Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

March 2, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The City National Bank of Colorado City
Charter Number: 5276

228 Elm Street
Colorado City, TX
79512

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

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is more than reasonable.

The City National Bank of Colorado City's (CNB or bank) quarterly average LTD ratio from December 31, 2021, through December 31, 2025, is 77.96 percent. Similarly situated institutions with a total of $400 million to $625 million located within or near to the AA had an average quarterly loan-to-deposit ratio of 33.08 percent, with a high average rate of 66.18 percent and low average of 15.51 percent.

Lending in Assessment Area

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

The bank originated and purchased 81.1 percent of its total loans by number and 74.5 percent by dollar 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

Loan Category	Number of Loans				Total #	Dollar Amount of Loans $(000s)				Total $(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		$	%	$	%	
Home Mortgage	26	87	4	13	30	9,796	84	1,876	16	11,672
Small Business	47	78	13	22	60	7,689	65	4,158	35	11,874
Total	73	81.1	17	18.9	90	17,485	74.5	6,034	25.5	23,519

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

Description of Institution

CNB is a single-state community bank located in Colorado City, Texas, approximately 70 miles west of

Abilene, Texas along Interstate 20. As of December 31, 2025, the bank reported $444 million in assets and $48 million in tier 1 capital. CNB is wholly owned by City National Bancshares, Inc., a single bank holding company. The bank offers a full range of commercial and consumer banking products. There are two full-service branches serving two AAs. Additionally, CNB has two drive-up automated teller machines (ATMs), with one in each AA. The two AAs are Mitchell and Tom Green counties. The bank's business strategy is to serve their communities by responding to client loan demand while maintaining a diverse portfolio that is best for the bank and its depositors. CNB provides fixed rate home mortgages, consumer, agricultural, and commercial loans. Online banking is available at www.txcnb.bank.

In the middle of 2025, CNB purchased and acquired Citizens Bank in Abilene, Texas. The data from Citizens Bank is not available for this evaluation period.

As of December 31, 2025, net loans and leases comprised approximately 65.74 percent of total assets. Primary loan products for the AAs include residential real estate loans and commercial loans.

CNB 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 March 28, 2022, CRA evaluation.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation period is January 1, 2023, through December 31, 2025. The OCC evaluated CNB 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 CNB'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 AA. Primary loan types are those products originated at the highest percentage by number and/or dollar volume of loans and management's business strategy. During this evaluation period, primary products consisted of commercial and residential real estate loans for both Mitchell County AA and Tom Green County AA. A geographic and borrower distribution was not analyzed for Mitchell County AA. This is due to the AA not having low- or moderate-income census tracts.

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.

CNB has only one rating area, which is in the State of Texas. The bank's overall rating is based on full-scope reviews of Mitchell County AA and Tom Green County 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: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

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

Description of Institution's Operations in Texas

CNB is a single-state community bank located in Colorado City, Texas, located approximately 70 miles west of Abilene, Texas along Interstate 20. As of December 31, 2025, the bank reported $444 million in assets. CNB is wholly owned by City National Bancshares, Inc., a single bank holding company. The bank offers a full range of commercial and consumer banking products. There are two full-service branches serving two AAs. The two AAs are Mitchell and Tom Green counties. The bank's business strategy is to focus on loan demand from within their communities.

The board designated AAs are comprised of whole geographies, meet regulatory requirements, and do not arbitrarily exclude any low-to-moderate income areas. Mitchell and Tom Green counties have a combined population of 128,993. There are 29 total census tracts for the two counties, with one being an unknown census tract covering an airport. There is one low-income tract, seven moderate-income tracts, nine middle-income tracts, and 11 upper-income tracts. Examiners contacted two community development organizations within Colorado City (Mitchell) and San Angelo (Tom Green) to develop community profiles and identify community development opportunities available for financial institutions participation.

Mitchell County AA

The local economy of Mitchell County is centered in agricultural production. Agricultural operations are highly seasonal and centered in dryland and irrigated cotton production. Competition within this market is moderate. According to the June 30, 2025, FDIC Market Share Report, deposits at the bank totaled $167.5 million in the AA. This equates to 48.64 percent market share, ranking first out of three banks. The second-place bank has a 46.97 percent market share with the third representing the rest of the area.

