, commercial banking. The institution's December 31, 2025, Report of Condition and Income (call report) reflects 57.7 percent of the total loan portfolio in commercial lending and 36.8 percent in residential home mortgages. Consumer loans represent 3.2 percent, and agricultural loans represent 2.3 percent of the portfolio. The institution has tier 1 capital of $480 million.

VeraBank has a broad range of financial services. Lending activities include consumer and commercial loans for working capital, commercial construction, real estate, home improvement, automobiles, and personal use. Other services include deposit services, such as checking accounts, money market accounts, savings accounts, certificates of deposit, individual retirement accounts, safety deposit boxes, domestic and foreign wires, cashier's checks, money orders, interactive teller machines (ITMs), automatic teller machines (ATMs), and notary services. In addition to traditional consumer and commercial banking products and services, the institution has a full-service trust department with over $1.5 billion in assets under management. Additionally, the institution offers both insurance and retail investment products through its subsidiary (50.1 percent interest), HCB Insurance Agency, Inc. d/b/a CFG Investments.

The institution has seven AAs as of 2024 located within the state of Texas. The AAs are the non-MSA (Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus and Walker Counties); Longview AA (Gregg, Harrison, and Rusk Counties); Austin AA (Travis, Bastrop, and Williamson Counties); Bryan/College Station AA (Brazos County); Killeen/Temple AA (Bell County); Tyler AA (Smith County); and Houston AA (Montgomery County). During the CRA evaluation period, VeraBank opened four new branches in the Austin AA, one branch was opened in Bastrop which was a new county added to the bank's AA during this review period. There was also a new branch opened in the Houston AA in Montogomery County.

There are no legal, financial, or other factors affecting the institution's ability to perform under the Lending, Investment, or Service Tests. VeraBank received a Satisfactory rating at its previous CRA examination dated February 21, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated the CRA performance of the institution using the Large Bank performance criteria. The evaluation period for the Lending, Investment, or Service Tests is January 1, 2022, through December 31, 2024. Community development activities were evaluated for the same period. For the Lending Test, we analyzed small business loans and home mortgage loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AA(s) 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 section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings and, where applicable, multistate ratings. The institution's overall rating is based primarily on the areas that received full-scope reviews.

The MMSA 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 combination of conclusions in those AAs. Refer to the "Scope" section under each MMSA and State 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 bank's or federal savings association's (collectively, bank's) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the 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[1]: Outstanding
The Lending Test is rated: Outstanding
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to credit needs in the AAs.
- The institution exhibits excellent geographic distribution in LMI geographies.
- The institution exhibits good distribution of loans among individuals of different income levels and businesses of different sizes.
- The institution is a leader in originating community development loans.
- The institution had an adequate level of qualified investments, including grants although rarely in a leadership position, particularly those that are not routinely provided by private investors.
- The institution's service delivery systems are readily accessible to geographies and individuals of different income levels in the institution's AA.
- The institution is a leader in providing community development services.

Description of Institution's Operations in Texas

The institution operates in seven AAs within the State of Texas that includes the non-MSA AA, Longview AA, Austin AA, Bryan/College Station AA, Killeen/Temple AA, Tyler AA, and Houston AA. Full-scope reviews were performed on the Longview AA and the non-MSA AA.

Based on the Federal Deposit Insurance Corporation (FDIC) summary of deposit information as of June 30, 2024, Vera Bank has $3.6 billion in deposits in the State of Texas. The institution ranked 8th with 3.1 percent market share in the combined AAs. Leading competitors within the combined AAs, include J.P Morgan Chase Bank, N.A. Wells Fargo Bank, N.A, and Bank of America, N.A. There were 127 additional depository institutions within the combined AAs.

[1] For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Longview AA

Assessment Area - Longview						
						2024
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	**60**	0.0	25.0	56.7	16.7	1.7
Population by Geography	**245,292**	0.0	22.7	59.2	18.1	0.0
Housing Units by Geography	**102,806**	0.0	21.7	60.3	18.0	0.0
Owner-Occupied Housing by Geography	**59,112**	0.0	16.9	62.6	20.5	0.0
Occupied Rental Units by Geography	**28,959**	0.0	30.4	55.5	14.1	0.0
Vacant Units by Geography	**14,735**	0.0	23.4	60.6	16.0	0.0
Businesses by Geography	**10,273**	0.0	24.5	57.0	18.2	0.2
Farms by Geography	**366**	0.0	16.7	62.8	20.0	0.5
Family Distribution by Income Level	**61,012**	21.4	18.1	20.2	40.3	0.0
Household Distribution by Income Level	**88,071**	23.7	16.4	18.2	41.7	0.0
Unemployment rate (%)	**5.30**	0.0	6.1	5.3	4.5	0.0
Households Below Poverty Level (%)	**15.35**	0.0	25.2	13.7	9.3	0.0
Median Family Income (30980 – Longview, TX MSA)		$64,818			**Median Housing Value**	$127,850
Median Family Income (30980 – Longview, TX MSA) for 2024		$79,100			**Median Gross Rent**	$849
					Families Below Poverty Level	11.9

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.

The AA is made up of a portion of the Longview MSA and includes Gregg, Harrison, and Rusk counties in their entirety. The AA encompasses 60 census tracts (CTs) consisting of zero low-, 15 moderate-, 34 middle-, 10 upper-income, and one unknown CT. As of December 31, 2024, VeraBank had 11 of its 38 branches within the Longview AA, including its main office located at 201 West Main Street, Henderson, Texas. The other branches in the AA are located in the cities of Henderson, Kilgore, Longview, Marshall, Mt. Enterprise, Tatum, Waskom, and White Oak.

