PUBLIC DISCLOSURE

April 6, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Burleson
Charter Number: 17001

899 Northeast Alsbury
Burleson, TX 76028

Office of the Comptroller of the Currency

225 E. John Carpenter Fwy, Suite 900
Irving, TX 75062-2270

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 bank's loan-to-deposit (LTD) ratio is reasonable.
- A majority of the bank's loans are inside the assessment area (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 reasonable. The LTD is calculated on a bank-wide basis. The bank's quarterly LTD ratio during the review period averaged 44.3 percent, with a quarterly high of 47.9 percent and quarterly low of 41.4 percent. We compared the bank's LTD ratio to three similarly situated institutions in the AA ranging in asset size from $115.9 million to $690.1 million. The quarterly average LTD ratio for banks in this peer group was 68.7 percent, with a high ratio of 75.0 percent and a low ratio of 62.7 percent.

The following factors were considered when concluding on the reasonableness of the bank's LTD ratio:

- The bank originated a large number of consumer loans during the CRA evaluation period. The bank originated 305 consumer loans, which represented 55.3 percent of the total loans originated. Consumer loans are generally smaller in dollar volume, have shorter terms, and contribute to a lower LTD ratio compared to similarly situated institutions.

- Competition within the AA is strong with a significant number of larger community, super-regional, and national banks. Based on the June 30, 2025 FDIC Summary of Deposit Market Share Report, the top three institutions' market share account for 47.8 percent, compared to the bank's 0.36 deposit market share.

- The bank's LTD ratio improved compared to the previous CRA evaluation, during which the LTD ratio averaged 33.4 percent.

Lending in Assessment Area

A majority of the bank's loans were inside its AA. The bank originated and purchased 77.5 percent of its total loans by number inside the bank's 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	14	70.0	6	30.0	20	6,046	54.6	5,010	45.3	11,056
Consumer	17	85.0	3	15.0	20	252	85.3	43	14.7	296
Total	31	77.5	9	22.5	40	6,299	55.5	5,053	44.5	11,352
Source: 1/1/2023 - 12/31/2025 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

First National Bank of Burleson (FNB or bank) is a single state financial institution headquartered in Burleson, Tarrant County, Texas. The bank has been operating in Burleson, Texas since April 20, 1981. The bank is 99 percent owned by Citadel Bancorp, Inc. (CBI), a one-bank holding company also headquartered in Burleson, Texas with consolidated total assets of $299 million as of December 31, 2025. The remaining one percent of CBI's common stock is collectively owned by the bank's eight directors on a pro rata basis.

FNB is a full-service bank offering a full range of traditional loan and deposit products. Customers have access to banking services and products through multiple delivery channels including online, mobile and telephone banking, for individuals and businesses. FNB's physical offices are its primary delivery system for retail products and services. In addition to its main office in Burleson, Texas, the bank operates a branch office also located in Burleson, Texas. Both the main office and branch are situated in middle-income census tracts (CTs). The branch is located in Johnson County, approximately two miles southwest of the main office. Operating hours are consistent across both the main and local branch. Lobby hours are 9:00 a.m. to 4:00 p.m. Monday through Thursday and 9:00 a.m. to 5:00 p.m. on Friday. The main office and branch each offer drive-up facilities with extended weekday hours from 7:30 a.m. to 5:00 p.m. and Saturday hours from 8:00 a.m. to 12:00 p.m. The main office and branch each have an automated teller machine (ATM) with 24-hour access. Neither ATM is full-service (i.e., accepting checks and cash deposits).

As of December 31, 2025, the bank reported total assets of $269.1 million, total deposits of 238.1 million, and common equity tier 1 capital of $30 million. Loans and leases totaled $100.9 million, with the loan portfolio representing 34 percent of total assets.

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. FNB received a "Satisfactory" overall rating at the last CRA evaluation dated November 8, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners completed a review of the bank's CRA activities in its AA under the Interagency Small Bank CRA evaluation procedures, consisting of 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 FNB's lending performance, we identified business loans and consumer loans as the bank's primary loan products for review.

Our review period for this evaluation is January 1, 2023, to December 31, 2025. For loans reviewed under the Lending Test, we reviewed an initial sample of 20 small loans to businesses and 20 consumer loans. Once this sample was evaluated to determine the prevalence of lending within the bank's delineated AA, we identified additional small business and consumer loans within the AA for review to ensure a sufficient volume of loans for AA analysis.

