PUBLIC DISCLOSURE

April 6, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank, National Association
Charter Number: 16320

2707 West Northwest Highway
Dallas, TX 75220

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy
Suite 900
Irving, TX 75062

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

Contents

Overall CRA Rating

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 performance in the bank's one assessment area (AA) in the state of Texas.
- The bank's loan-to-deposit ratio (LTD) is more than reasonable.
- A substantial majority of the bank's loans originated inside the AA.
- The geographic distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans to borrowers of different income levels and businesses of different sizes is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable. The bank's quarterly average LTD is calculated on a bank-wide basis. During the evaluation period, the bank's quarterly LTD ratio averaged 85.17 percent, ranging from a low of 78.25 percent to a high of 90.55 percent. We compared the bank's quarterly average LTD ratio to ten similarly situated institutions in the bank's AA ranging in asset size from $662 million to $1.5 billion. The average LTD ratio for these institutions was 75.87 percent, ranging from a low of 46.88 percent to a high of 95.02 percent.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. The bank originated and purchased 97.56 percent of its total loans by number inside the AA 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		
	#	%	#	%		$	%	$	%	
Small Business	20	95.24	1	4.76	21	12,566	98.82	150	1.18	12,716
Consumer	60	98.36	1	1.64	61	1,700	96.31	65	3.69	1,765
Total	**80**	**97.56**	**2**	**2.44**	**82**	**14,266**	**98.52**	**215**	**1.48**	**14,481**

Source: 1/1/2023 - 12/31/2025 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

American Bank, National Association (ABNA or bank) is a single state full-service bank headquartered in Dallas, Texas, which is located in Dallas County. The bank is wholly owned by Bright Force Holdings, LLC (BFH), a single bank holding company located in Grapevine, Texas with total assets of $84 million. There are no subsidiaries or affiliates and there were no mergers or acquisition activity during the review period.

In 2020, the bank was designated as a Minority Depository Institution (MDI). In 2022, the bank's BHC was approved for $32.2 million in funding through the Emergency Capital Investment Program (ECIP), which was established under the Consolidated Appropriations Act of 2021 to provide capital funding for minority owned depository institutions in support of small businesses, minority-owned businesses, and consumers, in low-and moderate-income communities. BFH contributed these funds to ABNA, which the bank utilizes to further meet the credit and community development needs of the bank's AA.

ABNA serves the public through its headquarter in Dallas, and two branch locations. The bank's AA is comprised of seven counties. The bank's headquarter and branch office locations are all within its AA. Main office lobby, branches, and drive-up facility hours are Monday through Thursday 9:00 a.m. to 5:00 p.m. and Friday 9:00 a.m. to 6:00 p.m. The main office and branches each have a full-service automated teller machine. ABNA's banking programs and hours allow the bank to deliver needed banking and credit services to low- and moderate-income areas and customers, as well as small business owners throughout the bank's AA. ABNA offers online banking to both consumer and commercial customers.

As of December 31, 2025, the bank reported total assets of $700 million, total deposits of $592 million, and tier one capital of $71.6 million. Total loans and leases of $528 million represent 75 percent of total assets. The loan portfolio by dollar volume is comprised of 62 percent commercial loans, which include commercial real estate and commercial and industrial loans, 21 percent consumer loans, 11 percent other loans, and 6 percent residential real estate loans. The consumer portfolio is concentrated in auto loans that total $102 million, or 19 percent of total loans. Investment securities total $33 million. ABNA's lending strategy focuses on niche hospitality lending and auto lending in the bank's AA.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of the AA during the evaluation period. ABNA received a "Satisfactory" overall rating at the prior CRA evaluation dated January 24, 2023.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for this examination is January 1, 2023 to December 31, 2025. We completed a review of ABNA's CRA activities in its AA under the Interagency Small Bank CRA evaluation procedures, which includes the Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of the AA through its lending activities. In evaluating the bank's lending performance, we identified small business loans and consumer loans as the bank's primary loan products. We analyzed a sample of 20 small business loans, and 60 consumer loans originated inside the AA during the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of 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.

ABNA has one designated AA comprised of seven whole counties within the DFW MSA, which includes Collin, Dallas, Denton, Ellis, Kaufman, Rockwall, and Tarrant counties. The AA consists of 1,599 census tracts (CTs). The bank has properly defined its AA in accordance with the technical requirements of the CRA regulation. The AA consists of whole CTs, does not arbitrarily exclude low- and moderate-income CTs, and includes CTs where the majority of loans were originated, and where the bank is located. The AA does not reflect illegal discrimination.

Ratings

The bank's overall rating is based on the performance in the state of Texas. The state rating is based on performance in the bank's AA. Refer to the "Scope" section under the 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 banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Texas

CRA rating for the State of Texas[1]: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- ABNA's LTD ratio is more than reasonable.
- A substantial majority of the bank's loans, 97.56 percent by number and 98.52 percent by dollar are made inside the AA.
- The bank exhibited reasonable geographic distribution of loans across geographies of different income levels in the state of Texas.
- The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes in the state of Texas.