During the evaluation period, the AA continued to recover from the COVID-19 pandemic and the local economy has generally stabilized. Three community contacts were made during the evaluation period and several needs within the community were identified including access to credit for small businesses and affordable housing development funding for supportive housing for homeless populations; funding for workforce development, transportation, and childcare for LMI individuals financial education for LMI individuals; funding for infrastructure development to support revitalization; and partnerships to support New Market Tax Credit and Opportunity Zone projects. A community contact mentioned a need for affordable housing in the AA. The contact mentioned a large challenge for building is that the city of Longview is densely populated and there is limited available vacant land to build on. They stated that while there is vacant land in the north part of Longview there is no sewage in the area so companies cannot build housing. Major employers in the AA include Eastman Chemical Company, Christus Good Shepherd Health System, Longview Regional Medical Center, Wal-Mart, Dollar General, and the local independent school districts.

Non-MSA AA

Assessment Area – Non-MSA						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	113	1.8	23.9	57.5	15.0	1.8
Population by Geography	441,100	1.5	25.5	54.9	15.9	2.2
Housing Units by Geography	188,053	1.3	26.2	58.3	13.5	0.7
Owner-Occupied Housing by Geography	104,333	0.9	20.6	63.5	14.5	0.5
Occupied Rental Units by Geography	47,816	2.4	39.2	46.5	10.3	1.5
Vacant Units by Geography	35,904	1.1	25.0	58.9	14.7	0.4
Businesses by Geography	13,341	1.1	28.0	55.4	14.4	1.1
Farms by Geography	724	0.4	16.4	68.4	14.4	0.4
Family Distribution by Income Level	104,724	23.1	19.0	20.0	38.0	0.0
Household Distribution by Income Level	152,149	25.6	17.4	18.4	38.6	0.0
Unemployment rate (%)	5.3	11.7	5.3	5.4	4.1	3.1
Households Below Poverty Level (%)	16.7	41.4	23.2	14.7	9.9	17.6
Median Family Income (Non-MSAs - TX)		$61,809			Median Housing Value	$111,000
Median Family Income (Non-MSAs – TX) for 2024		$75,500			Median Gross Rent	$789
					Families Below Poverty Level	12.4
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						

The AA is made up of nine counties in their entirety including Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus, and Walker. The AA encompasses 113 CTs consisting of two low-, 27 moderate-, 65 middle-, 17 upper-income, and two unknown CTs. As of December 31, 2024, VeraBank had 12 of its 38 branches within the non-MSA AA, located in the cities of Athens, Brenham, Carthage, Chandler, Corsicana, Huntsville, Jefferson, Lufkin, Malakoff, Mexia, Mt. Pleasant, and Palestine.

During the evaluation period 10 community contacts were conducted with the following needs identified: access to credit for affordable housing, funding for supportive housing for homeless populations, funding for economic development and job creation, funding to support food access for LMI individuals, funding for workforce development for LMI individuals, access to credit for small businesses, financial education for small businesses and consumers, funding for revolving loan fund for small business lending, funding for revitalization and stabilization projects, funding for infrastructure development to support revitalization, and access to credit for agriculture and farm industries. Contacts in the AA indicated the local economy is expanding and businesses are hiring. Additionally, there is an increase in population. Major employers in the AA include Kohl's, Home Depot, Clayton Homes, Pilgrim's Pride, local and regional health systems, and local independent school districts.

Scope of Evaluation in Texas

VeraBank has delineated seven AAs in the state of Texas for analysis under the requirements of the CRA. Based on loan volume as well as deposit volume, the Longview MSA and non-MSA AAs received a full-scope review. Home mortgage and small business lending data subject to reporting under Home Mortgage Disclosure Act (HMDA) and CRA were analyzed for the performance evaluation. Table A for a list of all AAs under review.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Longview and Non-MSA AAs was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AAs credit needs.

Table 3: Lending Activity						2022-2024
Number of Loans						
Assessment Area	**Home Mortgage**	**Small Business**	**Community Development**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Longview MSA	495	1,357	8	1,860	26.0%	32.0%
Non-MSA	658	1,693	7	2,358	32.9%	6.9%
Austin MSA	326	536	16	878	12.3%	16.2%
Bryan/College Station MSA	192	127	5	324	4.5%	3.4%
Houston MSA	28	128	2	158	2.2%	2.3%
Killeen/Temple MSA	68	248	6	322	4.5%	5.3%
Tyler MSA	340	903	3	1,246	17.4%	33.9%
Broader Statewide or Regional Area	0	0	15	15	0.2%	0
Total	**2,107**	**4,992**	**62**	**7,161**	**100.0%**	**100.0%**
Dollar Volume of Loans ($000s)						
Assessment Area	**Home Mortgage**	**Small Business**	**Community Development**	**Total**	**% Rating Area Loans**	**% Rating Area Deposits**
Longview MSA	106,154	172,102	19,846	298,102	19.4%	32.0%
Non-MSA	129,200	159,584	14,933	303,718	19.8%	6.9%
Austin MSA	237,660	143,813	74,951	456,424	29.7%	16.2%
Bryan/College Station MSA	66,571	24,741	8,814	100,126	6.5%	3.4%
Houston MSA	12,553	24,642	3,543	40,738	2.6%	2.3%
Killeen/Temple MSA	26,632	40,937	7,762	75,331	4.9%	5.3%
Tyler MSA	107,264	121,874	2,950	232,088	15.1%	33.9%
Broader Statewide or Regional Area	0	0	30,286	30,286	2.0%	0
Total	**686,034**	**687,693**	**163,086**	**1,536,813**	**100.0%**	**100.0%**
Source: 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%						

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

VeraBank is ranked seventh out of 278 HMDA lenders in Longview and ninth out of 458 lenders in the non-MSA AA. The institution is ranked third out of 86 small business lenders in Longview and fifth out of 101 small business lenders in the non-MSA AA.

Distribution of Loans by Income Level of the Geography

The bank exhibited an excellent geographic distribution of loans in its AAs.

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.

