PUBLIC DISCLOSURE

February 23, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Unity National Bank of Houston
Charter Number: 21008

2602 Blodgett Street
Houston TX, 77004

Office of the Comptroller of the Currency

3850 North Causeway Blvd.
Suite 1330
Metairie, LA 70002-8105

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: a reasonable loan-to-deposit (LTD) ratio, a majority of Unity National Bank of Houston's (Unity) loans being made inside the assessment area (AA), an excellent geographic distribution of loans in Texas, a reasonable distribution of loans to businesses of different sizes in Texas, and a lack of CRA-related complaints filed during the review period in both Texas and Georgia.

LTD Ratio

Considering Unity's size, financial condition, and the credit needs of the AAs, the LTD ratio was reasonable. The quarterly average LTD ratio for Unity during the evaluation period was 64.2 percent, representing a decrease from the previous CRA performance evaluation (PE) of 81 percent. Over this evaluation period, Unity's LTD ratio fluctuated considerably, with a quarterly low of 55.5 percent recorded in the second quarter of 2022, to a quarterly high of 70.1 percent in the second quarter of 2025. The quarterly average LTD ratio for the similarly situated financial institutions included below and located within or near the AA was 65.5 percent.

Institution	Assets - As of September 30,2025 (in thousands)	Average LTD
Unity National Bank of Houston	**$233,034**	**64.2%**
Citizens Trust Bank	$130,365	55.0%
First Peoples Bank	$444,580	79.6%
Gulf Capital Bank	$358,324	60.6%

Source: Bank Data

Lending in AA

A majority of Unity's loans were inside its AAs.

Unity originated and purchased 58 percent by number of its total loans inside its AAs during the evaluation period. While more loans were originated and purchased by dollar amount outside the AA, more emphasis was placed on the number of loans originated and purchased versus the dollar amount of loans. 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 AA										2023-2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Business	21	58	15	42	36	15,075	44.5	18,833	55.5	33,908
Total	**21**	**58**	**15**	**42**	**36**	**15,075**	**44.5**	**18,833**	**55.5**	**33,908**

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

Description of Institution

Unity is a full-service multistate community bank headquartered in Houston, Texas. Unity operates with two branches in the Houston-Pasadena-The Woodlands metropolitan statistical area (MSA) in downtown Houston, Texas and in Missouri City, Texas. Unity additionally operated with a branch in Atlanta-Sandy Springs-Alpharetta MSA in downtown Atlanta, Georgia, starting in 2018, but closed that branch and exited the state of Georgia in June 2025. Unity's main office is located in downtown Houston in an upper-income census tract (CT) and its one branch located in Missouri City is located in a middle-income CT.

Unity was chartered in 1985 and is the only Black-owned banking institution in Texas. Unity has partnered with Houston Minority Business Council, Houston Small Business Development Corporation, and others to provide local business lending. As of December 31, 2025, Unity's assets totaled $229 million, with loans and leases of $137.5 million. Deposits totaled $197 million, and tier 1 capital represented 14 percent of average assets.

Unity primarily originates commercial and small business loans. Unity offers SBA loans, loans targeted to faith-based organizations, commercial loans, commercial real estate (CRE) loans, real estate development, and construction loans. Unity has not made changes to its corporate structure, including any merger or acquisition activities, since the previous PE. As illustrated in the table below, Unity focuses primarily on CRE lending. While commercial and industrial lending are a significant percentage of the overall loan portfolio, that product is not typically analyzed for CRA. As of December 31, 2025, the loan portfolio consisted of the following:

Unity National Bank of Houston's Loan Portfolio		
Loan Category	**Dollars (000)**	**Percentage**
Non-Farm and Non-Residential	46,895	34.1
1-4 Family Mortgage Loans	7,923	5.8
Construction and Land Development	6,315	4.6
Commercial & Industrial	70,584	51.3
Other (farmland, consumer, and multifamily)	5,911	4.3
Total	**137,628**	**100**

*Bank data and Call Report

Banking hours reasonably meet the community's needs with lobby hours consistent at both locations, except for the drive-thru being available Saturday 9:00 a.m. to 1:00 p.m. at the downtown Houston main branch. Unity's operating hours are 9:00 a.m. to 5:00 p.m. Monday through Friday, including both the lobby and drive-thru. Customers can also access their accounts through online banking and mobile banking. There are no significant differences between products offered at the various branches.