Description of Institution's Operations in Texas

ABNA is a $700 million MDI headquartered in Dallas, Texas that serves a single AA in the state of Texas. The bank provides banking services to the public through its main office and two branch locations, all located within the AA. ABNA designated one AA that comprises seven of the eleven counties in the Dallas-Fort Worth-Arlington MSA, which consists of Collin, Dallas, Denton, Ellis, Kaufman, Rockwall, and Tarrant counties.

The AA contains a total of 1,599 CTs. Of those CTs, 151 are low-income, 418 are moderate-income, 466 are middle-income, 540 are upper-income, and 24 are unknown. The AA does not have any underserved or distressed CTs. The AA meets the requirements of the CRA regulation and does not arbitrarily exclude any low- and moderate-income geographies. The bank continues to focus on its niche hospitality and specialty auto lending programs.

ABNA's commercial lending strategy primarily focuses on niche hotel lending, with borrowers seeking larger loan originations for building new hotels or making capital improvements to existing properties. As a result, loan amounts and borrowers' annual revenue inherently exceed one million dollars. The bank takes pride in its SBA lending activities. In addition to traditional SBA lending, the bank also assists customers, primarily minority business owners, with projects that are too large or do not otherwise qualify for SBA financing, with a focus on owner-occupied medical, retail and warehouse properties.

The bank's specialty auto lending program focuses on underserved individuals in majority minority census tracts (MMCTs) and low- and moderate-income areas who have limited or no credit history. The bank provides a lower-cost alternative to traditional subprime lenders, which helps customers establish

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

credit histories and transition to more traditional financing over time. Through the bank's auto program, customers are educated on how to build and maintain positive credit histories to support future borrowing needs.

ABNA's participation in ECIP has allowed the bank to expand its lending efforts by providing loans to small businesses, minority-owned businesses, and consumers, and to better meet the needs of residents in the Dallas-Fort Worth area residing in low- and moderate-income neighborhoods and MMCTs. During the evaluation period, the bank originated approximately $250 million in ECIP Qualified Lending Originations comprising 40 percent of total loan originations.

Competition
Competition in the local market area is strong and includes well-established community banks, regional and national financial institutions, and credit unions. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report as of June 30, 2025, ABNA had $535 million in deposits representing 0.08 percent of the deposit market share in the AA. Banks with notable market share include Charles Schwab Bank (32 percent), Bank of America (21 percent), and JPMorgan Chase Bank (14 percent). Local financial institutions operate 1,477 offices in the AA, with JPMorgan Chase Bank maintaining the largest branch network in the market with 184 offices. There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of the AA.

Community Contacts
To help identify community needs and opportunities within the AA, we considered two community contacts conducted earlier in the evaluation period in conjunction with other examinations. We contacted two organizations devoted to serving the needs of low- and moderate-income individuals and their communities. One contact identified a lack of loan products available to ITIN borrowers as a primary credit need, while the other contact noted the credit needs for small businesses were not being adequately met by banks. Both contacts stated the involvement by local institutions has been good.

According to Moody's Analytics, the primary economic drivers in the DFW metroplex are logistics, high technology, financial centers, and manufacturing. Top employers include Walmart, UT Southwestern Medical Center, Baylor Scott & White Health, Lockheed Martin and several other technology, financial, and health care related entities. The unemployment rate within the AA was 4.65 percent, compared to the state unemployment rate of 4.3 percent in 2025.

The poverty level across the AA was considered in the evaluation of the lending performance. Families living below the stated poverty rate are identified as having difficulty meeting financial needs and, as such, are less likely to have the financial resources to qualify for a home loan, or obtain a consumer loan, than those with income above the poverty level. In the AA, the poverty level was reported at 8.24 percent per the most recent census data available. This represents a reduction in poverty levels in recent years as the poverty rate was reported at 11.3 percent according to 2015 ACS data.

Demographics
The following table provides a summary of the demographics, including housing, business, and economic information for the Texas partial DFW MSA AA.

Texas Partial DFW MSA

Assessment Area(s) – Texas Partial DFW MSA AA-2025						
						2023 - 2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,599	9.44	26.14	29.14	33.77	1.50
Population by Geography	7,140,650	8.79	25.28	30.13	34.96	0.83
Housing Units by Geography	2,644,295	9.47	25.15	30.74	33.74	0.90
Owner-Occupied Housing by Geography	1,440,449	4.38	19.81	32.01	43.45	0.36
Occupied Rental Units by Geography	1,015,162	15.72	31.97	29.57	21.25	1.48
Vacant Units by Geography	188,684	14.68	29.16	27.46	26.86	1.84
Businesses by Geography	341,479	5.16	18.92	30.37	44.67	0.88
Farms by Geography	8,053	3.68	18.64	32.29	44.75	0.65
Family Distribution by Income Level	1,687,745	21.99	17.27	19.23	41.51	0.00
Household Distribution by Income Level	2,455,611	22.91	16.90	17.94	42.25	0.00
Unemployment rate (%)	4.65	6.60	5.61	4.60	3.57	4.23
Households Below Poverty Level (%)	10.18	26.49	14.95	7.83	4.35	17.12
Median Family Income (19124 - Dallas-Plano-Irving, TX MD)		$88,315			Median Housing Value	$209,800
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD)		$82,649			Median Gross Rent	$1,219
Median Family Income (19124 - Dallas-Plano-Irving, TX MD) for 2025		$117,300			Families Below Poverty Level	8.24
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD) for 2025		$106,900				