Longview

In 2022, the institution's home mortgage lending in moderate-income geographies was near to both the percentage of owner-occupied housing as well as the aggregate lending in the AA. There are no low-income tracts in the AA.

In 2023, the institution's home mortgage lending in moderate-income geographies exceeded both the percentage of owner-occupied housing as well as the aggregate lending in the AA. There are no low-income tracts in the AA.

In 2024, the institution's home mortgage lending in moderate-income geographies exceeded both the percentage of owner-occupied housing as well as the aggregate lending in the AA. There are no low-income tracts in the AA.

Non-MSA

In 2022, the institution's home mortgage lending in LMI geographies exceeded both the percentage of owner-occupied housing as well as the aggregate lending in the AA.

In 2023, the institution's home mortgage lending in LMI geographies exceeded both the percentage of owner-occupied housing as well as the aggregate lending in the AA.

In 2024, the institution's home mortgage lending in low-income geographies was below the percentage of owner-occupied units, however, it exceeded the aggregate lending in the AA. Lending in the moderate-income geographies exceeded both the percentage of owner-occupied units as well as the aggregate lending in the AA.

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.

Longview

In 2022, the institution's small business lending in moderate-income geographies approximated both the percentage of businesses as well as the aggregate lending in the AA. There are no low-income tracts in the AA.

In 2023, the institution's small business lending in moderate-income geographies was near to the percentage of businesses and approximated the aggregate lending in the AA. There are no low-income tracts in the AA.

In 2024, the institution's small business lending in moderate-income geographies approximated the percentage of businesses and exceeded the aggregate lending in the AA. There are no low-income tracts in the AA.

Non-MSA

In 2022, the institution's small business lending in low-income geographies exceeded both the percentage of businesses as well as the aggregate lending in the AA. Lending in the moderate-income geographies was well below the percentage of businesses; however, it exceeded the aggregate lending in the AA.

In 2023, the institution's small business lending in low-income geographies exceeded both the percentage of businesses as well as the aggregate lending in the AA. Lending in the moderate-income geographies was below the percentage of businesses and was near to the aggregate lending in the AA.

In 2024, the institution's small business lending in low-income geographies was below both the percentage of businesses as well as the aggregate lending in the AA. Lending in the moderate-income geographies was below the percentage of businesses; however, it approximated the aggregate lending in the AA.

Lending Gap Analysis

There were no unexplained conspicuous lending gaps. The geographic distribution of loans indicated no unexplained conspicuous gaps when considering branch office locations and performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and businesses 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 bank's home mortgage loan originations and purchases.

Longview AA

In 2022, the institution's home mortgage lending to low-income borrowers was well below the percentage of families; however, it exceeded the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was well below the percentage of families and below the aggregate lending in the AA.

In 2023, the institution's home mortgage lending to low-income borrowers was well below the percentage of families; however, it exceeded the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of families and exceeded the aggregate lending in the AA.

In 2024, the institution's home mortgage lending to low-income borrowers was significantly below the percentage of families and well below the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of families and the aggregate lending in the AA.

While the percentage of loans was below the demographic, the OCC considered performance context when analyzing the borrower distribution. The average median housing cost exceeded $127,000 and the median family income was $79,100 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty level in the AA is high at over 15 percent.

Non-MSA

In 2022, the institution's home mortgage lending to low-income borrowers was significantly below the percentage of families; however, it exceeded the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was significantly below the percentage of families and was below the aggregate lending in the AA.

In 2023, the institution's home mortgage lending to low-income borrowers was significantly below the percentage of families; however, it exceeded the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was well below the percentage of families and exceeded the aggregate lending in the AA.

In 2024, the institution's home mortgage lending to low-income borrowers was well below the percentage of families; however, it exceeded the aggregate lending in the AA. The percentage of home mortgage loans to moderate-income borrowers was well below the percentage of families and was near to the aggregate lending in the AA.

While the percentage of loans was below the demographic, the OCC considered performance context. The average median housing cost equaled $111,000 and the median family income was $75,500 which makes it difficult for LMI borrowers to qualify for traditional home loans. Additionally, the percentage of households living below the poverty level in the AA is high at almost 17 percent.

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 origination and purchase of small loans to businesses.

Longview AA

In 2022, the institution's percentage of loans to small businesses was well below the percentage of small businesses in the AA however, it exceeded the aggregate lending in the AA.

In 2023, the institution's percentage of loans to small businesses was below the percentage of small businesses in the AA; however, it exceeded the aggregate lending in the AA.

In 2024, the institution's percentage of loans to small businesses was below the percentage of small businesses in the AA; however, it exceeded the aggregate lending in the AA.

Non-MSA

In 2022, the institution's percentage of loans to small businesses was near to the percentage of small businesses in the AA; however, it exceeded the aggregate lending in the AA.

In 2023, the institution's percentage of loans to small businesses was near to the percentage of small businesses in the AA; however, it exceeded the aggregate lending in the AA.

In 2024, the institution's percentage of loans to small businesses was near to the percentage of small businesses in the AA; however, it exceeded the aggregate lending in the AA.

Community Development Lending

The institution was a leader in making CD loans.

Refer to Table 3 in the Lending Activity section for the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

Longview MSA

Community development lending had a positive impact on the overall Lending Test for the AA.

VeraBank originated eight community development loans in the AA, totaling $19.8 million. Community development lending represented 14.9 percent of allocated tier 1 capital in the AA.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of $10 million to a company to grow the business and retain jobs located in a moderate-income CT.
- An SBA loan in the amount of $1.3 million to purchase and renovate a building that will include a retail store, restaurant and brewery, and provide economic development by creating jobs for LMI individuals located a moderate-income CT.
- A $1.2 million loan to purchase a restaurant that will create jobs for LMI individuals.

Non-MSA AA

Community development lending had a positive impact on the overall Lending Test for the AA.

