PUBLIC DISCLOSURE

March 10, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First Texas National Bank
7045
124 S. Main St
Floydada, Texas 79235

Office of the Comptroller of the Currency

5001 West Loop 289, Suite 250
Lubbock, Texas 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.

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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 areas (AAs).
- Lending to businesses of different sizes is reasonable.
- Lending to farms 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 was more than reasonable.

The First Texas National Bank of Floydada's (FTNB's) quarterly average LTD ratio for the 12 quarters from January 1, 2023, to December 31, 2025, is 78.93 percent. The average LTD of similarly situated institutions for the same period is 30.77 percent with a high average LTD of 42.4 percent and low average of 14.97 percent. These institutions operate in similar market profiles within Texas and are of comparable asset size. Assets range from $77.2 million to $201.65 million, with FTNB having the highest total asset volume. The other similarly situated institutions are located within the AAs or adjacent counties.

Lending in Assessment Area

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

The bank originated and purchased 75 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.

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	40	80	10	20	50	12,326	72.71	4,626	27.29	16,952
Small Farm	20	66.67	10	33.33	30	6,070	53.91	5,189	46.09	11.259
Total	60	75	20	25	80	18,396	65.21	9,815	34.79	28,211

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

Description of Institution

FTNB is a $202 million community bank located in Floydada, Texas approximately 50 miles northeast of Lubbock, Texas. FTNB is a wholly owned subsidiary of Floyd County Bancshares, Inc., a single bank holding company. FTNB is an intrastate bank with the main bank branch located in Floydada, Texas, and one bank branch located in Grayson County, Texas that began operating as an LPO in October 2022 and opened as a full-service branch in June 2024. The bank provides traditional banking services including a variety of traditional loan and deposit accounts. Bank lobby and drive-through services are provided Monday through Friday. FTNB also offers basic online banking services at www.firsttexasnb.com.

FTNB has established two AAs, the Floyd County AA and the Grayson County AA, both of which meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Floyd County AA includes the main bank location in Floydada, Texas. The Grayson County AA includes the Sherman, Texas branch and is part of the Sherman-Denison Metropolitan Statistical Area (MSA) outside of the broader Texoma region, north of the Dallas-Fort Worth MSA.

As of December 31, 2025, net loans and leases comprised 78 percent of total assets. The bank's primary loan products include agricultural loans and commercial loans representing the largest percentage of total assets by number and dollar volume and are consistent with the bank's lending strategy. FTNB's business strategy is to service agricultural, consumer, commercial, and real estate customers in both AAs. As of December 31, 2025, the loan portfolio was comprised of 58.03 percent of the loan portfolio in real estate loans, 30.75 percent in agricultural loans, 10.43 percent in commercial loans, and 1.76 percent in consumer loans. As of December 31, 2025, tier 1 capital totals $19.2 million, increasing $1.7 million or 9.95 percent year-over-year.

The competition remains strong in the Floyd County AA. In addition to FTNB, two other financial institutions operate within the AA. The AA economy is based on agricultural production, particularly cotton and livestock operations. Other major employers in the AA include Floydada and Lockney Independent School Districts, Lighthouse Electric Coop, and local governments. FTNB has no legal or financial circumstances that would impede its ability to help meet community credit needs. FTNB received a satisfactory rating at its February 23, 2022, CRA evaluation.

The Competition is strong in the Grayson County AA. In October 2022, bank management rented an office to operate an LPO in Sherman, Texas while beginning construction on what would be the full branch location in Sherman, Texas. Construction was completed in February 2024, while the branch began full operation in June 2024. Management's strategy was to capture additional deposits and loans from the Sherman, Texas market. The market area is large enough that growth would be slow and market share of deposits and loans would be small. The economy is based on commercial loans and agricultural production, particularly cotton, and livestock operations. Other major employers in the AA outside of farms include Texas Instruments, GlobiTech, Tyson Foods, Emerson, Coherent, Grayson County local government, and local medical centers. FTNB has no legal or financial circumstances that would impede its ability to help meet 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 FTNB 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 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 in the Floyd County AA and commercial loans in the Grayson County AA.