FFIEC File - 2024 Census
2025 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

A full-scope review was performed on the bank's AA for the evaluation period covering January 1, 2023, through December 31, 2025.

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 Texas partial DFW MSA AA is 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

Based on the data in the tables the overall geographic distribution of loans to small businesses is reasonable. In 2023-2025, the bank did not originate any small loans to businesses in low-income geographies. We recognize that lending opportunities were likely limited, as only 5.2 percent of businesses within the AA were located in low-income geographies. The bank's percentage of small loans to businesses in moderate-income geographies was lower than the percentage of businesses located in these geographies and the aggregate lending performance. This performance is reasonable overall when considering the high level of competition from larger regional and national banks in the AA coupled with ABNAs nominal deposit market share at less than one percent in the AA and limited branching network. This potentially limits opportunities in penetrating low- and moderate- income CT clusters located in the AA.

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.

Consumer Loans

Based on the data in the tables, the overall geographic distribution of consumer loans is excellent. In 2023-2025, the bank's percentage of consumer loans in both low- and moderate-income geographies exceeded the percentage of households located in those geographies.

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.

Lending Gap Analysis

No unexplained, conspicuous lending gaps were identified.

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.

Small Loans to Businesses

Based on the data in the tables, the overall borrower distribution of small loans to businesses is reasonable. In 2023-2025, the percentage of the bank's small loans to businesses is lower than the percentage of businesses identified as having revenue less than or equal to $1 million and the aggregate lending performance. This performance is reasonable given the bank's niche hospitality lending and nature of its customer base. We also acknowledge the bank offers SBA lending products that support the needs of local small businesses and other community development needs. These include loans exceeding $1 million that do not meet the categorization as a small loan to business but nonetheless are impactful for small business economic development. For example, the bank originated two SBA loans totaling $4.6 million, representing 6.4 percent of tier 1 capital. Loan proceeds supported small business economic development and promoted job creation and retention within the AA.

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.

Consumer Loans

Based on the data in the tables, the overall borrower distribution of consumer loans is excellent. In 2023-2025, the percentage of the bank's consumer loans to low-income individuals exceeds the percentage of low-income households in the AA. The percentage of consumer loans to moderate-income individuals exceeds the percentage of moderate-income households in the AA.

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.

Responses to Complaints

ABNA received one CRA-related complaint during the review period from a Dallas-based community organization. Management responded to the comment timely and appropriately. The letter and bank responses were documented in the bank's public file.

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:	(01/01/23 to 12/31/25)	
Bank Products Reviewed:	Small business and consumer loans (Community development loans, qualified investments, community development services)	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Texas Partial DFW MSA	Full-scope	Collin, Dallas, Denton, Ellis, Kaufman, Rockwall, and Tarrant Counties consisting of 1,599 whole census tracts.

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
American Bank, N.A.	Satisfactory
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 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 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
Texas Partial DFW MSA AA-2025	20	12,566	100.00	463,802	5.16	0	4.15	18.92	10	17.40	30.37	25	28.56	44.67	65	49.00	0.88	--	0.90
Total	**20**	**12,566**	**100.00**	**463,802**	**5.16**	**0**	**4.15**	**18.92**	**10**	**17.40**	**30.37**	**25**	**28.56**	**44.67**	**65**	**49.00**	**0.88**	**--**	**0.90**

Source: FFIEC File - 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
Texas Partial DFW MSA AA-2025	20	12,566	100	463,802	88.06	25	52.32	3.21	60	8.73	15
Total	**20**	**12,566**	**100**	**463,802**	**88.06**	**25**	**52.32**	**3.21**	**60**	**8.73**	**15**

Source: FFIEC File - 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	
Texas Partial DFW MSA AA-2025	60	1,700	100	9.07	15	24.84	50	31.00	26.67	34.27	8.33	0.83	--	
Total	**60**	**1,700**	**100**	**9.07**	**15**	**24.84**	**50**	**31.00**	**26.67**	**34.27**	**8.33**	**0.83**	**--**	

Source: FFIEC File - 2024 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	
Texas Partial DFW MSA AA-2025	60	1,700	100	22.91	41.67	16.90	36.67	17.94	15	42.25	6.67	--	--	
Total	**60**	**1,700**	**100**	**22.91**	**41.67**	**16.90**	**36.67**	**17.94**	**15**	**42.25**	**6.67**	**--**	**--**	

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%