Assessment Area(s) – 2025 Mitchell County AA						
						2023-2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	0.0	100.0	0.0
Population by Geography	8,990	0.0	0.0	0.0	100.0	0.0
Housing Units by Geography	4,077	0.0	0.0	0.0	100.0	0.0
Owner-Occupied Housing by Geography	1,964	0.0	0.0	0.0	100.0	0.0
Occupied Rental Units by Geography	455	0.0	0.0	0.0	100.0	0.0
Vacant Units by Geography	1,658	0.0	0.0	0.0	100.0	0.0
Businesses by Geography	205	0.0	0.0	0.0	100.0	0.0
Farms by Geography	20	0.0	0.0	0.0	100.0	0.0
Family Distribution by Income Level	1,421	16.54	11.82	9.01	62.63	0.0
Household Distribution by Income Level	2,419	22.98	13.85	19.64	43.53	0.0
Unemployment rate (%)	3.22	0.0	0.0	0.0	3.22	0.0
Households Below Poverty Level (%)	12.61	0.0	0.00.0		12.61	0.0
Median Family Income (Non-MSAs - TX)		$61,809			Median Housing Value	$73,250
Median Family Income (Non-MSAs – TX) for 2025		$79,400			Median Gross Rent	$606
					Families Below Poverty Level	4.43
FFIEC File - 2020 Census *FFIEC File – 2024 Census* *2025 Dun & Bradstreet SBSF Demographics* *Due to rounding, totals may not equal 100.0%* *(*) The NA category consists of geographies that have not been assigned an income classification*						

Tom Green County AA

San Angelo is a county seat for Tom Green County. According to Moody's Analytics, San Angelo's job growth on a year-over-year basis is accelerating and outpacing that of the state and nation. Healthcare and government jobs are the primary source of growth, with support from leisure/hospitality. Top employers of the area are Goodfellow Airforce Base, Shannon Health System, and Angelo State University. Natural gas and energy remain a vital anchor to the economy. San Angelo's energy and mining-support industries operate in the southern Cline Shale of the Permian basin. The area benefits from a younger-than-average population and below-average cost of living. Market share competition is high within the area. According to the June 30, 2025, FDICIA Market Share Report, deposits at the bank total $81.9 million in the AA. This equates to 2.5 percent of market share, ranking ninth out of 16 total banks in the area. First Financial bank dominates the market at 32.18 percent market share. Other banks and mortgage companies provide additional competition specific to the bank's primary products.

Assessment Area(s) – 2025 Tom Green County AA						
						2023-2025
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	27	3.70	25.93	33.33	33.33	3.70
Population by Geography	120,003	2.14	20.09	35.62	42.15	0.01
Housing Units by Geography	48,785	1.96	20.53	36.83	40.69	0.0
Owner-Occupied Housing by Geography	28,175	1.31	18.14	33.65	46.90	0.0
Occupied Rental Units by Geography	14,778	2.35	21.65	46.37	29.62	0.0
Vacant Units by Geography	5,832	4.06	29.24	27.92	38.73	0.0
Businesses by Geography	3,907	11.77	14.82	29.97	43.05	.38
Farms by Geography	278	6.47	6.47	23.02	64.03	0.0
Family Distribution by Income Level	27,500	18.94	18.54	21.12	41.40	0.0
Household Distribution by Income Level	42,953	23.86	17.90	17.30	40.95	0.0
Unemployment rate (%)	3.83	6.47	3.80	3.93	3.65	0.0
Households Below Poverty Level (%)	11.82	27.58	16.74	13.40	7.39	0.0
Median Family Income (41660 – San Angelo, TX MSA)		$70,802			Median Housing Value	$129,000
Median Family Income (41660 – San Angelo, TX MSA) for 2025		$81,800			Median Gross Rent	$829
					Families Below Poverty Level	8.16

FFIEC File - 2020 Census
FFIEC File – 2024 Census
2025 Dun & Bradstreet SBSF Demographics
Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification

Scope of Evaluation in Texas

As noted, the institution has two AAs. Both Mitchell and Tom Green AAs received full-scope reviews. Refer to appendix A, Scope of Examination, for a full- and limited-scope AAs. Consistent with the institution's primary lending focus, home mortgages and small business loans were analyzed.

LENDING TEST

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

Conclusions for Areas Receiving a Full-Scope Review

The bank's performance in the in the Tom Green and Mitchell Counties AA is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Mitchell County AA

The Mitchell County AA does not contain low- or moderate-income tracts. For this reason, a geographic distribution analysis of this AA is not meaningful and was not performed.

Tom Green County AA

The bank's lending to low- and moderate-income geographies is reasonable considering the performance context. The geographic distribution of bank home mortgage loans in low- and moderate-income tracts was significantly below the percentage of owner-occupied housing and the aggregate distribution of home mortgage loans to those geographies. This is due to the AA only having one low-income census tract, which is mainly an industrial area. Furthermore, the bank has a low market share and faces high competition within the 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.