Selection of Areas for Full-Scope Review

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

Ratings

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

FTNB 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 Floyd County AA and a limited scope review of Grayson County AAs within the state. More weight was placed on the Floyd County AA as this is the main bank location and where most business is conducted. Lending in the Grayson County AA was considered as additional support, but only accounts for 0.23 percent of the deposit market share in Grayson County. Additionally, the Grayson Couty AA branch is new as of this CRA supervisory cycle and only starting fully operating as a full branch in June 2024. Prior to that, the branch leased an office and operated as an LPO starting in October 2022. The branch offered the same loan products as the main branch in Floyd County, but loan volume was only high enough in the commercial loan category to perform an assessment of it. In addition to the low market share of loans and deposits, competition within the Grayson County AA is high.

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) or 195.28(c), respectively, 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 the loans sampled were made within the bank's AAs.
- Lending to farms and businesses of different sizes is reasonable.
- Geographic distribution of loans to farms and businesses is reasonable.

Description of Institution's Operations in Texas

First Texas National Bank (FTNB) is a $202 million community bank located in Floydada, Texas approximately 50 miles northeast of Lubbock. FTNB is a wholly owned subsidiary of Floyd County Bancshares, Inc., a single bank holding company. FTNB is an intrastate bank with the main bank branch located in Floydada, Texas, and one bank branch located in Grayson County, Texas that began operating as an LPO in October 2022 and opened as a full-service branch in June 2024. The bank provides traditional banking services including a variety of traditional loan and deposit accounts. Bank lobby and drive-through services are provided Monday through Friday. FTNB also offers basic online banking services at www.firsttexasnb.com.

FTNB has established two AAs, the Floyd County AA and the Grayson County AA, both of which meet regulatory requirements and do not arbitrarily exclude any low- or moderate-income areas. The Floyd County AA is solely comprised of two middle-income census tracts (CTs). The Floyd County AA includes the main bank location in Floydada, Texas. The Grayson County AA contains 30 census tracts comprised of mostly middle-income tracts, with a small amount of low- and moderate-income tracts. The Grayson County AA includes the Sherman, Texas branch which is part of the Sherman-Denison Metropolitan Statistical Area (MSA) outside of the broader Texoma region, north of the Dallas-Fort Worth MSA.

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 consisted of County Clerc Mary Jane Cisneros and Director of the Economic Development Corporation Ryan Crowe for the Floyd County AA. For the

[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.

Grayson County AA, community contacts consisted of Judge Bruce Dawson and Melissa Mizell. Examiners were unable to reach the identified contacts by the end of the review.

Floyd County AA

Floydada, Texas is the county seat of Floyd County. The county contains two CTs; both middle-income tracts. The economy is diverse, with agriculture-based industries representing the main focus, particularly with cotton and livestock operations. Major employers include Floydada and Lockney Independent School Districts, Lighthouse Electric Coop, and local governments. Competition is moderate within the AA. FTNB holds 66 percent of the market share of deposits.

Table A – Demographic Information of the Assessment Area Assessment Area(s) – Floyd AA 2025						
						2024 - 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	5,402	0.00	0.00	100.00	0.00	0.00
Housing Units by Geography	2,966	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	1,631	0.00	0.00	100.00	0.00	0.00
Occupied Rental Units by Geography	553	0.00	0.00	100.00	0.00	0.00
Vacant Units by Geography	782	0.00	0.00	100.00	0.00	0.00
Businesses by Geography	151	0.00	0.00	100.00	0.00	0.00
Farms by Geography	56	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	1,566	22.67	15.90	25.03	36.40	0.00
Household Distribution by Income Level	2,184	23.40	12.73	23.31	40.57	0.00
Unemployment rate (%)	2.82	0.00	0.00	2.82	0.00	0.00
Households Below Poverty Level (%)	17.17	0.00	0.00	17.17	0.00	0.00
Median Family Income (Non-MSAs - TX)		$61,809			Median Housing Value	$69,200
Median Family Income (Non-MSAs - TX) for 2025		$79,400			Median Gross Rent	$705
					Families Below Poverty Level	13.92
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						

Grayson County AA

Sherman, Texas is the county seat of Grayson County. The Grayson County AA contains 30 CTs; 2 low-income tracts, 12 middle-income tracts, 10 moderate-income tracts, and 6-upper-income tracts. The economy is diverse, with agriculture-based industries representing the main focus. Major employers include Texas Instruments, GlobiTech, local governments, and manufacturing firms in food, beverage, and metal fabrication. Competition is high within the AA as there are many banks spread throughout the area. FTNB holds 0.23 percent of the market share of deposits in Grayson County.

