PUBLIC DISCLOSURE

March 9, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Hereford
Charter Number: 23692

301 West Third Street
Hereford, TX 79405

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250
Lubbock, TX 79414

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- A more than reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA).
- Lending to farms and businesses of different sizes is reasonable.

Loan-to-Deposit Ratio

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

During the evaluation period, First National Bank of Herefords (FNB) quarterly LTD ratio from March 31, 2022, to December 31, 2025, averaged 88.29 percent. This ratio exceeds the average LTD ratio of similarly situated institutions, which averaged 73.63 percent, with ratios ranging from 73.45 percent to 73.82 percent. Similarly situated institutions include Citizens Bank in Amarillo, Texas, and Security State Bank in Farwell, Texas, which operate in similar asset size and lending focuses. The bank's higher LTD ratio reflects a strong level of lending activity relative to its deposit base and demonstrates a willingness to meet the credit needs of its communities.

Lending in Assessment Area

A majority of the bank's loans were inside its assessment areas (AAs).

The bank originated and purchased 65 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria. This performance factored positively in the overall analysis of the geographic distribution of lending by income level of the geography.

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	42	67.74	20	32.26	62	$14,882,585	62.07	$9,095,850	37.93	$23,978,435
Small Farm	20	60.60	13	39.40	33	$4,427,830	50.61	$4,320,301	49.39	$8,748,131
Total	**62**	**65.26**	**33**	**34.74**	**95**	**$19,310,415**	**59.01**	**$13,416,151**	**40.99**	**$32,726,566**

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

Description of Institution

FNB is a $328 million community bank headquartered in Hereford, Texas, located approximately 50 miles southwest of Amarillo. The bank has four full-service banking locations with associated drive-through facilities. The main office and one additional branch are located in Hereford, Texas, in Deaf Smith County. The bank also operates a branch in Friona, Texas, approximately 25 miles southwest of Hereford in Parmer County and a branch in Amarillo, Texas in Randall County. All locations provide lobby services Monday through Friday with varying hours. Drive-through facilities are available at all four locations and operate Monday through Friday with varying hours. The Amarillo location also offers Saturday drive-through service from 9:00 a.m. to 12:00 p.m. The bank is wholly owned by La Plata Bancshares, Inc. The bank's business strategy is to provide outstanding banking services geared to its customers' needs and the local community. Its primary focus is on meeting the specific needs of individual customers and small- and medium-sized businesses in its market, including agricultural businesses, commercial businesses, and consumers.

The bank offers traditional banking services, including a variety of traditional loan and deposit accounts. FNB also offers access to banking services through its website at www.fnbhereford.com. The bank has the ability to meet various credit needs in its community based on its financial condition, the local economy, product offerings, and competition.

FNB has no legal or financial circumstances that would impede its ability to help meet community credit needs. The bank received a Satisfactory rating at its January 31, 2022, CRA evaluation.

As of December 31, 2025, net loans and leases comprised 78 percent of total assets. The bank's primary loan products include commercial and agricultural loans by number, dollar volume, and bank strategy.

Competition within the AA(s) remains strong. Numerous financial institutions operate in the Hereford, Friona, and Amarillo market areas, including branches of local and regional banks, credit unions, national banks, and agricultural credit cooperatives. According to the June 30, 2025, FDIC Deposit Market Share Report, FNB ranks fourth among 18 institutions operating in Deaf Smith, Parmer, and Randall Counties, with a combined market share of 6.95 percent.

FNB ranks first among five institutions operating in Deaf Smith County with a market share of 34.60 percent. FNB ranks second among five institutions operating in Parmer County with a market share of 15.30 percent. FNB ranks 11th among 14 institutions operating in Randall County with a market share of 0.52 percent. These rankings demonstrate a competitive market environment across the assessment area.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, through December 31, 2025. The OCC evaluated FNB using small bank CRA performance standards that include five performance criteria: the LTD ratio, lending in the AA, lending to borrowers of different incomes and businesses of different sizes, geographic distribution of loans, and responsiveness to CRA complaints. To evaluate FNB's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the FNB Hereford AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and business strategy. During this evaluation period, primary products consisted of agricultural and commercial loans.

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.

Ratings

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

FNB has only one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of Deaf Smith and Parmer County (Texas Non-MSA AA) and a limited-scope review of Randall County (Amarillo MSA AA) within the state.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs... Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

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

The 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:

- A more than reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of loans sampled are within the bank's assessment area (AA)
- Lending to farms and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

FNB is a $328 million community bank headquartered in Hereford, Texas, located approximately 50 miles southwest of Amarillo. The bank has four full-service banking locations with associated drive-through facilities. The main office and one additional branch are located in Hereford, Texas, in Deaf Smith County. The bank also operates a branch in Friona, Texas, approximately 25 miles southwest of Hereford in Parmer County and a branch in Amarillo, Texas in Randall County. All locations provide lobby services Monday through Friday with varying hours. Drive-through facilities are available at all four locations and operate Monday through Friday with varying hours. The Amarillo location also offers Saturday drive-through service from 9:00 a.m. to 12:00 p.m. The bank is wholly owned by La Plata Bancshares, Inc. The bank's business strategy is to provide outstanding banking services geared to its customers' needs and the local community. Its primary focus is on meeting the specific needs of individual customers and small- and medium-sized businesses in its market, including agricultural businesses, commercial businesses, and consumers.