VeraBank originated seven community development loans in the AA, totaling $14.9 million. Community development lending represented 10.6 percent of allocated tier 1 capital in the AA.

Examples of community development loans originated in the AA during the evaluation period include:

- A loan in the amount of $9 million to purchase facility and equipment and expand business that will revitalize/stabilize a middle income distressed/underserved middle-income CT.

- A $1.9 million loan to purchase commercial real estate in a moderate-income CT that will create jobs for LMI individuals.

- Two loans in the amount of $50 thousand to a non-profit that provide community services for LMI individuals.

Product Innovation and Flexibility

The institution makes extensive use of innovative and/or flexible lending practices to serve AA credit needs.

VeraBank Community Development Corporation (CDC)

The CDC is a program with a primary purpose of providing financing for LMI individuals to purchase or rehabilitate their primary residence. The program is targeted to LMI individuals when a mortgage application does not qualify for their standard mortgage products. The CDC is also available for small business financing.

Building Stronger Communities (BSC)

VeraBank is dedicated to building stronger communities by making home ownership dreams a reality. The program gives those wanting to purchase or refinance a home in an LMI CT, a minority CT, or distressed/underserved middle-income CT the opportunity for a mortgage with flexible terms. These terms include no mortgage origination or processing fee, a low down payment and no private mortgage insurance required.

Other Programs, Products, and Services

VeraBank offers several other programs and services to meet the needs of the communities they serve. These programs and services include the Fresh Start Loan program that provides overdraft protection loans, Small Business Administration 504 and 7(A) loans, Federal Housing Administration loans, United States Department of Agriculture loans, Veteran's Affairs loans, a full range of banking services to ITIN holders, and a Renew Account which is a second chance checking account that gives customers that have experienced financial difficulties the opportunity to rebuild their financial relationships.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Austin, Killeen/Temple, and Tyler AAs was consistent with the bank's overall performance under the Lending Test in the full-scope areas. Based on limited-scope reviews, the bank's performance under the Lending Test in the Bryan/College Station and Houston AAs was weaker than the bank's overall performance under the Lending Test in the full-scope areas, however, it was still satisfactory.

Refer to Tables 7 through 14 in the state of Texas section of appendix D for the facts and data that support the limited-scope conclusions.

INVESTMENT TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Longview AA was poor. Based on a full-scope review, the bank's performance in the non-MSA AA was good.

The institution had an adequate level of qualified investments, including grants although rarely in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited adequate responsiveness to credit and community development needs. The institution rarely used innovative and/or complex investments to support CD initiatives.

Table 4: Qualified Investments*										2022-2024
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	$(000's)	#	$(000's)	#	% of Total #	$(000's)	% of Total $	#	$(000's)
Full Scope:										
Longview MSA	2	1,435	359	462	361	30.7	1,897	1.1	0	0
Non-MSA	8	5,133	409	483	417	35.5	5,616	3.3	0	0
Limited Scope:										
Austin MSA	1	3,215	70	232	71	6.0	3,447	2.0	0	0
Bryan/College Station MSA	0	0	23	31	23	2.0	31	0.0	0	0
Houston MSA	0	0	4	10	4	0.3	10	0.0	0	0
Killeen/Temple MSA	2	4,018	55	72	57	4.9	4,090	2.4	0	0
Tyler MSA	0	0	129	121	129	11.0	121	0.1	0	0
Broader Statewide/ Regional Area	82	136,924	32	20,580	114	9.7	157,504	91.2	0	0
Total	**95**	**150,725**	**1,081**	**21,991**	**1,176**	**100.0**	**172,716**	**100.0**	**0**	**0**

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

<u>Longview AA</u>

VeraBank had a poor level of qualified CD investments, donations, and grants. During the evaluation period, investments totaled $1.9 million. The bank's investments consisted of two prior period investments totaling $1.4 million and 359 donations and grants totaling $462,000 made during the evaluation period. The prior period investments were made in a previous evaluation period and remained outstanding and continued to benefit the assessment area at the conclusion of the current evaluation period. The two investments provided support to a local economically disadvantaged school district. The donations and grants were primarily given to organizations providing community services to LMI individuals and families. The dollar volume of current-and prior-period investments represented 1.42 percent of tier 1 capital allocated to the AA.

Non-MSA AA

VeraBank had a good level of qualified CD investments, donations, and grants. The bank's investments totaled $5.6 million during the evaluation period. The investments consisted of eight prior period investments totaling $5.1 million and 409 donations and grants totaling $483,000 made during the evaluation period. The prior period investments provided support to local economically disadvantaged school districts. The donations and grants were primarily given to organizations providing community services to LMI individuals and families. The volume of current- and prior-period investments represented 3.98 percent of allocated tier 1 capital.

Broader Statewide or Regional Area

VeraBank had a total of 113 investments and donations totaling $157 million in the broader statewide or regional area. The investments consisted of 32 investments and donations totaling $20.6 million made during the evaluation period and 81 prior period investments totaling $136 million. Current period investments included eight investments supporting economically disadvantaged school districts and one investment consisting of a pool of mortgages guaranteed by the Federal Home Loan Mortgage Corporation (FHLMC – Freddie Mac) and supporting affordable housing. Prior period investments consisted primarily of investments supporting economically disadvantaged school districts. One prior period investment consisting of a pool of mortgages guaranteed by Federal National Mortgage Association (FNMA – Fannie Mae) and supporting affordable housing. The excellent level of investments in the broader statewide or regional area had a positive impact on VeraBank's Investment Test rating in the state of Texas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Austin and Killeen/Temple AA is stronger than the bank's overall performance under the Investment Test in the full-scope areas. The stronger performance is due to a larger level of CD investments made in those AAs. Based on limited-scope reviews, the bank's performance under the Investment Test in the Bryan/College Station, Houston, and the Tyler AAs is weaker than the bank's overall performance under the Investment Test in the full-scope areas. The weaker performance is due to a weaker level of CD investments made in those AAs. The net impact of performance under the Investment Test in the AAs subject to limited-scope reviews on the overall Investment Test rating is neutral.