Table B – Demographic Information of the Assessment Area Assessment Area(s) – Grayson AA 2025
2024 - 2025

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	3.33	26.67	50.00	20.00	0.00
Population by Geography	135,543	2.52	25.43	48.85	23.20	0.00
Housing Units by Geography	56,749	2.26	25.48	49.96	22.30	0.00
Owner-Occupied Housing by Geography	33,648	2.05	20.72	52.55	24.67	0.00
Occupied Rental Units by Geography	15,679	2.35	35.63	45.76	16.26	0.00
Vacant Units by Geography	7,422	2.98	25.61	47.10	24.31	0.00
Businesses by Geography	4,584	6.70	21.90	45.81	25.59	0.00
Farms by Geography	247	1.62	7.69	61.54	29.15	0.00
Family Distribution by Income Level	33,765	20.33	18.99	20.98	39.70	0.00
Household Distribution by Income Level	49,327	22.90	17.13	18.51	41.47	0.00
Unemployment rate (%)	4.37	4.34	5.07	4.20	4.01	0.00
Households Below Poverty Level (%)	11.73	23.68	15.66	11.10	7.45	0.00
Median Family Income (43300 - Sherman-Denison, TX MSA)		$71,649			Median Housing Value	$154,750
Median Family Income (43300 - Sherman-Denison, TX MSA) for 2025		$98,300			Median Gross Rent	$919
					Families Below Poverty Level	8.60

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

Scope of Evaluation in Texas

The institution has designated Floyd County and Grayson County as its AAs. The Floyd County AA received a full-scope review, while the Grayson County AA received a limited-scope review due to the small size of the market share of deposits and low loan penetration of the market from the Grayson County branch only operating as a full branch location as of July 2024. Refer to the table in appendix A for a list of all AAs under review. Consistent with the institution's primary lending focus, small farm and commercial loans were analyzed.

LENDING TEST

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

Conclusions for Texas Receiving a Full-Scope Review

Based on the full-scope review, the bank's performance in the Floyd County AA was reasonable. The Grayson County AA will be assessed in the limited-scope review.

Distribution of Loans by Income Level of the Geography

The Floyd County AA does not contain low-, moderate, or upper-income CTs. Given the lack of low- and moderate-income geographies in the Floyd County AA, an analysis of loans by geographic distribution would not be meaningful. Additionally, market penetration for the Grayson County AA is low and the AA's impact on the overall conclusion for the Lending Test will be analyzed in the limited-scope review.

Small Loans to Businesses

Refer to Tables 9 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.

Floyd County AA

The Floyd County AA does not have any low- or moderate-income CTs, and an analysis would not be meaningful.

Loans to Small Farms

Refer to Tables 11 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 farms.

Floyd County AA

The Floyd County AA does not have any low- or moderate-income CTs, and an analysis would not be meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to businesses and farms of different sizes.

Small Loans to Businesses

Refer to Tables 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.

Floyd County AA

The distribution of loans to small businesses in the Floyd County AA is reasonable. FTNB's percentage of lending to small businesses with revenues less than $1 million was below demographic data but exceeded the aggregate lending to small businesses.

Small Loans to Farms

Refer to Tables 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.

Floyd County AA

The distribution of loans to small farms in the Floyd County AA is reasonable. The bank's percentage of lending to small farms with revenues less than $1 million was well below the percentage of small farms in the AA, but the bank's lending exceeded the aggregate lending to farms.

Responses to Complaints

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

Conclusions for Area Receiving a Limited-Scope Review

Based on limited-scope reviews, the bank's performance under the Lending Test in the Grayson County AA is weaker than the bank's overall performance under the Lending Test in the full-scope area(s).

