PUBLIC DISCLOSURE

March 10, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Waggoner National Bank of Vernon
Charter Number 5203

1818 Texas Street
Vernon, TX 76384

Office of the Comptroller of the Currency

5001 West Loop 289
Suite 250
Lubbock, TX 79414

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:

• A reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.

• A majority of the loans sampled were made within the bank's Assessment Areas (AAs).

• Geographic distribution of loans to individuals and businesses is reasonable.

• Lending to individuals 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 AAs, the bank's loan-to-deposit ratio is reasonable. The Waggoner National Bank of Vernon's (WNB's) quarterly average LTD ratio for the 12 quarters from March 31, 2023, to December 31, 2025, is 61.56 percent. The average LTD of similarly situated institutions for the same period is 67.5 percent, with a low of 59.84 percent and a high of 75.16 percent. These institutions operate in similar market profiles within Texas and are of comparable asset size. Assets range from $369 million to $381 million. There were no comparable institutions within the AAs or adjacent counties. Institutions within these locations were either significantly smaller or larger than WNB and would skew LTD results.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 81 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										2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Small Business	45	75	15	25	60	4,099,871	20.6	15,847,968	79.4	19,947,839
Consumer	52	86.7	8	13.3	60	1,416,001	77.2	418,701	22.8	1,834,702
Total	97	80.8	23	19.2	120	5,515,872	25.3	16,266,669	74.7	21,782,541

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

Description of Institution

WNB is a $343 million community bank located in Vernon, Texas, about 50 miles northwest of Wichita Falls, Texas. WNB is a wholly-owned subsidiary of Waggoner National Bancshares, Inc., a single-bank holding company. WNB is an single-state bank with its main office in Vernon, Texas. WNB has one branch located in Electra, Texas, between Vernon and Wichita Falls. The main bank and branch facility include full-service lobbies, drive-through facilities and automated teller machines (ATMs). There is another ATM at a supermarket in Vernon. Both lobbies are open Monday through Friday, and drive-throughs are open Monday through Saturday. There is a trust department at the main bank. WNB also offers basic online banking at www.wnbvernon.com.

WNB established two AAs, the Wilbarger County AA and the Wichita County AA, both of which meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Wilbarger County AA includes the main bank location in Vernon, TX. The Wichita County AA includes the Electra branch and is part of the Wichita Falls Metropolitan Statistical Area (MSA). The AA is concentrated on the westernmost tracts of the county as Wichita Falls MSA would be too large to reasonably serve.

As of December 31, 2025, net loans and leases comprised 51 percent of total assets, with commercial loans as the largest percentage of this total. WNB's business strategy is to service its agricultural, consumer, commercial, and real estate customers in both AAs. WNB received a Satisfactory rating at its April 17, 2023, CRA evaluation. WNB has no legal or financial circumstances that would impede the bank's ability to meet its community credit needs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, through December 31, 2025. The OCC evaluated WNB 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 the bank's lending performance, the OCC selected a random sample of loans originated during the evaluation period based on identified primary products in the bank's AAs. Primary loan types are those products originating at the highest percentage by number and/or dollar volume of loans and the bank's business strategy. During this evaluation period, primary products consisted of consumer and business loans in the Wilbarger County AA and consumer loans in the Wichita County AA. To assess performance, we reviewed 30 commercial and 30 consumer loans originated in the Wilbarger County and Wichita County AA during the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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.

WNB has only one rating area, which is the State of Texas. The bank's overall rating is based on a full-scope review of the Wilbarger County and Wichita County AAs within the state. More weight was placed on the Wilbarger County AA as this is the main bank location and where most business is conducted. Lending in the Wichita County AA was considered as additional support.

The MMSA rating and state ratings are based on performance in all bank 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 reasonable quarterly average net loan-to-deposit (LTD) ratio during the evaluation period.
- A majority of the loans sampled were made within the bank's AAs.
- Geographic distribution of loans to individuals and businesses is reasonable.
- Lending to individuals of different income levels and businesses of different sizes is reasonable.

Description of Institution's Operations in Texas

WNB is a $343 million community bank located in Vernon, Texas, about 50 miles northwest of Wichita Falls, Texas. WNB is a wholly-owned subsidiary of Waggoner National Bancshares, Inc., a single-bank holding company. WNB is an intrastate bank with its main office in Vernon, Texas. WNB has one branch located in Electra, Texas, between Vernon and Wichita Falls. The main bank and branch facility include full-service lobbies, drive-through facilities and ATMs. There is another ATM at a supermarket in Vernon. Both lobbies are open Monday through Friday, and drive-throughs are open Monday through Saturday. There is a trust department at the main bank. WNB also offers basic online banking at www.wnbvernon.com.