SERVICE TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Longview and Non-MSA AAs was excellent.

Retail Banking Services

Service delivery systems were readily accessible to geographies and individuals of different income levels in the institution's AA.

Table 5: Distribution of Branch Delivery Systems														2024
	Deposits	Branches							Population					
Assessment Area	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography					
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA	
Longview	32.0	11	28.9	0.0	18.2	54.5	27.3	0.0	0.0	22.7	59.2	18.1	0.0	
Non-MSA	33.9	12	31.6	0.0	58.3	25.0	16.7	0.0	1.5	25.5	54.9	15.9	2.2	
Austin	16.1	6	15.8	0.0	16.7	66.7	16.7	0.0	5.8	23.7	35.6	32.6	2.3	
Bryan/College Station	3.4	1	2.6	0.0	0.0	0.0	100.0	0.0	14.2	23.1	23.0	32.6	7.1	
Houston	2.3	1	2.6	0.0	0.0	100.0	0.0	0.0	2.7	15.3	29.2	51.6	1.2	
Killeen/Temple	5.3	4	10.5	0.0	25.0	50.0	25.0	0.0	4.9	26.6	35.8	31.9	0.8	
Tyler	6.9	3	7.9	0.0	66.7	0.0	33.3	0.0	1.9	25.7	43.0	28.5	0.9	
Total	100.0	38	100.0	0.0	33.3	43.6	23.1	0.0	4.7	22.9	37.8	32.5	2.0	
Source: FFIEC File - 2024 Census, 1/1/2022 - 12/31/2024 Bank Data. Due to rounding, totals may not equal 100.0%														

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

Longview AA

VeraBank's service delivery systems are accessible to geographies and individuals of different income levels throughout the Longview AA. The institution has 18.2 percent of its branches located in moderate-income CTs which is lower than the population living in these areas. There are no low-income CTs within the AA

Non-MSA AA

VeraBank's service delivery systems are readily accessible to geographies and individuals of different income levels throughout the non-MSA AA. There are no branches in low-income CTs in the AA; however, the percentage of the population that lives in these areas is low at 1.5 percent. The institution has 53.8 percent of its branches located in moderate-income CTs which significantly exceeds the population living in these areas.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Longview	0	1	0	0	0	-1	0
Non-MSA	0	1	0	0	-1	0	0
Austin	4	1	0	0	+2	+1	0
Bryan/College Station	0	0	0	0	0	0	0
Houston	1	0	0	0	+1	0	0
Total	5	3	0	0	+2	0	0
1/1/2022 - 12/31/2024 Bank Data.							

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

To the extent changes have been made, the institution's opening and closing of branches had not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Services, including where appropriate, business hours, did not vary in a way that inconvenienced its AAs, particularly low- and moderate-income geographies and/or individuals. Management enhances its traditional service delivery methods with alternative delivery methods including mobile and online banking, mobile wallets, ATMs, ITMs, and telephone banking.

Community Development Services

The institution was a leader in providing CD services.

<u>Longview</u>

During the evaluation period, a total of 47 employees completed 1,403 hours of community development services for 33 organizations. Services included providing financial literacy to LMI individuals and schools in which a majority of students are economically disadvantaged. Employees also served on boards and committees of organizations that provide community services for LMI individuals.

<u>Non MSA</u>

During the evaluation period, a total of 51 employees completed 1,757 hours of community development services for 58 organizations. Services included providing financial literacy to LMI individuals and schools in which a majority of students are economically disadvantaged. Employees also served on boards and committees of organizations that provide community services for LMI individuals.

<u>Broader Statewide or Regional Area</u>

During the evaluation period, three employees completed 18 hours of community development services for two organizations. Employees provided financial literacy to a school in which a majority of the students are economically disadvantaged and served on the board of an organization that provides community services for LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank’s performance under the Service Test in the Bryan/College Station and Tyler AAs was consistent with the bank’s overall performance under the Service Test in the full-scope areas. Based on limited-scope reviews, the bank’s performance under the Service Test in the Austin, Houston, and Killeen/Temple AAs was weaker than the bank’s overall performance under the Service Test in the full-scope areas.

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:	1/1/2022 – 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business loans Community development loans, qualified investments and community development services	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Longview	Full scope	Gregg, Harrison, and Rusk Counties
Non-MSA	Full scope	Anderson, Angelina, Henderson, Limestone, Marion, Navarro, Panola, Titus, and Walker Counties
Austin	Limited scope	Bastrop, Travis, and Williamson counties
Bryan/College Station	Limited scope	Brazos County
Houston	Limited scope	Montgomery County
Killeen/Temple	Limited scope	Bell County
Tyler	Limited scope	Smith County

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multistate Rating
VeraBank, NA	Outstanding	Low Satisfactory	Outstanding	Outstanding
MMSA or State:				
Texas	Outstanding	Low Satisfactory	Outstanding	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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

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

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the "bank" include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) "aggregate" is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/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. 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