The impact of the limited scope AA performance on overall CRA performance is neutral, and had a neutral impact on the overall conclusions for the Lending Test. The reason for this is because of the limited amount of time the Grayson County AA has operated over the CRA cycle. The branch operated as an LPO starting in October 2022, with the fully operable branch opening in June 2024. Additionally, the market share of deposits and loans in the AA is relatively small, and there is significant competition within the AA that the branch competes with for their market share. The Grayson County AA has a spread of CTs for low- moderate- middle- and upper-income tracts. In the Grayson County AA, examiners observed weaker performance with respect to small business and geographic dispersion and income dispersion tests compared to the aggregate when reviewing low- and moderate-income census tracts. For small business distribution, 92.63 percent of small business loans in the Grayson County AA were made in middle-income census tracts compared to the percentage of overall small businesses in the middle-income census tract of 45.81 percent. Additionally, the low-income geographic performance standards were well below the aggregate and were significantly below the aggregate in moderate-income geographic performance standards. As mentioned previously, this can be attributed to FTNB opening the Grayson County branch during the review period and competing with already established financial institutions. When reviewing the Grayson County AA, the percentage of lending to small businesses within the Grayson County AA with revenues less than $1 million was well below the percentage of business in the AA and was below the aggregate lending in the AA. Analysis was not performed for the small farm loans made in the Grayson County AA due to there not being enough agricultural loans to sample in the AA, resulting in analysis that would not be meaningful.

Banking competition is strong in the AA and includes national, regional, and community banks. As of December 31, 2025, FTNB's deposit market share in the AA was 0.23 percent, ranking 17th among 17 financial institutions in the market. First United Bank and Trust Company (36.42 percent), SouthState Bank, National Association (18.49 percent), Simmons Bank (14.62 percent), JPMorgan Chase Bank, National Association (8.25 percent), First State Bank (4.67 percent), and Cadence Bank (4.15 percent) dominate the market share. Approximately 6.8 percent of FTNB's deposits are attributed to this AA.

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 farm and small business	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	**Type of Exam**	**Other Information**
Texas		
Floyd County AA	Full-Scope	Small farm and small business
Grayson County AA	Limited-Scope	Small business loans

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
First Texas National Bank	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 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 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	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	
Floyd AA 2025	20	5,015,316.14	50	0	0	0	0	0	0	100.00	100.00	100.00	0	0	0	0	0	0	
Grayson AA 2025	20	7,310,603.42	50	6.70	3.42	4.09	21.90	3.27	17.23	45.81	92.63	46.12	25.59	0.68	32.57	0	0	0	
Total	**40**	**12,325,919.56**	100	**6.48**	**2.03**	**3.99**	**21.20**	**1.93**	**16.81**	**47.54**	**95.63**	**47.43**	**24.77**	**0.41**	**31.78**	**0**	**0**	**0**	

Source: FFIEC File - 2024 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 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
Floyd AA 2025	20	5,015,316.14	50	85	75.50	55.98	51.76	7.28	38.45	17.22	5.57
Grayson AA 2025	20	7,310,603.42	50	3,402	85.71	39.86	52.50	3.49	60.14	10.80	0
Total	**40**	**12,325,919.56**	100	**3,487**	**85.39**	**46.42**	**52.48**	**3.61**	**51.32**	**11.00**	**2.26**

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

Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																		2023 - 2025
Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	$	% of Total Number	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Floyd AA 2025	20	6,069,769.30	100	0	0	0	0	0	1.21	100.00	100.00	75.71	0	0	0	0	0	0
Total	**20**	6,069,769.30	100	**0**	**0**	**0**	**0**	**0**	**1.21**	**100.00**	**100.00**	**75.71**	**0**	**0**	**0**	**0**	**0**	**0**

Source: FFIEC File - 2023 Census; 1/1/2023 - 12/31/2025 Bank Data, 2025 Dunn & Bradstreet SBSF Demographics, 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	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Floyd AA 2025	20	6,069,769.30	100	92.86	56.67	35.59	7.14	42.32	0	1.00
Total	**20**	6,069,769.30	100	**92.86**	**56.67**	**35.59**	**7.14**	**42.32**	**0**	**1.00**

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