When evaluating the bank's performance under the Lending Test, we placed less weight on the consumer loans by income category of the geography relative to other dimensions of the test. The bank's consumer loans are generally provided in close proximity to the branch locations. FNB's two branches are situated in middle-income CTs in Tarrant County on the border of Johnson County. Johnson County has only one low-income CT.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable, are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is based on the rating for the state of Texas. The state rating is based on the full-scope review of the bank's sole AA, which consists of all CTs within Johnson and Tarrant County ("Burleson AA").

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC does not have public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

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:

- FNB originated a majority of loans within its AA by count and dollar volume.
- The distribution of loans across geographies of different income levels is reasonable.
- The distribution of loans among individuals of different income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

FNB is a $269 million community bank headquartered in Burleson, Texas that serves one delineated AA consisting of Johnson and Tarrant Counties in north Texas. The bank serves the public through its main office, one additional branch location, and two non-deposit taking ATMs within the AA. FNB had $238.1 million in total deposits within the AA as of December 31, 2025. Management continues to pursue a lending strategy focused on meeting the needs of local small businesses as well as consumer loans. The bank is not an active mortgage lender and is not required to report mortgage data pursuant to the Home Mortgage Disclosure Act (HMDA). Refer to the "*Description of Institution*" section for more information.

Based on June 30, 2025, FDIC Summary of Deposit Market Share Report, the bank ranked 41 out of 438 FDIC-insured depository institutions with a 0.36 percent deposit market share. The top three banks by deposit market share are JP Morgan Chase Bank, N.A. ranked first with a 25.92 percent deposit market share, Wells Fargo Bank, N.A. ranked second with a 10.97 percent deposit market share, and Bank of America, N.A. ranked third with a 10.97 percent deposit market share. Local competition is strong and includes several super-regional and nationwide financial institutions in the market.

Economic Data
Major employers in Tarrant County include Lockheed Martin Corporation, Dallas Fort Worth International Airport, General Motors, and Naval Joint Station Air Reserve. Johnson County largest employers consist of Burleson Independent School District (ISD), Cleburne ISD, Walmart, Texas Health Resources, and Halliburton.

According to the U.S. Bureau of Labor Statistics (BLS), the average unemployment level of Tarrant County for the years of 2023, 2024, and 2025 totaled 3.8 percent, 3.9 percent, and 3.9 percent, respectively. Johnson County also experienced similar overall levels and increasing trends in

[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.

unemployment rate as well, likely due to growing populations mixed with a slowing job creation environment. For Johnson County, the average unemployment rate for 2023, 2024, and 2025 totaled 3.5 percent, 3.6 percent, and 3.7 percent, respectively. In comparison, the average unemployment rate in the state of Texas for 2023, 2024, and 2025 totaled 4.0 percent, 4.1 percent, and 4.1 percent, respectively. Nationally, the average unemployment rate in 2023, 2024, and 2025 totaled 3.6 percent, 4.0 percent, and 4.3 percent, respectively.

The poverty level across the AA was considered in the evaluation of lending performance. Families living below the stated poverty rate are identified as having difficulty meeting basic financial needs and as such are less likely to have the financial resources to qualify for a home loan than those with income above poverty. In this AA, the overall household poverty level was 10.28 percent in 2025 according to the most recent census data available.

Community Contact

We reviewed two community contacts for the purpose of determining a community profile, identifying opportunities for participation by local financial institutions, and determining the performance of local financial institutions in meeting the credit needs of the community. The contacts included representatives from an independent, not-for-profit organization that assists Community Development Financial Institutions (CDFIs) in Fort Worth and a local county agency focused on community development and affordable housing in Tarrant County. The contacts indicated that economic conditions in the AA are strong and stable, supported by rapid population growth within the AA. One contact indicated the need for affordable housing given the increased cost of land in historically inexpensive areas. The other contact attributed the need for affordable housing to rising cost of home prices and increasing interest rates making housing in low- and moderate-income (LMI) targeted areas unaffordable. Additionally, contacts indicated a credit need for small businesses to help attract population growth in LMI areas.

Demographics
The following tables provide a summary of the demographics, including housing, business, and economic information for the Burleson AA.