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
Austin	91	114,506	12.1	75,110	2.6	1.1	1.9	17.6	11.0	17.3	37.6	25.3	41.4	41.8	61.5	38.7	0.5	1.1	0.7
Bryan/College Station	57	24,283	7.6	5,580	4.2	5.3	4.3	15.7	14.0	13.7	29.4	19.3	26.9	50.4	57.9	53.8	0.3	3.5	1.3
Houston	13	5,029	1.7	27,775	1.4	--	1.3	13.6	15.4	15.5	28.7	38.5	29.5	55.0	46.1	51.7	1.2	--	1.9
Killeen/Temple	25	8,684	3.3	14,101	2.5	12.0	2.4	17.5	12.0	16.5	38.4	44.0	39.3	41.3	32.0	41.6	0.3	--	0.1
Longview	174	37,868	23.1	5,100	--	--	--	16.9	15.5	17.5	62.6	60.9	59.6	20.5	23.6	22.9	0.0	--	--
Non-MSA	272	52,079	36.2	9,311	0.9	1.1	0.4	20.6	21.7	17.2	63.5	58.5	62.9	14.5	18.0	18.7	0.4	0.7	0.7
Tyler	120	36,200	16.0	6,392	1.0	3.3	1.1	18.8	20.0	15.9	44.6	42.5	46.9	34.5	34.2	35.1	1.1	--	0.9
Total	**752**	**278,650**	**100.0**	**143,369**	**2.0**	**1.9**	**1.7**	**17.2**	**17.7**	**16.7**	**41.1**	**48.7**	**40.6**	**39.2**	**31.1**	**40.1**	**0.6**	**0.7**	**0.9**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 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 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
Austin	106	62,688	13.5	52,258	2.4	2.8	1.8	19.0	42.4	21.4	38.2	28.3	41.2	39.9	26.4	35.0	0.5	--	0.6
Bryan/College Station	79	24,742	10.1	3,820	4.2	5.1	4.5	15.7	20.2	12.5	29.4	22.8	24.7	50.4	48.1	57.7	0.3	3.8	0.6
Houston	12	6,618	1.5	22,119	1.4	--	1.6	13.6	25.0	16.2	28.7	16.7	33.7	55.0	58.3	47.1	1.2	--	1.4
Killeen/Temple	23	7,991	2.9	10,107	2.5	4.3	3.5	17.5	21.7	16.4	38.4	26.1	37.1	41.3	47.8	42.9	0.3	--	0.1
Longview	192	42,196	24.5	3,884	--	--	--	16.9	23.4	16.9	62.6	53.6	60.8	20.5	22.9	22.2	0.0	--	--
Non-MSA	240	49,078	30.6	6,895	0.9	1.2	0.5	20.6	31.7	17.1	63.5	57.9	65.3	14.5	8.7	16.6	0.4	0.4	0.5
Tyler	133	46,854	16.9	4,528	1.0	2.3	1.2	18.8	24.8	15.2	44.6	34.6	45.2	34.5	37.6	37.4	1.1	0.7	0.9
Total	**785**	**240,167**	**100.0**	**103,611**	**1.9**	**1.8**	**1.8**	**17.9**	**28.4**	**18.7**	**41.3**	**43.8**	**41.1**	**38.3**	**25.3**	**37.6**	**0.6**	**0.6**	**0.7**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 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
Austin	129	60,466	22.6	51,291	2.4	0.8	1.6	19.0	31.0	21.5	38.2	38.8	39.5	39.9	28.7	37.0	0.5	0.8	0.4
Bryan/College Station	56	17,546	9.8	4,214	4.2	1.8	3.4	15.7	16.1	12.5	29.4	23.2	22.0	50.4	58.9	61.0	0.3	--	1.1
Houston	3	906	0.5	25,605	1.4	--	0.7	13.6	--	20.3	28.1	66.7	28.3	55.6	33.3	49.0	1.2	--	1.5
Killeen/Temple	20	9,957	3.5	10,538	2.5	--	3.7	17.5	20.0	14.9	38.4	25.0	36.4	41.3	55.0	44.9	0.3	--	0.1
Longview	129	26,090	22.6	4,030	--	--	--	16.9	17.8	17.4	62.6	57.4	60.1	20.5	24.8	22.3	0.0	--	0.0
Non-MSA	146	28,043	25.6	7,208	0.9	0.7	0.4	20.6	29.4	17.2	63.5	54.1	63.5	14.5	13.7	18.2	0.4	2.0	0.6
Tyler	87	24,210	15.3	4,799	1.0	5.7	1.4	18.8	20.7	16.1	44.6	37.9	45.9	34.5	35.6	35.8	1.1	--	0.8
Total	**570**	**167,217**	**100.0**	**107,685**	**1.9**	**1.4**	**1.5**	**17.9**	**24.0**	**19.5**	**41.2**	**44.1**	**38.5**	**38.4**	**28.9**	**39.7**	**0.6**	**0.7**	**0.7**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 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
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
Austin	91	114,506	12.1	75,110	20.4	1.1	3.8	16.8	5.5	11.8	20.8	11.0	19.4	42.0	59.3	48.0	--	23.1	17.0
Bryan/College Station	57	24,283	7.6	5,580	23.6	--	2.7	16.6	3.5	10.7	17.3	5.3	17.9	42.5	54.4	47.7	--	36.8	20.9
Houston	13	5,029	1.7	27,775	16.7	--	3.0	14.6	7.7	13.2	17.9	23.1	19.9	50.7	30.8	43.9	--	38.5	19.9
Killeen/Temple	25	8,684	3.3	14,101	21.6	--	2.6	17.4	12.0	12.6	20.7	8.0	22.7	40.3	44.0	39.4	--	36.0	22.7
Longview	174	37,868	23.1	5,100	21.4	6.3	4.7	18.1	11.5	15.4	20.2	17.8	21.6	40.3	47.7	38.1	--	16.7	20.2
Non-MSA	272	52,079	36.2	9,311	23.0	4.4	3.1	19.0	8.8	12.4	20.0	15.8	19.2	38.0	53.7	44.7	--	17.3	20.6
Tyler	120	36,200	16.0	6,392	21.0	10.0	6.1	17.5	10.8	14.8	21.2	12.5	20.5	40.3	48.3	37.2	--	18.3	21.4
Total	**752**	**278,650**	**100.0**	**143,369**	**20.4**	**4.8**	**3.6**	**16.9**	**9.0**	**12.4**	**20.0**	**14.2**	**19.9**	**42.7**	**51.5**	**45.3**	**--**	**20.5**	**18.8**