Mitchell County AA

The Mitchell County AA does not contain low- or moderate-income tracts. For this reason, a geographic distribution analysis of this AA is not meaningful and was not performed.

Tom Green County AA

The geographic distribution of loans to small businesses was reasonable. The geographic distribution of small business loans in low-income tracts was significantly below the percentage of businesses and the aggregate industry distribution of loans to those businesses. As previously noted, this AA only has one low-income census tract.

The geographic distribution of small business loans in moderate-income tracts was slightly below the percentage of businesses and the aggregate industry of loans to those businesses. This is due to all the moderate-income tracts mainly comprised of small communities within the county and the local Airforce base.

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, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Mitchell County AA

The distribution of lending to low-income borrowers is reasonable considering the performance context. The distribution of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and the aggregate industry distribution of those individuals.

The distribution of bank home mortgage originations to moderate-income borrowers significantly exceeded the percentage of moderate-income families and the aggregate industry distribution of those individuals.

<u>*Tom Green County AA*</u>

The distribution of lending to low- or moderate-income borrowers is reasonable considering the performance context. The distribution of bank home mortgage originations to low-income borrowers was significantly below the percentage of low-income families and slightly exceeded the aggregate industry distribution of loans to those individuals.

The distribution of bank home mortgage originations to moderate-income borrowers was significantly below the percentage of moderate-income families and the aggregate industry distribution of those individuals. Mortgage financing companies and other banks provide additional competition in the AA.

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.

<u>*Mitchell County AA*</u>

The bank's lending to small businesses is excellent. The distribution of bank loans to businesses with revenues of less than $1 million exceeded the percentage of businesses and significantly exceeded the aggregate industry distribution of loans to those businesses.

<u>*Tom Green County AA*</u>

The bank's lending to small businesses with less than $1 million in revenue is reasonable. The distribution of bank loans to businesses with revenues of less than $1 million was well below the percentage of businesses and exceeded the aggregate industry distribution of loans to those businesses.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2023, to December 31, 2025	
Bank Products Reviewed:	Home mortgage and small business	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Mitchell County AA	Full-scope	Home mortgage and small business
Tom Green County AA	Full-scope	Home mortgage and small business

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The City National Bank of Colorado City	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 (Agta.): 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 7. Assessment Area Distribution of Home Mortgage 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 owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table 8. Assessment Area Distribution of Home Mortgage 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 families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography - Compares the percentage distribution of the number of small loans (less than or equal to $500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of farms (regardless of revenue

size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's AA.

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 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023-2025
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Tom Green County AA	26	9,796	100	4,778	1.31	0.0	1.67	18.14	3.85	13.69	33.65	34.62	33.57	46.90	61.54	51.07	--	--	--
Total	26	9,796	100	4,778	1.31	0.0	1.63	18.14	3.36	13.31	33.65	43.40	32.64	46.90	53.25	52.42	--	--	--

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

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023-2025
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Tom Green County AA	26	9,796	70.27	4,778	18.94	3.85	3.29	18.54	3.85	12.31	21.12	0.0	18.25	41.40	92.31	31.98	--	--	34.18
Mitchell County AA	11	1,587	29.73	136	16.54	0.0	5.15	11.82	36.36	13.24	9.01	18.18	22.79	62.63	45.45	28.68	--	--	30.15
Total	37	11,383	100	4,914	18.82	2.20	3.34	18.21	6.05	12.33	21.12	1.82	18.38	42.44	89.94	31.89	--	--	34.07

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

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
Tom Green County AA	25	6,396	53.19	3,968	11.77	0.0	8.09	14.82	12.0	16.08	29.97	20	24.92	43.05	68.0	50.73	.38	--	.18
Mitchell County AA	22	1,292	46.81	177	--	--	--	--	--	--	--	--	--	100	100	100	--	--	--
Total	47	7,688	100	4,145	11.19	0.0	7.74	14.08	17.08	15.39	28.48	3.92	23.86	45.89	79.0	52.83	.36	--	.17

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

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2023-2025
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Tom Green County AA	25	6,396	53.19	1,905	83	56	49.34	3.97	24	13.03	20
Mitchell County AA	22	1,292	46.81	89	80	90.91	42.70	2.44	9.09	17.56	0.0
Total	47	7,688	100	1,994	82.86	55.43	49.05	3.89	26.13	13.25	18.44

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