Unity has no affiliate or operating subsidiary activities to consider when evaluating CRA performance. There were no legal or financial factors impeding Unity's ability to meet the credit needs in its AA during the evaluation period. Unity's CRA performance was rated "Satisfactory" in the previous PE dated February 22, 2022.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated the CRA performance of Unity using the Interagency Small Bank CRA procedures, which focus on primary loan products. The evaluation period covered January 1, 2023, through December 31, 2025. Conclusions regarding Unity's lending performance are based on a sample of small business loans. We combined and analyzed all loans made during the review period.

Selection of Areas for Full-Scope Review

In each state where Unity has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this PE, bank-delineated AAs located within the same 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.

For this PE, Unity operates in two states: in the Houston MSA AA in the state of Texas, and in the Atlanta MSA AA in the state of Georgia. Both AAs received a full-scope review.

Ratings

Unity's overall rating is a blend of the Texas and Georgia state ratings, with more weight being placed on the State of Texas as a majority of Unity's activities take place in Texas. Unity's headquarters and two of the three branches are located in Texas, and 96.4 percent of deposits are located in Texas. Lastly, Unity closed its Alanta branch and exited the state of Georgia on June 10, 2025.

Refer to the Scope section under each State Rating section for details regarding how the areas were weighed 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 PE.

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 PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Texas

CRA rating for the State of Texas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- An excellent geographic distribution of loans.
- A reasonable distribution of loans to businesses of different sizes.
- A lack of CRA-related complaints filed during the review period.

Description of Institution's Operations in Texas

Unity services its community in the state of Texas through two branches located in the Houston MSA AA. Unity's main branch is located in downtown Houston, in Harris County, while the second branch is in located in Missouri City, in Fort Bend County, Texas. For this PE, the Houston MSA AA received a full-scope review. Unity primarily offers non-farm and non-residential loans.

<u>Houston MSA AA</u>

Unity operates with two branches in the Houston MSA AA. The Houston-Pasadena-The Woodlands MSA is in the southeast section of the state and consists of eight counties. Unity has chosen two of those eight counties to serve, Harris and Fort Bend, as it determined the entire MSA was too large to adequately provide banking services. Of Unity's two branches, one is located in each of the counties served in the MSA. Houston is the largest city in Harris County, which is the third most populous county in the United States. The total population of greater Houston is approximately 7.8 million. Fort Bend County is adjacent to Harris County and portions of the City of Houston are located in Fort Bend County. The largest city in Fort Bend County is Sugar Land and the approximate population of Fort Bend County is 822,779.

There are a total of 1,248 CTs in the AA, with 15.3 percent of those being low-income CTs, 27.4 percent being moderate-income CTs, 24.6 percent being middle-income CTs, 29.6 percent being upper-income CTs, and 3.1 percent being "NA". A CT can become "NA" due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

There is significant competition among financial institutions in the AA. Unity ranks 55 out of 92 financial institutions in the AA and has a deposit market share of approximately 0.1 percent. The top three financial institutions combined have a market share of 76.1 percent.

Small business aggregate data for 2023 revealed that there were 263 financial institutions making small business loans in the AA. There was a total of 176,173 loans originated in the AA, of which Unity did not achieve a reportable market share. The top five lenders in the AA achieved a combined market share of 73.8 percent.

AA - Houston MSA AA						
						2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	1,248	15.30	27.40	24.60	29.57	3.13
Population by Geography	5,553,924	12.05	25.87	27.31	33.08	1.68
Housing Units by Geography	2,056,155	12.92	25.76	26.39	32.90	2.02
Owner-Occupied Housing by Geography	1,090,468	5.62	21.44	29.38	42.70	0.86
Occupied Rental Units by Geography	793,580	21.53	31.21	23.25	20.69	3.32
Vacant Units by Geography	172,107	19.49	28.01	21.97	27.10	3.43
Businesses by Geography	260,769	9.20	21.63	25.99	41.44	1.74
Farms by Geography	5,249	7.16	21.11	30.25	40.24	1.24
Family Distribution by Income Level	1,318,481	24.82	17.03	17.64	40.50	0.00
Household Distribution by Income Level	1,884,048	25.23	16.34	17.01	41.42	0.00
Unemployment rate (%)	6.09	7.91	7.15	5.92	4.80	6.16
Households Below Poverty Level (%)	13.24	30.79	18.40	9.38	5.52	20.50
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA)		$81,128			Median Housing Value	$166,300
Median Family Income (26420 - Houston-Pasadena-The Woodlands, TX MSA) for 2025		$102,000			Median Gross Rent	$1,148
					Families Below Poverty Level	11.60

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

In conjunction with this PE, we conducted two interviews with community leaders in the AA. The primary credit needs in the community were identified as affordable housing, general community development, and financial education, including the loan application and closing process. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Texas

Unity operated in one AA in the state of Texas, in the Houston MSA AA. The Houston MSA AA received a full-scope review, and we analyzed small business lending.