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 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																					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		
Austin	106	62,688	13.5	52,258	20.7	7.5	3.7	17.0	36.8	12.8	21.0	20.7	20.3	41.3	29.2	39.0	--	5.7	24.1		
Bryan/College Station	79	24,742	10.1	3,820	23.6	--	1.5	16.6	13.9	7.5	17.3	20.2	17.1	42.5	46.8	49.7	--	19.0	24.2		
Houston	12	6,618	1.5	22,119	16.7	8.3	2.6	14.6	--	12.7	17.9	25.0	18.5	50.7	66.7	41.2	--	--	25.1		
Killeen/Temple	23	7,991	2.9	10,107	21.6	--	2.0	17.4	4.3	10.4	20.7	8.7	20.7	40.3	52.2	42.1	--	34.8	24.8		
Longview	192	42,196	24.5	3,884	21.4	5.7	4.1	18.1	16.1	14.1	20.2	19.3	21.1	40.3	39.6	38.3	--	19.3	22.3		
Non-MSA	240	49,078	30.6	6,895	23.0	5.0	3.0	19.0	12.1	11.6	20.0	17.5	18.6	38.0	55.0	43.6	--	10.4	23.1		
Tyler	133	46,854	16.9	4,528	21.0	8.3	4.1	17.5	15.0	15.1	21.2	9.0	21.1	40.3	40.6	39.5	--	27.1	20.2		
Total	**785**	**240,167**	**100.0**	**103,611**	**20.6**	**5.5**	**3.2**	**17.0**	**16.7**	**12.4**	**20.1**	**17.1**	**19.8**	**42.3**	**44.6**	**40.5**	**--**	**16.2**	**24.1**		

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 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
Austin	129	60,466	22.6	51,291	20.7	4.6	4.5	17.0	30.2	13.3	21.0	23.3	19.4	41.3	38.8	37.7	--	3.1	25.1
Bryan/College Station	56	17,546	9.8	4,214	23.6	3.6	3.2	16.6	12.5	10.3	17.3	14.3	16.3	42.5	51.8	44.4	--	17.9	25.7
Houston	3	906	0.5	25,605	16.5	33.3	3.2	14.5	--	12.7	17.8	--	17.9	51.2	66.7	37.7	--	--	28.5
Killeen/Temple	20	9,957	3.5	10,538	21.6	--	1.9	17.4	5.0	8.4	20.7	15.0	19.2	40.3	50.0	40.0	--	30.0	30.5
Longview	129	26,090	22.6	4,030	21.4	1.5	4.5	18.1	19.4	13.1	20.2	15.5	19.7	40.3	42.6	38.5	--	20.9	24.1
Non-MSA	146	28,043	25.6	7,208	23.1	8.9	3.5	19.0	11.0	11.7	20.0	25.3	19.1	38.0	37.0	40.6	--	17.8	25.1
Tyler	87	24,210	15.3	4,799	21.0	5.7	4.7	17.5	10.3	13.7	21.2	13.8	19.9	40.3	42.5	37.4	--	27.6	24.2
Total	**570**	**167,217**	**100.0**	**107,685**	**20.5**	**5.1**	**3.8**	**16.9**	**17.0**	**12.5**	**20.1**	**19.3**	**18.9**	**42.4**	**41.6**	**38.4**	**--**	**17.0**	**26.4**

Source: FFIEC File - 2020 Census; 1/1/2024 - 12/31/2024 Bank Data, 2023 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
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	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Austin	161	42,925	9.3	68,120	3.9	3.1	3.5	14.8	18.6	18.1	40.3	19.2	30.9	40.0	52.8	45.2	0.9	6.2	2.1
Bryan/College Station	34	7,561	2.0	5,090	9.7	2.9	6.3	31.3	11.8	18.7	24.5	26.5	26.6	34.4	58.8	47.7	0.1	--	0.6
Houston	38	7,999	2.2	21,262	--	13.2	2.9	7.9	5.3	10.7	34.6	31.6	27.9	57.4	50.0	57.7	--	--	0.8
Killeen/Temple	73	13,708	4.2	6,119	10.9	1.4	4.4	44.5	32.9	22.0	19.7	30.1	32.9	23.6	35.6	40.4	1.2	--	0.2
Longview	480	66,008	27.8	6,266	--	--	--	22.7	22.1	22.2	65.2	56.7	54.5	11.8	21.2	22.6	0.3	--	0.6
Non-MSA	632	58,874	36.7	8,336	0.8	1.7	1.0	39.8	24.2	24.1	48.2	57.9	59.0	11.1	15.7	14.8	0.0	0.5	1.0
Tyler	306	43,721	17.7	6,707	3.7	1.6	1.8	31.5	14.7	19.4	38.3	41.2	43.4	26.3	35.0	34.3	0.2	7.5	1.0
Total	**1,724**	**240,796**	**100.0**	**121,900**	**3.5**	**1.6**	**3.1**	**21.0**	**21.1**	**17.7**	**41.1**	**48.6**	**34.1**	**33.8**	**26.6**	**43.4**	**0.6**	**2.1**	**1.5**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 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																			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	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Austin	180	47,534	10.4	70,304	3.2	3.3	3.3	15.7	18.9	18.2	31.8	20.6	31.0	44.5	55.0	45.6	4.9	2.2	1.9
Bryan/College Station	42	5,373	2.4	4,672	9.0	--	6.0	20.9	9.5	17.4	25.6	38.1	25.4	43.3	52.4	50.4	1.2	--	0.8
Houston	58	8,284	3.4	20,754	3.2	25.9	2.7	10.3	5.2	11.4	26.9	8.6	26.4	58.7	58.6	58.4	0.8	1.7	1.0
Killeen/Temple	93	14,643	5.4	5,655	6.3	4.3	4.5	26.4	45.2	21.7	31.5	25.8	30.7	35.3	24.7	42.8	0.5	--	0.2
Longview	455	54,963	26.4	5,326	--	--	--	23.9	21.3	21.9	56.3	57.4	54.3	19.5	21.1	23.2	0.2	0.2	0.6
Non-MSA	580	53,165	33.6	7,366	1.2	1.4	1.2	27.7	20.5	23.8	55.8	61.2	59.5	14.1	15.5	14.4	1.2	1.4	1.1
Tyler	316	39,654	18.3	6,328	2.1	1.6	2.2	22.9	14.2	18.2	42.1	39.6	43.9	32.3	32.6	33.6	0.6	12.0	2.0
Total	**1,724**	**223,616**	**100.0**	**120,405**	**3.2**	**2.2**	**3.0**	**17.2**	**19.9**	**17.7**	**34.1**	**47.7**	**33.4**	**42.2**	**27.1**	**44.3**	**3.3**	**3.0**	**1.5**