Assessment Area(s) - 2025 Burleson AA						
						2023 - 2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	488	7.38	29.30	32.99	29.30	1.02
Population by Geography	2,290,567	6.00	27.71	34.96	30.85	0.48
Housing Units by Geography	843,262	6.47	27.63	35.40	29.99	0.50
Owner-Occupied Housing by Geography	478,236	2.65	21.54	37.44	38.00	0.37
Occupied Rental Units by Geography	302,480	11.32	36.11	33.43	18.60	0.55
Vacant Units by Geography	62,546	12.25	33.23	29.33	23.86	1.33
Businesses by Geography	96,551	4.26	23.32	31.24	40.55	0.63
Farms by Geography	2,568	3.27	21.77	33.53	41.20	0.23
Family Distribution by Income Level	545,506	21.25	17.98	20.42	40.35	0.00
Household Distribution by Income Level	780,716	22.65	17.00	18.95	41.40	0.00
Unemployment rate (%)	4.85	7.73	5.91	4.70	3.66	3.47
Households Below Poverty Level (%)	10.28	28.17	15.37	8.48	4.38	6.85
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD)		$82,649			**Median Housing Value**	$185,850
Median Family Income (23104 - Fort Worth-Arlington-Grapevine, TX MD) for 2025		$106,900			**Median Gross Rent**	$1,150
					Families Below Poverty Level	8.34

FFIEC File - 2020 Census
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, to 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 lending performance in the state of Texas 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

The bank exhibits excellent geographic distribution of small business loans. The bank's percentage of small loans to businesses in low-income geographies exceeded the percentage of businesses in those geographies and exceeded the percentage of aggregate distribution of loans. The bank's percentage of small loans to businesses in moderate-income geographies exceeded the percentage of businesses in those geographies and exceeded the percentage of aggregate distribution of loans.

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

The bank's geographic distribution of consumer loans is reasonable. The loans sampled did not include any loans originated in low-income CTs. The AA is comprised of approximately seven percent low-income CTs, or 36 low-income CTs out of 488 total CTs. Johnson County has only one low-income CT and the remaining are located in Tarrant County, closer to the center of the Dallas-Fort Worth Metroplex and larger bank competition. The limited number of low-income CTs provides for limited lending opportunities. The main branch and local branch are located in middle income CTs. The bank's percentage of consumer loans to borrowers of moderate-income geographies was slightly lower than the percentage of households located in moderate-income CTs.

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

Examiners reviewed AA maps and demographic data. There were no unexplained conspicuous gaps in lending considering the geographic distribution of loans, branch locations, and performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited 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

Loans to businesses of different sizes reflect reasonable distribution. The percentage of the bank's small loans to businesses with revenues less than or equal to $1 million was somewhat below the percentage of businesses identified as having revenue less than or equal to $1 million but exceeded the aggregate lending to these businesses.

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

Consumer Loans

Consumer loans to individuals of different income levels reflect reasonable distribution. The bank's percentage of consumer loans to low-income borrowers exceeded the percentage of households located in low-income CTs. The bank's percentage of consumer loans to moderate-income borrowers was somewhat lower than the percentage of households located moderate-income CTs.

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

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	small loans to businesses, consumer loan	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Burleson AA	Full-scope	All census tracts in Tarrant and Johnson Counties

Appendix B: Summary of MMSA and State Ratings

RATINGS First National Bank of Burleson	
Overall Bank:	Lending Test Rating
First National Bank of Burleson	Satisfactory
MMSA or State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of $500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 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			
2025 Burleson AA	20	7,913	100.00	118,605	4.26	5.00	3.30	23.32	25.00	21.55	31.24	35.00	30.62	40.55	35.00	44.05	0.63	0.00	0.48			
Total	**20**	**7,913**	**100.00**	**118,605**	**4.26**	**5.00**	**3.30**	**23.32**	**25.00**	**21.55**	**31.24**	**35.00**	**30.62**	**40.55**	**35.00**	**44.05**	**0.63**	**0.00**	**0.48**			

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2023 - 2025
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
2025 Burleson AA	20	7,913	100.00	118,605	87.90	55.00	51.62	3.00	45.00	9.10	0.00	
Total	**20**	**7,913**	**100.00**	**118,605**	**87.90**	**55.00**	**51.62**	**3.00**	**45.00**	**9.10**	**0.00**	

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

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography														2023 - 2025
Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	
2025 Burleson AA	20	320,652	100.00	6.01	0.00	27.18	20.00	35.88	80.00	30.49	0.00	0.44	0.00	
Total	**20**	**320,652**	**100.00**	**6.01**	**0.00**	**27.18**	**20.00**	**35.88**	**80.00**	**30.49**	**0.00**	**0.44**	**0.00**	

Source: FFIEC File - 2020 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	
2025 Burleson AA	20	320,652	100.00	22.65	45.00	17.00	10.00	18.95	25.00	41.40	10.00	0.00	10.00	
Total	**20**	**320,652**	**100.00**	**22.65**	**45.00**	**17.00**	**10.00**	**18.95**	**25.00**	**41.40**	**10.00**	**0.00**	**10.00**	

Source: FFIEC File - 2020, 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.
Due to rounding, totals may not equal 100.0%