LENDING TEST

Unity'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, Unity's performance in the Houston MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

Unity exhibited excellent geographic distribution of loans in the state.

Small Loans to Businesses

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

Unity exhibited an excellent geographic distribution of small loans to businesses in the Houston MSA AA when considering demographic and market conditions. The percentage of Unity's loans exceeded both the percentage of businesses and the percentage of aggregate lending in both the low- and moderate-income geographies in the AA.

Lending Gap Analysis

We evaluated the lending distribution in the AA to determine if any unexplained conspicuous gaps existed. We used reports and maps to compare the geographies in which Unity originated loans to the geographies in the AA. We considered loan distributions, branch locations, competition, market conditions, demographic information, and bank capacity and restraints during the evaluation period. No unexplained conspicuous gaps were identified. This had a neutral impact on our conclusion regarding Unity's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Unity exhibited a reasonable distribution of loans to businesses of different sizes, given the product lines offered.

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 Unity's originations and purchases of small loans to businesses.

The distribution of small loans to businesses in the Houston MSA AA was considered reasonable with Unity lending less than the percentage of businesses in the AA but only slightly less than aggregate lending.

Responses to Complaints

There were no complaints related to Unity's CRA performance during the evaluation period.

State Rating

State of Georgia

CRA rating for the State of Georgia: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- Unity did not make a sufficient number of small loans to businesses in the AA during the evaluation period to allow for meaningful analysis.

- There were no complaints related to Unity's CRA performance during the evaluation period.

Description of Institution's Operations in Georgia

Unity services its community in the State of Georgia through one branch located in the Atlanta MSA AA. For this evaluation the Atlanta MSA AA received a full-scope review. Unity primarily offers non-farm and non-residential loans. It is important to note that Unity closed the Atlanta branch and exited the State of Georgia on June 10, 2025.

<u>Atlanta MSA AA</u>

Unity operates one branch in the Atlanta MSA AA. The Atlanta-Sandy Springs-Alpharetta MSA is in the northwest section of the state and consists of 29 counties. Unity has chosen five of those 29 counties to serve, including Clayton, Cobb, De Kalb, Douglas, and Fulton, as it determined the entire MSA was too large to adequately provide banking services. Unity's only branch is located in Fulton County. Atlanta is the largest city in Fulton County, which is the most populous county in Georgia at approximately 1,066,710.

There are a total of 631 CTs in the AA, with 11.7 percent of those being low-income CTs, 23.6 percent moderate-income CTs, 19.2 percent middle-income CTs, 38.2 percent upper-income CTs, and 7.3 percent "NA". A CT can become NA due to changes in the geography of the AA. The AA meets regulatory requirements and does not arbitrarily exclude any low- or moderate-income areas.

There is significant competition among financial institutions in the AA. There were a total of 54 financial institutions in the AA accepting deposits, but Unity did not have a reportable ranking or market share. The top three financial institutions combined have a market share of approximately 66.0 percent.

Small business aggregate data for 2023 revealed that there were 200 financial institutions making small business loans in the AA. There was a total of 118,751 loans originated in the AA, of which Unity did not achieve a reportable market share. The top five lenders in the AA achieved a combined market share of 77.3 percent.