The bank offers traditional banking services, including a variety of traditional loan and deposit accounts. FNB also offers access to banking services through its website at www.fnbhereford.com. The bank has the ability to meet various credit needs in its community based on its financial condition, the local economy, product offerings, and competition.

FNB has designated three contiguous counties as its AA: Deaf Smith County, Parmer County, and Randall County. The AA is comprised of whole geographies, meets regulatory requirements, and does not arbitrarily exclude any low- to moderate-income (LMI) areas. Combined, the AA has a total population of approximately 169 thousand and nearly 70 thousand housing units across 39 census tracts. The AA includes one low-income tract, four moderate-income tracts, 17 middle-income tracts, and 17 upper-income tracts. During the review period, FNB Hereford opened an additional branch within the Amarillo MSA. The AA is divided into two distinct geographic areas for analytical purpose: Deaf Smith and Parmer

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[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.

Counties, which are located within a Texas Non-MSA area, and Randall County, which is located within the Amarillo MSA.

Examiner contacted local organizations within the AA to develop a community profile and identify community development opportunities available to financial institutions to participate in. Examiner did not hear back from local contacts.

TX Non-MSA AA – Deaf Smith/Parmer County

There are six census tracts within the TX Non-MSA AA. All six tracts are classified as middle-income, with no low-, moderate-, or upper-income census tracts present. As of 2025, census tracts 9502 and 9503 are identified as undeserved or distressed tracts. Since the previous review, tracts classifications have changed. In 2021, tract 9506 was classified as an upper-income tract and tract 9505 as a moderate-income tract. Both tracts were reclassified as middle-income tracts in 2022, making the geographic distribution test within this AA obsolete.

The AA has a population of approximately 28,452 and contains 10,872 housing units, including 6,066 owner-occupied units and 3,200 rental units. Economic activity within the area includes approximately 788 businesses and 198 farms, indicating the continued importance of both commercial and agricultural sectors within the local economy.

Income distribution data indicated that approximately 18.93% of families are low-income and 21.05 percent are moderate-income. The unemployment rate within the AA is approximately 2.64 percent, while approximately 13.21 percent of households fall below the poverty level. The median family income for the Texas Non-MSA area is $79,400 as of 2025.

Assessment Area(s) - TX Non-MSA - 2025						
						2023 - 2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	6	0.00	0.00	100.00	0.00	0.00
Population by Geography	28,452	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	10,872	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	6,066	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	3,200	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	1,606	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	788	0.00	0.00	100.00	0.00	0.00
Farms by Geography	198	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	7,069	18.93	21.05	20.03	39.99	0.00
Household Distribution by Income Level	9,266	17.89	18.63	20.84	42.64	0.00
Unemployment rate (%)	2.64	0.00	0.00	2.64	0.00	0.00
Households Below Poverty Level (%)	13.21	0.00	0.00	13.21	0.00	0.00
Median Family Income (Non-MSAs - TX)		$61,809			**Median Housing Value**	$100,900
Median Family Income (Non-MSAs - TX) for 2025		$79,400			**Median Gross Rent**	$741
					Families Below Poverty Level	10.50
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						

Amarillo MSA AA – Randall County

The Amarillo MSA AA consists of 33 census tracts. The tract composition includes one low-income tract (3.03 percent), four moderate-income tracts (12.12 percent), 11 middle-income tracts (33.33 percent), and 17 upper-income tracts (51.52 percent).

The AA has a population of approximately 140,753 and includes 55,057 housing units. Of these approximately 34,873 units are owner-occupied, and 15,219 units are rental units. Business activity within the area includes approximately 4,477 businesses and 316 farms.

Family income distribution indicates that approximately 14.74 percent of families are low-income and 13.82% are moderate-income. The unemployment rate within the AA is approximately 3.59percent, while approximately 8.76 percent of households fall below the poverty level. The median family income for the Amarillo MSA is $99,500 as of 2025.

Assessment Area(s) - Amarillo MSA - 2025						
						2023 - 2025
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	33	3.03	12.12	33.33	51.52	0.00
Population by Geography	140,753	1.42	9.33	34.15	55.11	0.00
Housing Units by Geography	55,057	2.40	10.00	33.25	54.35	0.00
Owner-Occupied Housing by Geography	34,873	0.00	8.61	30.50	60.88	0.00
Occupied Rental Units by Geography	15,219	7.75	13.47	41.40	37.39	0.00
Vacant Units by Geography	4,965	2.84	9.12	27.59	60.44	0.00
Businesses by Geography	4,477	2.48	5.47	24.82	67.23	0.00
Farms by Geography	316	0.95	2.53	22.47	74.05	0.00
Family Distribution by Income Level	34,141	14.74	13.82	19.57	51.87	0.00
Household Distribution by Income Level	50,092	17.66	14.79	16.44	51.11	0.00
Unemployment rate (%)	3.59	0.00	3.04	5.18	2.76	0.00
Households Below Poverty Level (%)	8.76	30.36	14.88	10.97	5.28	0.00
Median Family Income (11100 - Amarillo, TX MSA)		$69,716			**Median Housing Value**	$159,400
Median Family Income (11100 - Amarillo, TX MSA) for 2025		$99,500			**Median Gross Rent**	$932
					Families Below Poverty Level	6.63
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