WNB established two AAs, the Wilbarger County AA and the Wichita County AA, both of which meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Wilbarger County AA includes the main bank location in Vernon, TX. The Wichita County AA includes the Electra branch and is part of the Wichita Falls Metropolitan Statistical Area (MSA). The AA is concentrated on the westernmost tracts of the county as Wichita Falls Proper would be too large to reasonably serve.

We attempted to contact community organizations or other community contacts within each AA to develop community profiles, identify community development opportunities, and measure participation by local financial institutions.

Wilbarger County AA

Vernon, TX is the county seat of Wilbarger County. The county contains four CTs; two moderate-income tracts, one middle-income tract, and an upper-income tract. The economy is diverse, with agriculture-

[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.

based industries representing the main focus. Major employers include Tyson Foods, local hospital systems, local school districts, and Vernon College.

Examiners attempted to contact community organizations or other community contacts within each AA to develop community profiles, identify community development opportunities, and measure participation by local financial institutions. The community contacts for Vernon consisted of city leaders and leaders of local Tourism organizations. Examiners were unable to make contact with these individuals.

Table A – Demographic Information of the Assessment Area Assessment Area: Wilbarger County AA						
						2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.00	50.00	25.00	25.00	0.00
Population by Geography	12,887	0.00	37.95	45.59	16.47	0.00
Housing Units by Geography	6,242	0.00	38.75	46.86	14.39	0.00
Owner-Occupied Housing by Geography	2,973	0.00	30.58	52.51	16.92	0.00
Occupied Rental Units by Geography	2,035	0.00	40.10	49.43	10.47	0.00
Vacant Units by Geography	1,234	0.00	56.24	29.01	14.75	0.00
Businesses by Geography	364	0.00	59.07	26.37	14.56	0.00
Farms by Geography	48	0.00	18.75	29.17	52.08	0.00
Family Distribution by Income Level	2,964	22.17	24.56	15.15	38.12	0.00
Household Distribution by Income Level	5,008	28.71	15.89	17.87	37.52	0.00
Unemployment rate (%)	6.91	0.00	9.49	6.45	1.68	0.00
Households Below Poverty Level (%)	12.70	0.00	17.97	10.79	6.84	0.00
Median Family Income (Non-MSAs - TX)		$61,809	Median Housing Value			$73,450
Median Family Income (Non-MSAs - TX) for 2025		$79,400	Median Gross Rent			$716
			Families Below Poverty Level			12.52
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						

Wichita County AA

WNB has a branch in the small, rural community of Electra, TX located within the westernmost part of Wichita County. The bank’s lending focus is on Electra and the communities surrounding Wichita Falls. Small consumer loans represent the primary lending product for this AA as opportunities for other lending types are limited. The economy is comprised of small farm operations, oilfield activity, and governmental jobs. The largest employers are the local school district and hospital.

Examiners attempted to contact community organizations or other community contacts within each AA to develop community profiles, identify community development opportunities, and measure participation by local financial institutions. Examiners were unable to make contact by the end of the review.

Table A – Demographic Information of the Assessment Area Assessment Area(s) –Wichita Falls County AA						
						2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.00	0.00	100.00	0.00	0.00
Population by Geography	6,260	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	3,495	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	2,271	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	700	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	524	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	179	0.00	0.00	100.00	0.00	0.00
Farms by Geography	26	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	2,049	14.84	18.69	23.23	43.24	0.00
Household Distribution by Income Level	2,971	23.56	11.88	15.31	49.24	0.00
Unemployment rate (%)	1.88	0.00	0.00	1.88	0.00	0.00
Households Below Poverty Level (%)	16.09	0.00	0.00	16.09	0.00	0.00
Median Family Income (48660 - Wichita Falls, TX MSA)		$66,634	Median Housing Value			$99,000
Median Family Income (48660 - Wichita Falls, TX MSA) for 2025		$89,900	Median Gross Rent			$641
			Families Below Poverty Level			6.44
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

The institution has designated Wilbarger County and Wichita County as its AAs. Both AAs received full-scope reviews. Refer to the table in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, consumer and small business loans were analyzed.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Wilbarger County and Wichita County AAs is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State. The Wilbarger County AA does not contain any low-income CTs. Analysis is limited to two moderate-income tracts, one middle-income tract, and an upper-income tract. The Wichita County AA does not contain any low, moderate, nor upper-income CTs. Thus, geographic analysis would not be meaningful and was not performed for this AA.

Small Loans to Businesses

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

Wilbarger County AA
The geographic distribution of small loans to businesses is reasonable. The bank's lending falls slightly below the demographic distribution of small businesses and aggregate level of lending in moderate-income census tracts. Poverty and unemployment levels are significantly higher in Wilbarger County compared to Wichita County which could play a factor in lending to the moderate-income tract for Wilbarger county. There are no low-income census tracts located in the AA.