AA - Atlanta MSA AA						
						2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	631	11.73	23.61	19.18	38.19	7.29
Population by Geography	2,272,924	10.60	25.36	21.09	37.83	5.12
Housing Units by Geography	953,156	11.25	24.21	20.47	38.77	5.29
Owner-Occupied Housing by Geography	465,276	5.25	20.84	22.95	48.06	2.91
Occupied Rental Units by Geography	392,516	16.94	27.41	18.48	29.37	7.80
Vacant Units by Geography	95,364	17.14	27.46	16.59	32.20	6.61
Businesses by Geography	165,673	7.96	21.53	19.46	45.63	5.41
Farms by Geography	2,672	7.26	21.97	24.40	42.40	3.97
Family Distribution by Income Level	494,167	24.18	15.78	17.23	42.81	0.00
Household Distribution by Income Level	857,792	26.16	15.98	16.87	40.99	0.00
Unemployment rate (%)	6.29	10.27	7.95	7.19	3.73	7.03
Households Below Poverty Level (%)	12.57	28.26	15.16	10.98	6.52	21.08
Median Family Income (12054 - Atlanta-Sandy Springs-Roswell, GA MD)		$81,951			Median Housing Value	$195,200
Median Family Income (12054 - Atlanta-Sandy Springs-Roswell, GA MD) for 2025		$110,700			Median Gross Rent	$1,195
					Families Below Poverty Level	10.29

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

In conjunction with this examination, we conducted several interviews with community-based organizations in the AA. The primary credit needs in the community were identified as affordable housing, access to capital, and financial education. According to these contacts, local banks have been active in helping meet the credit needs of the AA.

Scope of Evaluation in Georgia

Unity operated in one AA in the State of Georgia, in the Atlanta MSA AA. The Atlanta MSA AA received a full-scope review, and we analyzed small business lending. It is important to note that Unity exited the Atlanta AA and the State of Georgia in June 2025 and did not make a sufficient number of loans during the review period in the Atlanta MSA AA to allow for meaningful analysis.

LENDING TEST

Unity's performance under the Lending Test in Georgia is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, Unity's performance in the Atlanta AA was reasonable.

Distribution of Loans by Income Level of the Geography

Unity exhibited reasonable geographic distribution of loans in the state.

Small Loans to Businesses

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

Unity did not make a sufficient number of small loans to businesses in the AA during the review period to allow for meaningful analysis.

Lending Gap Analysis

Unity did not make a sufficient number of small loans to businesses in the AA during the review period to allow for meaningful analysis.

Distribution of Loans by Income Level of the Borrower

Unity exhibited a reasonable distribution of loans businesses of different sizes, given the product lines offered.

Small Loans to Businesses

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

Unity did not make a sufficient number of small loans to businesses in the AA during the review period to allow for meaningful analysis.

Responses to Complaints

There were no complaints related to Unity's CRA performance during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2023 to 12/31/2025	
Bank Products Reviewed:	Small business	
Affiliate(s)	**Affiliate Relationship**	**Products Reviewed**
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Houston MSA AA	Full-Scope	
Georgia		Exited the state on June 10, 2025
Atlanta MSA AA	Full-Scope	Did not make a sufficient number of loans in the AA for meaningful analysis.

Appendix B: Summary of State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Unity National Bank of Texas	Satisfactory
Texas	Satisfactory
Georgia	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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. CTs 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 non-metropolitan 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 CT 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 MMSA. 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 an MMSA, the institution will receive a rating for the MMSA.

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 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. **AA 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. **AA 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 9: AA Distribution of Loans to Small Businesses by Income Category of the Geography																				2023-2025
AA:	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	
Houston MSA AA	14	11,072	73.4	175,565	9.54	21.4	8.63	21.44	35.7	19.33	25.09	21.4	24.67	42.04	21.4	45.81	1.89	0.0	1.55	
Atlanta MSA AA	7	4,003	26.6	118,520	7.83	14.3	6.08	21.45	14.3	18.42	20.17	57.2	21.32	45.40	14.3	50.35	5.13	0.0	3.84	
Total	**21**	**15,075**	**100**	**294,085**	**8.69**	**17.9**	**7.60**	**21.45**	**25**	**18.96**	**22.63**	**39.3**	**23.32**	**43.72**	**17.9**	**47.64**	**3.51**	**0.0**	**2.47**	

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

Table 10: AA Distribution of Loans to Small Businesses by Gross Annual Revenues											2023-2025
AA:	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
Houston MSA AA	14	11,072	73.4	175,565	89.00	50	53.15	3.52	28.6	7.48	21.4
Atlanta MSA AA	7	4,003	26.6	118,520	91.66	28.6	49.86	2.36	71.4	5.98	0.0
Total	**21**	**15,075**	**100**	**294,085**	**90.33**	**39.3**	**51.83**	**2.94**	**50**	**6.73**	**10.7**

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