As previously noted, the institution has two AAs: Texas Non-MSA AA and Amarillo MSA AA. Only the Texas Non-MSA AA will be given a full-scope review, given primary business stems from this AA, FNB has minimal market share within the Amarillo MSA, and the branch originates a small number of loans within the Amarillo MSA.

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 Non-MSA AA was reasonable.

Distribution of Loans by Income Level of the Geography

The Texas Non-MSA AA does not contain low- or moderate-income census tracts. For this reason, a geographic distribution analysis of the AA is not meaningful and was not performed.

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

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

The distribution of loans to small businesses reflects reasonable penetration. The percentage of bank originated loans to small businesses is slightly below the percentage of businesses within the AA that report less than $1 million in revenues but exceeds the aggregate lending for these businesses.

Small Loans to Farms

Refer to Table 12 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 farms.

The distribution of loans to small farms reflects reasonable penetration. The percentage of bank originated loans to small farms is well below the percentage of farms within the AA that report less than $1 million in revenues but is on par with the aggregate lending for these farms.

Responses to Complaints

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

Conclusions for Area Receiving a Limited Scope Review

Refer to Tables 9 through 10 in the State of Texas section of appendix D for the facts and data that support the limited-scope conclusions.

Based on a limited-scope review, the bank's performance under the Lending Test in the Amarillo MSA AA was consistent with the bank's overall performance under the Lending Test in the full scope area. An analysis of agricultural loans was not conducted given the lack of agricultural loans originated within this AA.

The geographic distribution of loans to small businesses is reasonable when considering performance context. The sample did not include any loans to small businesses within lower-income tracts; however, the AA consists primarily of middle- and upper-income tracts, and the bank faces significant competition within the AA. Lending to small businesses within the moderate-income tracts significantly exceeds the percentage of businesses within those tracts and aggregate lending to small businesses.

The borrower distribution of loans to small businesses reflects reasonable penetration. Although the percentage of bank-originated loans to small businesses that reports less than $1 million in revenues is below the percentage of such businesses in the AA, it exceeds the aggregate lending to these businesses.

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:	January 1, 2023, to December 31, 2025	
Bank Products Reviewed:	small business and small farm loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Amarillo MSA	Limited scope	Small Farm Loans and Commercial Loans Randall County falls within Amarillo MSA
Deaf Smith/Parmer County	Full scope	Small Farm Loan and Commercial Loans Deaf Smith/Parmer County fall within the Texas non-MSA

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The First National Bank of Hereford	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 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues - Compares the percentage distribution of the number of small loans (loans less than or equal to $500,000) originated and purchased by the bank to farms with revenues of $1 million or less to: (1) the percentage distribution of farms with revenues of greater than $1 million; and, (2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

Table 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**
Amarillo MSA - 2025	20	$10,238,080	47.62	6,383	2.48	0	1.68	5.47	20.00	4.87	24.82	-	21.95	67.23	80.00	71.50	--	0	--
TX Non-MSA - 2025	22	$4,659,505	52.38	1,054	--	0	--	--	0	--	100.00	100.00	100.00	--	0	--	--	0	--
Total	**42**	**$14,897,585**	**100.00**	**7,437**	**2.11**	**0**	**1.44**	**4.65**	**9.52**	**4.18**	**36.07**	**52.38**	**33.01**	**57.17**	**38.10**	**61.37**	**--**	**0**	**--**

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**
Amarillo MSA - 2025	20	$10,238,080	59.26	3,113	87.85	60.00	48.02	2.64	25.00	9.52	15.00
TX Non-MSA - 2025	22	$4,659,505	40.74	486	76.40	59.09	42.80	4.57	22.73	19.04	18.18
Total	**44**	**$14,897,585**	**100.00**	**3,599**	**86.13**	**59.52**	**47.32**	**2.92**	**23.81**	**10.94**	**16.67**

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 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2023 - 2025
Assessment Area:	**Total Loans to Farms**				**Farms with Revenues <= 1MM**			**Farms with Revenues > 1MM**		**Farms with Revenues Not Available**	
	#	**$**	**% of Total Number**	**Overall Market**	**% Farms**	**% Bank Loans**	**% Aggregate**	**% Farms**	**% Bank Loans**	**% Farms**	**% Bank Loans**
TX Non-MSA - 2025	20	$4,427,830	100.00	220	93.43	40.00	40.45	4.04	35.00	2.53	25.00
Total	**20**	**$4,427,830**	**100.00**	**220**	**93.43**	**40.00**	**40.45**	**4.04**	**35.00**	**2.53**	25.00

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