Wichita County AA
There are no low- or moderate-income CTs located in the AA; therefore, an analysis was not completed.

Consumer Loans

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.

Wilbarger County AA
The geographic distribution of loans to consumers is reasonable. The bank significantly exceeds the demographic distribution of borrowers within moderate-income tracts. Lending is primarily split between borrowers in moderate- and middle-income CTs for both the bank and demographic distribution. There are no low-income tracts in the AA.

Wichita County AA
There are no low-income nor moderate-income CTs located in the AA, so analysis is not needed.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an reasonable distribution of loans to individuals of different income levels and businesses 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.

Wilbarger County AA

The bank's lending to small businesses by number and dollar amount is reasonable. The bank's lending to small businesses exceeded the percentage of small businesses in the AA and significantly exceeded the aggregate lending to small businesses.

Wichita County AA

The bank's lending to small businesses by number and dollar amount is reasonable. The bank's lending to small businesses was slightly below the percentage of small businesses in the AA, but the bank's distribution exceeded the aggregate lending to those businesses.

Consumer Loans

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.

Wilbarger County AA

The distribution of loans to individuals of different incomes is reasonable. The bank's lending meets the ratio of both low- and moderate- income households in the AA when factoring in that the majority of unknown income levels are likely to low-and-moderate income levels. This is likely since the majority of origination amounts are small-dollar and the bank did not obtain income information.

Wichita County AA

The bank's lending to borrowers of different income levels was reasonable. The percentage of loans to low-income borrowers slightly exceeded the demographic distribution of low-income borrowers in the AA and exceeded the demographic for moderate-income borrowers in the AA.

Responses to Complaints

The bank did not receive any CRA-related complaints during the performance 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:	January 1, 2023, to December 31, 2025.	
Bank Products Reviewed:	Small business and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Wilbarger County AA	Full scope	Small business and consumer loans
Wichita County AA	Full scope	Small business and consumer loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The Waggoner National Bank of Vernon	Satisfactory
State:	
Texas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

Table 9. **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's AA.

Table 10. **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: (1) the percentage distribution of businesses with revenues of greater than $1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 13. **Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table 14. **Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023 - 2025
	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
Assessment Area:	#	$	% of Total	Overall Market	% Businesses	% Bank Loans	% Aggt	% Businesses	% Bank Loans	% Aggt	% Businesses	% Bank Loans	% Aggt	% Businesses	% Bank Loans	% Aggt	% Businesses	% Bank Loans	% Aggt
Wilbarger County AA	20	18,688,039	100	0	0	0	59.1	40	45.3	26.4	30	32.8	14.6	30	22	0	0	0	20
Total	20	18,688,039	100	0	0	0	59.1	40	45.3	26.4	30	32.8	14.6	30	22	0	0	0	20

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
Wilbarger county AA	20	18,688,039	43.5	232	77.2	85	59.5	3.6	5	19.2	10
Wichita County AA	26	1,259,800	56.5	175	88.8	80.8	59.4	2.8	3.9	8.4	15.4
Total	46	18,688,039	100	407	81	82.6	59.5	3.3	4.3	15.7	13.1

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 2023, 2024 CRA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table 13: Assessment Area Distribution of Consumer Loans by Income Category of the Geography													2023 - 2025
Assessment Area:	**Total Consumer Loans**			**Low-Income Tracts**		**Moderate-Income Tracts**		**Middle-Income Tracts**		**Upper-Income Tracts**		**Not Available-Income Tracts**	
	#	**$**	**% of Total**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**
Wilbarger county AA	25	1,512,043	100	0	0	34.4	52	51.3	28	14.3	20	0	0
Total	25	1,512,043	100	0	0	34.4	52	51.3	28	14.3	20	0	0

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data.

Due to rounding, totals may not equal 100.0%

Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower													2023 - 2025
Assessment Area:	**Total Consumer Loans**			**Low-Income Borrowers**		**Moderate-Income Borrowers**		**Middle-Income Borrowers**		**Upper-Income Borrowers**		**Not Available-Income Borrowers**	
	#	**$**	**% of Total Number**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**	**% of Households**	**% Bank Loans**
Wilbarger county AA	25	1,512,043	48.1	28.7	0	15.9	0	17.9	12	37.5	44	0	44
Wichita County AA	27	322,658	51.9	23.6	25.9	11.9	22.2	15.3	22.2	49.2	29.6	0	0
Total	52	1,834,701	**100**	**26.8**	13.5	**14.4**	11.5	**16.9**	17.3	**41.9**	**36.5**	**0**	21.2

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, "--" data not available.

Due to rounding, totals may not equal 100.0%