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 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 Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% 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
Austin	195	53,354	12.6	81,420	3.3	4.1	3.0	16.7	14.4	18.1	31.4	23.6	30.6	45.3	56.4	46.4	3.4	1.5	1.8
Bryan/College Station	51	11,807	3.3	5,005	9.1	2.0	5.8	20.8	11.8	16.7	25.4	39.2	24.8	43.6	47.1	51.9	1.1	--	0.8
Houston	32	8,359	2.1	23,614	3.1	43.7	2.4	10.5	12.5	10.9	27.4	6.2	26.4	58.2	31.2	59.1	0.8	6.2	1.1
Killeen/Temple	82	12,586	5.3	6,006	6.5	7.3	4.3	27.1	24.4	21.1	31.2	35.4	32.6	34.5	32.9	41.6	0.6	--	0.3
Longview	422	51,131	27.3	5,508	--	--	--	24.5	23.5	21.4	57.0	56.6	55.7	18.2	19.7	22.4	0.2	0.2	0.5
Non-MSA	481	47,545	31.1	7,475	1.1	0.8	1.1	28.0	22.4	22.6	55.4	62.6	60.4	14.4	13.3	14.9	1.1	0.8	1.0
Tyler	281	38,499	18.2	6,741	2.2	1.1	1.7	22.9	11.7	18.3	42.3	46.6	44.0	31.9	33.4	34.5	0.6	7.1	1.5
Total	**1,544**	**223,281**	**100.0**	**135,769**	**3.3**	**2.3**	**2.8**	**18.0**	**19.3**	**17.4**	**34.1**	**49.7**	**33.1**	**42.2**	**26.7**	**45.3**	**2.3**	**1.9**	**1.4**

Source: FFIEC File - 2020 Census; 1/1/2024 - 12/31/2024 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 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**

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
Austin	161	42,925	9.3	68,120	89.5	63.3	48.8	3.0	36.6	7.5	--
Bryan/College Station	34	7,561	2.0	5,090	85.3	58.8	51.9	3.2	41.2	11.5	--
Houston	38	7,999	2.2	21,262	84.5	63.2	49.2	5.6	36.8	9.9	--
Killeen/Temple	73	13,708	4.2	6,119	82.9	75.3	52.4	3.6	24.7	13.5	--
Longview	480	66,008	27.8	6,266	82.0	62.5	49.2	4.7	37.5	13.2	--
Non-MSA	632	58,874	36.7	8,336	82.4	77.7	53.4	3.9	22.3	13.7	--
Tyle	306	43,721	17.7	6,707	83.7	66.7	52.1	4.3	33.3	12.0	--
Total	**1,724**	**240,796**	**100.0**	**121,900**	**86.7**	**69.4**	**49.7**	**3.6**	**30.6**	**9.7**	**--**

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2022 Bank Data, 2022 Dunn & Bradstreet SBSF Demographics, 2022 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
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
Austin	180	47,534	10.4	70,304	90.4	66.7	52.4	2.7	33.3	6.9	--
Bryan/College Station	42	5,373	2.4	4,672	84.3	57.1	51.7	3.5	42.9	12.2	--
Houston	58	8,284	3.4	20,754	89.8	13.8	51.7	3.4	86.2	6.9	--
Killeen/Temple	93	14,643	5.4	5,655	87.0	72.0	54.9	2.6	28.0	10.4	--
Longview	455	54,963	26.4	5,326	83.1	63.7	52.4	4.4	36.3	12.5	--
Non-MSA	580	53,165	33.6	7,366	84.4	73.1	55.0	3.6	26.9	12.0	--
Tyler	316	39,654	18.3	6,328	86.4	64.6	53.8	3.8	35.4	9.8	--
Total	**1,724**	**223,616**	**100.0**	**120,405**	**89.0**	**65.9**	**52.6**	**3.0**	**34.0**	**8.0**	**--**

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 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
Austin	195	53,354	12.6	81,420	89.0	60.5	52.3	2.6	39.5	8.3	--
Bryan/College Station	51	11,807	3.3	5,005	83.7	49.0	51.0	3.5	51.0	12.8	--
Houston	32	8,359	2.1	23,614	88.4	15.6	51.9	3.3	84.4	8.2	--
Killeen/Temple	82	12,586	5.3	6,006	88.1	74.4	51.4	2.3	25.6	9.7	--
Longview	422	51,131	27.3	5,508	82.7	67.1	51.2	4.4	32.9	12.8	--
Non-MSA	481	47,545	31.1	7,475	84.2	72.3	51.6	3.5	27.6	12.3	--
Tyler	281	38,499	18.2	6,741	85.7	69.7	50.9	3.7	30.2	10.6	--
Total	**1,544**	**223,281**	**100.0**	**135,769**	**87.9**	**67.1**	**52.0**	**2.9**	**32.9**	**9.2**	**--**

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